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## MEET THE RICHMOND REAL PRODUCERS TEAM









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f you are interested in contributing or nominating REALTORS® for certain stories, please email the publisher at Wendy@kristinbrindley.com

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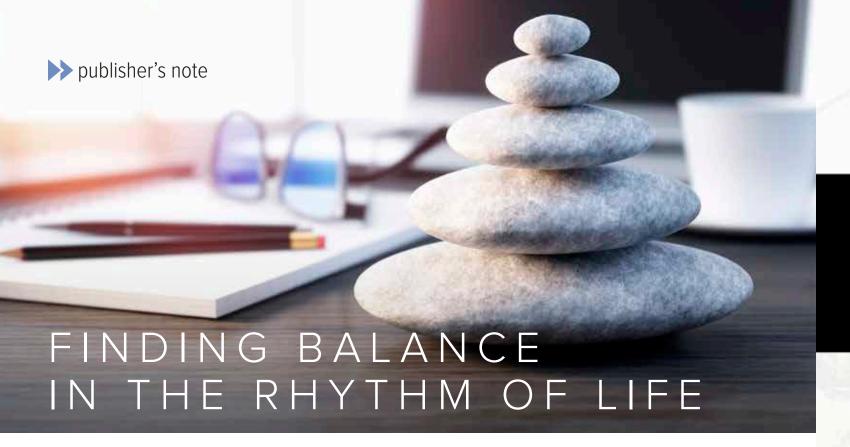
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Dear Real Producers of Richmond,

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, we are excited for our upcoming "Midday Soirée" Real Producers event on September 20th!! Join us, our

preferred partners, and other top Richmond agents as we mingle and play REALTOR® bingo. It's an excellent opportunity to build relationships and have some fun!

This month, we are elated to announce that **Jenni Comer**, broker/owner of Jenni & Co. Residential Real Estate, has joined our Richmond Real Producers team as associate publisher. Jenni brings an incredible wealth of experience in the local real estate market and we look forward to collaborating with her to take Richmond Real Producers to even greater heights. Welcome, Jenni!

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

Warm regards,

## Kristin Brindley

Owner/Publisher
Richmond Real Producers
313-971-8312
Kristin@kristinbrindley.com
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presents

## **SEPTEMBER 20, 2023**

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For information on all Richmond Real Producers events, email info@richmondrealproducers.com.

MIDDAY

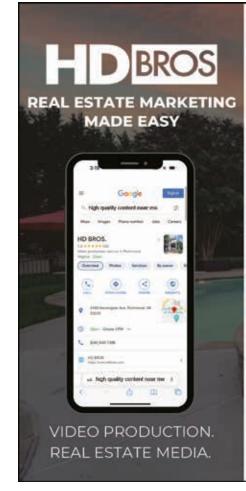
# Soirée











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



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The iPad Pro along with the Magic Keyboard. It goes everywhere with me, and it's all I use.



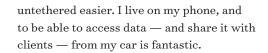
## **JAMIE YOUNGER Virginia Properties** A Long & Foster Company

GPS. When I started in real estate, we had to ride around with a map book trying to find properties.



## **MAIR DOWNING** Shaheen, Ruth, Martin & Fonville

I love the new MLS-touch app! It's got built-in features that make working





## **RED WORSHAM Worsham Inspection**

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## **SHANNON MURRAY MORRIS Keller Williams Richmond West**

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## **PAUL COLLINS Coach House Realty**

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# 525,600 MINUTES:

## HOW DO YOU MEASURE A YEAR?

You may recognize this line from the Broadway hit musical "Rent." That statistic underscores the fact that we all possess the same amount of time in a year; and every day, the clock gives each of us the same number of minutes too. The issue, however, is the value we put on those minutes and how we choose to use them.

There's an abundance of literature on the subject of time management, but the reality is *no one* manages time. Time is precisely what it is -1,440 minutes in a day. What we do manage is the use of that finite block of time. We manage (or mismanage) our activities. So how do we use the limited time we have to be our most effective, efficient, and productive?

Below are the five most common time management challenges encountered and how best to overcome them:

PROCRASTINATION

It's completely natural to avoid tasks that are difficult or anything that we don't love to do. But when we put off a task, the anxiety takes on a life of its own. The task at hand becomes larger, harder, and more dreadful. We then invest more and more energy and precious time into creating something negative. Therefore, if the task is important — especially if it drives our productivity and our goals — the best approach is to do it first. As noted author Brian Tracy advised, "Eat that frog!"

Where did we get the idea that doing numerous things at once was admirable?

Focus is the key to efficient and effective use of time. Your productivity and results will dramatically improve.

ALLOWING DISTRACTIONS

Your phone, watch, email, social media, other people's emergencies ... These all boil down to what you allow. Turn off your phone,

take off your watch, close the door, don't take phone calls. When you are doing work that requires focus, make sure your environment supports it.

This goes for personal time as well. Disconnect during your spiritual time. Be present for your spouse, partner, child, or friend. Creating a productivity-specific environment is what Gary Keller calls, "building a bunker."

AN INABILITY TO SAY "NO"
When you say "yes" to something, you are saying "no" to everything else. You may not have realized this, but it's true. Saying nay is actually honoring someone's request. You are acknowledging that you cannot give said request the commitment or time it deserves. You are also honoring your business and family by not allowing "stuff" to get in the way of what is most important.

All tasks are not equal, but we do tend to act without conscious thought as to what takes priority. The Pareto principle states that only 20 percent of what we do drives 80 percent of our results, so clearly defining our 20 percent is crucial. List all of your activities and tasks, and then divide them accordingly: A=Priority, B=Important, and C=Stuff. Perhaps someone else can be delegated the unimportant "stuff" or maybe it just doesn't get done. Consider if there is an efficient alternative (e.g., using Instacart as opposed to physically going to the grocery store or delaying the errand until the following day).

So what will you do with your 1,440 minutes today? Make them count!



To continue the discussion, follow Mary Garner DeVoe, business coach and trainer at The Freedom Companies, on Facebook.



# SHOULD MY BUYER GET TITLE INSURANCE?

The short answer is, they are crazy not to! In today's fast-paced, quick-turnover real estate market, we are seeing more mistakes and fraud than ever. Protecting the largest investment in your life seems like a no-brainer. However, new homebuyers are getting suspect advice from various sources that are leading them away from getting insurance on the title to their home.

Just because the deed has been executed and recorded doesn't mean that you are the only person with an interest in your new property. The most obvious example is if you took out a loan to purchase your home. Your lender has a lien on the property until your mortgage is paid off. If a contractor performed work on your house and you never paid them for their labor, they can file a mechanic's lien

on the property which will remain until they have been reimbursed and the lien has been released. The purpose of title insurance is to give the buyer full assurances that, when they purchase their home, they will be protected and receive full rights to their property.

Another major benefit to title insurance that many in the industry are unaware of is the master indemnity agreement. This allows sellers with title issues to proceed to closing under their contract, even though there are title issues, because the buyer's title company has agreed to accept the seller's title policy as indemnification. I have seen hundreds of closings that would have been delayed in proceeding to closing because of this agreement. It saves the seller a world of heartache.

So what issues will your owner's title insurance protect you from? Below are some examples of potential title defects that may be covered under your policy:

- Improperly executed documents (e.g., a deed was not properly notarized)
- · A legal document was improperly recorded or indexed
- Mistakes in the legal description (e.g., improper lot number or acreage)
- Forged signatures
- Incorrect interpretation of a will
- Undisclosed heirs
- · Judgments against prior owners
- · Unreleased mortgages
- · Unpaid taxes

You might ask, if there is a title search done on the property prior to closing, why can't all of these potential issues be dealt with before I purchase my home? The reality is that there are a number of potential title defects that can't be discovered with even the most thorough search. For example, as noted above, a title search isn't going to show that a deed was indexed incorrectly or that an unknown heir didn't sign away their interest in the property. In addition, a title examiner isn't going to be able to tell by looking at the face of a deed that the grantor wasn't mentally competent to sign it or that a signature was forged.

If, down the line, there ever is a title claim against your property, your policy will cover the costs associated with defending that claim and perfecting the title (up to the face amount of the policy). It is important to note that your policy may set forth some "exceptions," which are usually for issues that were discovered during the title search and not cleared up prior to closing.

Many homebuyers mistakenly believe that lender's title insurance will protect them as owners. However, lender's title insurance only protects your lender. Owner's and lender's title insurance is a one-time premium, paid at closing, that protects you for as long as you or your heirs own the property. This means that if you pay \$600 at closing for title insurance and live there for six years, you have only paid \$100 per year for as much as \$200,000 of coverage. You can elect enhanced or standard coverage. With enhanced coverage, your policy amount will increase as the value of your property increases (up to 150 percent). Also, an enhanced policy will cover post-closing fraud — addressing the issues cited as a need for "title lock" coverages.

Obtaining title insurance really is a small price to pay for potentially hundreds of thousands of dollars' worth of protection. Even if you end up never having to pull out your policy and make a claim, a title policy will let you sleep more easily at night.



E. Sean Tluchak is the founding partner of Tluchak, Redwood & Culbertson, PLLC. He is a licensed attorney with over 23 years of experience in real estate transactions and litigation. Sean stays sane by fishing and surfing with his family in the Outer Banks.





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Kenny's wealth of knowledge truly made the process so easy...He's so personable and provided just a great experience for me overall. I've already began recommending him to others, as he was recommended to me by my realtor. I couldn't be more pleased.



- Christina



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18 • September 2023





Jamie Cook is a senior account manager for First American Home Warranty. (Photo by Corey Haynes with HD Bros)

Jamie's exceptional service has earned her strong relationships and high praise from her clients, as well as a long list of accolades from First American, including Outstanding Sales Achievement, Lifetime Presidents Club, and Excellence Awards.

"Showing empathy and care for my clients is my main priority," she says. "Buying or selling a home can be very stressful, and I hope that I can help ease the stress by assisting in the home warranty process."

As a senior account manager for First American Home Warranty in Virginia, she delivers her trademark service to clients throughout Richmond, Virginia Beach, Norfolk, Newport News, and part of North Carolina.

"One of the keys to the success of First American Home Warranty is its dedicated approach to service that goes beyond the protection our home warranties offer," Jamie says. "I love helping homeowners save money and advising them about the value of a home warranty. Similarly, I also enjoy helping real estate agents create a positive experience for their buyers and sellers."

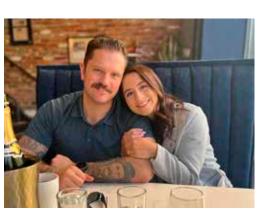
First American offers warranties for homebuyers and sellers, as well as owners who have been in their homes for a while. A home warranty is a renewable service contract that protects a home's systems and appliances from unexpected repair or replacement costs due to a breakdown. When a covered item breaks, First American will send a service contractor to the home to diagnose and repair or replace the item.

Home warranties generally cover systems, such as heating, air conditioning, and plumbing, and appliances, including dishwashers, ovens, clothes washers, dryers, and refrigerators — with upgrades and options available. (Coverage varies by location, plan, and selected options.) In contrast, homeowners insurance does not cover mechanical failures, so a home warranty can help bridge that gap in protection.

## The Importance of Family

In addition to her passion for sales and service, real estate agents value Jamie's home warranty expertise, accessibility and emphasis on building personal relationships.

"It's important to know the value of the personal relationship," she says. "It helps build trust and usually leads to earning business."



Jamie's daughter, Kasey, and son-in-law, Justin



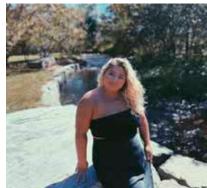
Jamie's daughter, Kasey, and grandson, Waylon

Jamie's relationship-based approach may explain why her clients know that family means everything to her.

A Norfolk, Virginia, native, Jamie hails from a large family that lived in a multigenerational household. As the oldest of four siblings, and growing up in the same house as parents and grandparents, she learned the importance of taking care of people.

Caring for people is why Jamie has stayed at First American Home Warranty for almost two decades. She credits the leadership team with striving to instill a close-knit, positive employee culture.

"The company mirrors an actual family," she says. "First American believes in putting



Jamie's daughter, Emily

people first. I am so lucky to work for a company that supports its employees both personally and professionally."

Jamie lives in Norfolk with her miniature dachshund and cat. Her adult daughters live nearby, and the family often gets together to cook dinner, sit by the pool, or watch the latest episode of *The Bachelor* or *The Bachelorette*. Jamie's oldest daughter and husband welcomed their first child in November, while Jamie's youngest daughter is studying education at Old Dominion University. Jamie is lucky enough to have her parents, siblings, and a large extended family close by.

## **Reputation Built One Day at a Time**

Jamie plans to remain a valued provider of First American home warranties for homebuyers, sellers, and real estate agents for years to come. Her reputation as a thoughtful, reliable and valued business colleague with a deep sense of family is important to her. She realizes reputations are built through day-to-day interactions with clients. That's why she offers the following sage advice for Richmond Real Producers:

"Focus on what you can control. If we put our energy into things we have the power to change, I think we will be living happier and healthier lives."

> To learn more about the Services that First American Home Warranty offers, call Jamie Cook at 757-390-8785 or email jacook@firstam.com.





Jamie and Emily (Photo by Corey Haynes with HD Bros)

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When meeting Ainsley Dillon, one can immediately see that she is bursting with Southern charm. She is kind, witty and considerate of others; she has grace under pressure, and she is committed to making people feel welcome and comfortable. As owner and broker of The Dillon Real Estate Group in North Chesterfield, Ainsley has proven that warmth and compassion go a long way in the real estate market.

Ainsley and her team at The Dillon Group are known for their hospitality, as well as their commitment to supporting and staying in touch with every client well after the closing date. Including Ainsley, the team consists of three agents and a marketing director, with each agent having a specialized niche in the real estate industry and all of whom started their careers with Keller Williams Midlothian.

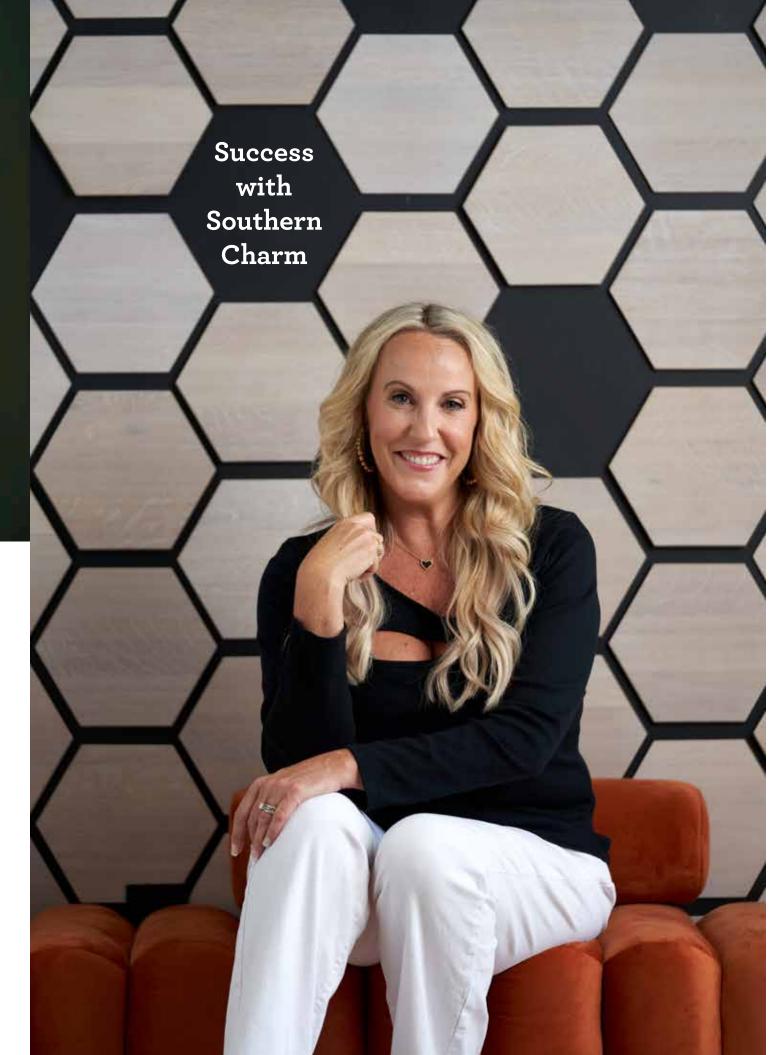
## GREATER TOGETHER

The Dillon Group was formed in 2021, with the idea that three agents are better than one.

"We each have our own spheres of influence, but we are very much a team, where we fill in for each other so we can all take that much-needed time off and not worry about our business falling apart," Ainsley explains.

Team transactions totaled close to \$17 million in 2022, and The Dillon Group is on track for a repeat performance this year.

Ainsley's list of awards and recognitions is impressive, confirming her success in putting relationships first



and forming lasting partnerships.
Earning Gold, Silver and Emerald from the Richmond Association of REALTORS® every year since 2017, as well as being named one of Richmond's Top Referred Agents in 2021 and 2022, Ainsley's emphasis on excellence is setting the standard for Richmond real estate.

Ainsley's plunge into residential real estate began in 2001, when she worked as a lender with C&F Mortgage Corporation. She spent 15 years helping her Realtor friends and their buyers with financing options before making the logical transition to becoming an agent.

"Starting off as a lender has been so helpful for my clients because of my background with the financial piece of homeownership and negotiations," Ainsley notes. "I am happy to be on the other side of the real estate fence, helping buyers, sellers and investors with some of their largest financial decisions."

## **ALL IN THE FAMILY**

It could be said that real estate runs in Ainsley's blood. Growing up in Roanoke, she and her twin sister, Mary, walked through houses with their mother, who was a top real estate agent in the area at the time. Both of her parents were self-employed in commission-only businesses, demonstrating and instilling a strong work ethic in both sisters.

"We saw our parents work hard so that is what we know," Ainsley says. "They were well-respected in their sales industries and on a personal level, and it's what I have always strived for with my business and personal life. To give respect and be respected is super important to me."



Ainsley Dillon's mother, Pat Huff, was a top-producing Realtor in Ainsley's hometown of Roanoke, Virginia.

Ainsley moved to Richmond in 1997 to finish her studies at Virginia Commonwealth University, graduating with a marketing degree. She settled into her mortgage lending career after a brief stint in education recruiting. She says even though the market has been volatile at times in the past 22 years, she has learned the importance of creating both shortand long-term goals to be successful.

"This business will chew you up and spit you out," Ainsley asserts. "We fear the short or longer-than-normal droughts of a slow real estate market when working on commission. I am always trying to separate myself from the crowd so that I can experience my own successes."

However, Ainsley also knows that teamwork is important, and she is proud to work with some of the most inspiring and nicest people in the industry.

#### **OUTSIDE THE OFFICE**

Sharing her successes with her peers and giving back to the community is also important to Ainsley. She developed a passion for helping seniors after her mother's Alzheimer's diagnosis nine years ago. The agents with The Dillon Team have a Senior Real Estate Specialist (SRES) designation to assist homebuyers over the age of 50 in navigating major financial and lifestyle transitions.

Since Ainsley doesn't live in the same town as her mother, she volunteers at a nearby memory care facility spending time with the residents and their families.

"I know firsthand how much these residents and families need to be loved and acknowledged," she says. "If I can't make a daily difference in the life of my mother, I certainly want to make a difference for these other families here in my backyard."



Ainsley and Tom Dillon with their children, Jack, Madison, and Olivia.

Ainsley and her husband, Tom, have been married for six years. Their blended family includes son Jack (20), a student at the University of Tennessee; Madison (18), a freshman at the University of South Carolina; and Olivia (15), a sophomore at James River High School. Tom is an area market manager for Louis Vuitton Moët Hennessy's Wines & Spirits, champagne and liquor portfolio. The couple enjoys playing tennis and a mean game of pickleball, as well as doting on their two "Golden Girls" — Skye and Kali, two golden retriever puppies.

Persistence is how Ainsley got to be where she is today. It is also the word she uses when giving advice to rising top producers. Be tenacious about perfecting skills, staying educated and pushing through the hard days when the phone doesn't ring, she says. Maybe the most important of Ainsley's tips: befriend other agents.

"The best ideas come from masterminding with those agents who do it right and share the same successful drive," she advises.







The PH Partners team at Providence Hill Real Estate (Photo by Sarah Mattozzi Photography)

ased in the Northside of Richmond, Brandon Spurlock has had a long journey to finding his place in real estate. Starting his career in campus ministry with his wife, Lindsay, the difficult times of COVID presented the opportunity for him to pursue his interest in real estate. Closing 27 units for \$10.2 million in volume in 2022 — his first full year in the business — Brandon is still going strong at Providence Hill Real Estate as he

## FROM MINISTRY TO REALTY

approaches his second anniversary.

"I worked full-time in campus ministry for 15 years with Cru — seven years at James Madison University and eight in Richmond," Brandon recalls. "Those last four years, I got interested in real estate, specifically buying and holding rental properties. I was gripped by the ability to grow wealth and passive income through real estate."

Then, COVID shut down the ability for Brandon to do ministry and he kept coming back to real estate. All he needed was a push from a friend, broker/owner Elliott Gravitt.

"Elliott said if I decided to pursue real estate as a career, he would love to have me along. It was a little scary, though. I didn't make a ton of money, we had no real nest egg, and Elliott told me not to expect any money for the next six months," Brandon remembers. "I had three months of severance pay from my job, so I had to learn how to make money in real estate, and fast!"

## **FAMILY FIRST**

Thankfully, Brandon learned the business quickly and without having to compromise on the things most important to him.

"Campus ministry was very flexible with varied hours. The unique schedule of real estate has not been much of an adjustment, which is very helpful, especially with kids. Lindsay still works in campus ministry full-time in Richmond, and both of us having flexible schedules really helps," Brandon notes.

A flexible schedule allows Brandon to be an involved dad. He enjoys spending time with his family, shuttling his children from school, watching his daughter's track meets, and coaching his son in baseball.

Brandon also has time to engage in his own hobbies now, going for a morning duck hunt or golfing with friends. Last fall, thanks to his team and their coverage of his clients, he was able to go out West to hunt.

"I love my job, I love my team, and the opportunities I have in this season of life," Brandon smiles.

## A UNIQUE APPROACH

At Providence Hill Real Estate, Brandon is on the PH Partners Team. The owners run an agentfirst firm, where they commit themselves to equipping their agents, then let them take the next steps in growing their business.

"A lot of my success can be credited to my team and owners. Owners Elliott Gravitt, Dawson Boyer, and Caleb Boyer are agent-first. They taught me the ropes," Brandon affirms. "I can text or call at any time of day, and they'll get back to me."

During his brief time in real estate, Brandon's been able to discover more about himself too.

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# I LOVE MY JOB, I LOVE MY TEAM, AND THE OPPORTUNITIES I HAVE IN THIS SEASON OF LIFE.

"I found out that I love to problem solve. Real estate, most days, feels like being a firefighter, putting out fires all day. Every client, every house, and every transaction is different. That helps to keep my job fresh, and keeps it interesting."

Brandon especially loves working with clients. His ministry background granted him a wealth of experience in shepherding people through big life decisions and onto their best path.

"I get to help clients navigate a major financial decision and advise them along the way," he notes, "but sometimes, I also get to play the role of financial advisor or a marriage counselor."

## **SETTING BOUNDARIES**

Brandon has a wealth of advice for individuals seeking to enter into or advance in real estate. His primary suggestion is to prioritize self-care. "I'd heard that having a work-life balance is near impossible and didn't want to get into real estate if that was true," he admits. "With this in mind, I decided to prioritize my work-life balance... I take off a 24-hour window from work every week to recharge."

Those 24 hours remind Brandon that he's not so important that he can't afford to rest.

"We were created to
work, but rest reminds
me to sit back and be thankful, that
I'm finite and not so important that
I need to grind around the clock,"
he concludes. "I won't abandon a
deal over this, of course. I'll take
the occasional quick call to keep



Photo by Philip Andrews

the deal going. But clients honor it, appreciate it ... they're not mad. Two years in, I'm able to say that I can maintain that boundary, that it's sustainable for me."



Brandon Spurlock and his wife, Lindsay, with their children, Roman and Ryah. (Photo by Philip Andrews)





**GWALTNEY** 



# FINDING HOME

Kaitlyn Gwaltney was born and raised in Chesterfield County. After graduating from Longwood University in 2012, she began her professional life in the medical field for a local orthopedic practice.

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Kaitlyn enjoyed her work, but after several years on the job, she was feeling stuck. A larger company bought out the practice she worked for, and her chances for growth were limited.

Kaitlyn racked her brain for ideas. She considered going back to school, but the idea never quite clicked. Then, she realized that her future career was right under her nose. Kaitlyn had renovated and rented out two investment houses alongside her mom, sparking her interest in real estate. When she considered the possibility of a career in the field, she realized she was innately drawn to the idea.

"It was always in the back of my mind, 'Wouldn't it be cool if I could do something similar full-time?"" Kaitlyn reflects. "The more I felt stuck in the medical world, the more I thought about real estate."

## FINDING HER HOME

Kaitlyn was licensed in 2016. Seven years later, she's fully settled into her role as a REALTOR®; she was responsible for over \$15 million in sales volume on a team that closed 137 transactions last year.

Kaitlyn considers herself fortunate to have landed on The Rogers-Long Team with Hometown Realty. She's become one of the group's lead agents. Meanwhile, Ben Rogers and Kevin Long have become two of her best friends.





# I TRY TO BUILD RELATIONSHIPS WITH AS MANY REALTORS AS I CAN.



"I don't know if I could do it without a team," she says. "We live in the same neighborhood. Our kids will grow up together. It sounds cliché, but you can't ask for more. I feel like I get up and get to work with my friends."

As an agent, Kaitlyn focuses on meeting clients where they are. She is patient and empathetic, but don't mistake her kindness for weakness; she is committed to follow-through and being results-oriented. Her primary goal as an agent is to help families meet their goals in a stress-free manner.

Kaitlyn's business is unique among agents. She focuses heavily on new construction, and her partnership with RCI Builders has been key to her success. That means, rather than spending the majority of her time marketing to her sphere of influence, she puts much of her energy toward connecting with other REALTORS®.



I JUST LOVE WHAT I DO.
I LOVE THE TEAM I'M ON, AND I ENJOY
WORKING WITH RCI BUILDERS.



"I try to build relationships with as many Realtors as I can because it's usually the Realtors I'm talking to first," she explains.

## LIVING IN BALANCE

Perhaps the greatest gift of a career in real estate has been the balance it has offered. Kaitlyn and her husband, Matthew, are high school sweethearts, and they now have a 4-year-old daughter, Lily. They enjoy hanging out at home, walking their dog, Moose, and traveling to new places.

As Kaitlyn reflects on her life, she feels a sense of pride. She considers herself lucky to have found a flexible job she's fulfilled by and has a family she adores. Now, her primary focus is to share the wealth with those around her through kindness and compassion.

"I just love what I do. I love the team I'm on, and I enjoy working with RCI Builders. This is the first job I've ever had where I've been so fulfilled, where I feel like I am really helping other people. It's taken me a while, but I've found the perfect balance for myself."

"Now, I'm focused on giving back to those around me as much as I can — other agents, my clients, my husband, my daughter, and anyone else I talk to. There is a lot of negativity in today's world ... and it doesn't take much to make somebody's day. A little bit of kindness goes a long way."



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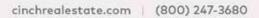
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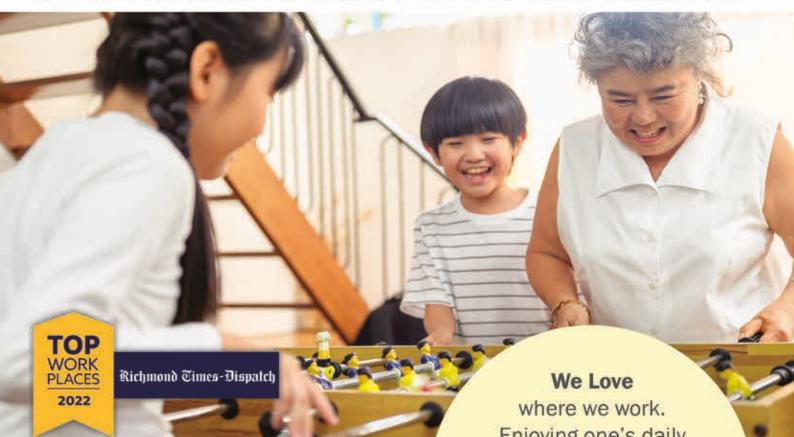
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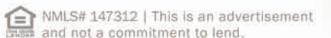
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## **TOP 100 STANDINGS**

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

Rank	Name	Office	List Units	List Volume (Selling \$)	Sold Units	Sell Volume (Buying \$)	Total Units	Total \$
1	Kim Tierney	Virginia Colony Realty	242	135,798,921	52	31,134,068	294	166,932,989
2	John Thiel	Long & Foster REALTORS	256	108,097,398	4	1,832,950	260	109,930,348
3	Jenny Maraghy	Compass	92	41,937,400	1	310,000	93	42,247,400
4	Kim Sebrell	Keller Williams Realty	79	38,758,465	6	3,311,000	85	42,069,465
5	Martin Alloy	SM Brokerage	89	35,228,566	13	5,407,798	102	40,636,364
6	Kevin Morris	Long & Foster REALTORS	81	36,243,498	6	2,600,000	87	38,843,498
7	James Nay	River City Elite Properties	42	15,018,100	41	16,615,520	83	31,633,620
8	Cabell Childress	Long & Foster REALTORS	42	23,626,849	7	7,812,340	49	31,439,189
9	Grayson Hoffman	Lake Anna Island Realty	58	28,897,848	1	295,000	59	29,192,848
10	James Strum	Long & Foster REALTORS	42	20,271,050	15	8,315,463	57	28,586,513
11	Stoney Marshall	Hometown Realty Services	71	26,386,043	6	1,567,500	77	27,953,543
12	Matt Jarreau	Hometown Realty	68	21,152,370	20	5,668,970	88	26,821,340
13	Ravi Gutta	Robinhood Real Estate & Mortgage	4	1,971,500	47	23,880,568	51	25,852,068
14	Kathleen Cassidy	DR Horton Realty of Virginia	49	25,098,796	0	0	49	25,098,796
15	Brad Ruckart	Keller Williams Realty	48	23,146,915	0	0	48	23,146,915
16	Deelyn Robinson	Liz Moore & Associates	29	19,643,950	4	2,849,000	33	22,492,950

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## **TOP 100 STANDINGS**

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

Rank	Name	Office	List Units	List Volume (Selling \$)	Sold Units	Sell Volume (Buying \$)	Total Units	Total \$
17	Brian Busbee	Eagle Realty of Virginia	27	17,276,844	7	5,062,383	34	22,339,227
18	Ernie Chamberlain	Hometown Realty	17	7,369,928	35	14,782,280	52	22,152,208
19	Deane Cheatham	Hometown Realty	43	21,066,849	1	300,000	44	21,366,849
20	Margaret Wade	Long & Foster REALTORS	8	8,471,000	9	12,412,500	17	20,883,500
21	Deborah Reynolds	Keller Williams Realty	48	18,204,500	6	2,037,000	54	20,241,500
22	Kyle Yeatman	Long & Foster REALTORS	17	14,535,314	7	5,557,172	24	20,092,486
23	Marc Austin Highfill	EXIT First Realty	48	18,757,068	1	1,100,000	49	19,857,068
24	Matt Rutledge	Hometown Realty	17	12,607,355	11	6,381,755	28	18,989,110
25	John Martin	Shaheen Ruth Martin & Fonville	8	11,117,600	6	7,634,420	14	18,752,020
26	Beth Lane	Metropolitan Real Estate	15	11,894,267	7	5,593,532	22	17,487,799
27	Mike Hogan	The Hogan Group	65	17,205,719	0	0	65	17,205,719
28	John Daylor	Joyner Fine Properties	26	16,381,469	1	475,000	27	16,856,469
29	Daniel Keeton	Keeton & Co Real Estate	47	16,413,649	0	0	47	16,413,649
30	Rick Cox	The Rick Cox Realty Group	27	10,812,000	13	5,391,990	40	16,203,990
31	Katie Stiles	Joyner Fine Properties	7	3,974,500	21	12,035,466	28	16,009,966
32	Olyvia Salyer	RW Towne Realty	18	11,669,675	7	4,018,000	25	15,687,675
33	Taylor Jefferson	Jefferson Grove Real Estate	5	2,002,255	24	13,333,462	29	15,335,717
34	John Pace	Keller Williams Realty	18	9,832,250	4	5,457,000	22	15,289,250
35	Kelly Blanchard	Nest Realty Richmond	8	6,501,000	11	8,759,500	19	15,260,500
36	R. Scott Shaheen	Shaheen Ruth Martin & Fonville	6	6,636,000	9	8,357,000	15	14,993,000
37	Erin Hungerford	Long & Foster REALTORS	18	9,925,400	11	5,029,380	29	14,954,780
38	Pam Diemer	Long & Foster REALTORS	9	11,714,050	3	2,797,913	12	14,511,963
39	Sarah Bice	Sarah Bice & Associates RE	21	10,679,457	7	3,761,430	28	14,440,887
40	Kaitlyn Gwaltney	Hometown Realty	16	12,734,191	2	1,485,806	18	14,219,997
41	Shelly Blair	Village Concepts Realty Group	19	9,877,700	8	3,190,699	27	13,068,399
42	Carolyn Rogers	Craftmaster Homes	18	9,698,840	6	3,320,465	24	13,019,305
43	Elmer Diaz	Cowan Realty	9	2,197,450	36	10,724,200	45	12,921,650
44	Gayle Peace	Liz Moore & Associates	18	9,991,147	5	2,891,990	23	12,883,137
45	Lauren Renschler	Long & Foster REALTORS	14	11,919,959	1	921,272	15	12,841,231
46	Chris Elliott	Action Real Estate	32	12,461,700	1	355,000	33	12,816,700
47	Susan Jones	The Steele Group	2	5,750,000	6	6,881,000	8	12,631,000
48	Brooke Barnard	Providence Hill Real Estate	13	5,807,033	10	6,699,504	23	12,506,537
49	Martha Rose	LGI Realty	33	12,106,980	1	349,900	34	12,456,880
50	Alicia Soekawa	The Collaborative	20	8,905,100	6	3,439,030	26	12,344,130

Rank	Name	Office	List Units	List Volume (Selling \$)	Sold Units	Sell Volume (Buying \$)	Total Units	Total \$
51	Kevin Currie	Hometown Realty	24	9,124,350	8	3,215,175	32	12,339,525
52	Eliza Conrad	Shaheen Ruth Martin & Fonville	8	4,793,200	17	7,532,000	25	12,325,200
53	Will Hamnett	Keller Williams Realty	10	5,675,255	11	6,636,700	21	12,311,955
54	Elliott Gravitt	Providence Hill Real Estate	10	5,034,500	14	7,157,677	24	12,192,177
55	Alexis Thompson	River Fox Realty	15	8,037,855	8	3,823,950	23	11,861,805
56	Monte Todd	Long & Foster REALTORS	16	9,715,500	5	2,115,500	21	11,831,000
57	Heather Valentine	Valentine Properties	15	7,143,001	12	4,670,655	27	11,813,656
58	Dick Jeffress	CapCenter	22	9,402,320	5	2,319,150	27	11,721,470
59	Richard Sena	Redfin Corporation	18	8,577,400	6	3,092,485	24	11,669,885
60	Nancy Cheely	The Steele Group	6	5,515,500	8	6,108,716	14	11,624,216
61	Beth Pretty	Keller Williams Metro Center	21	10,163,900	3	1,460,140	24	11,624,040
62	Tammy Johnson	Virginia Capital Realty	19	7,300,349	9	4,125,950	28	11,426,299
63	Aaron Gilbert	Berkshire Hathaway HomeServices Penfed Realty	21	9,417,800	5	2,003,990	26	11,421,790
64	Debbie Gibbs	The Steele Group	10	7,967,750	6	3,408,900	16	11,376,650
65	Tommy Sibiga	Hometown Realty	18	6,439,200	12	4,786,000	30	11,225,200
66	Rebecca Winters	Shaheen Ruth Martin & Fonville	2	3,085,100	5	8,112,000	7	11,197,100

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## **TOP 100 STANDINGS**

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

Rank	Name	Office	List Units	List Volume (Selling \$)	Sold Units	Sell Volume (Buying \$)	Total Units	Total \$
67	David Cooke	Long & Foster REALTORS	17	5,950,457	11	5,125,800	28	11,076,257
68	Sylvia Miller	Joyner Fine Properties	10	8,150,600	5	2,757,545	15	10,908,145
69	Dave Seibert	Long & Foster REALTORS	21	10,769,300	0	0	21	10,769,300
70	Anne Soffee	Small & Associates	11	3,604,000	14	7,164,900	25	10,768,900
71	Misty Spong	Shaheen Ruth Martin & Fonville	14	10,699,500	0	0	14	10,699,500
72	Jeannette Mock	The Steele Group	7	5,543,500	7	5,131,990	14	10,675,490
73	Maria Brent	The Steele Group	4	5,100,000	5	5,527,500	9	10,627,500
74	Remington Rand	Rand Properties	5	3,373,200	7	7,038,000	12	10,411,200
75	Tina Morris	Keller Williams Metro Center	14	9,834,850	2	553,490	16	10,388,340
76	Tracy Kerzanet	The Kerzanet Group	15	6,033,900	8	4,340,853	23	10,374,753
77	Caleb Boyer	Providence Hill Real Estate	7	3,726,000	14	6,591,450	21	10,317,450
78	Philip Innes	RE/MAX Commonwealth	10	5,754,614	5	4,400,000	15	10,154,614
79	Sophia Wang	Keller Williams Realty	6	2,841,000	14	7,309,945	20	10,150,945
80	Jim Dunn	Joyner Fine Properties	6	4,165,999	10	5,944,710	16	10,110,709
81	Annemarie Hensley	Compass	13	8,800,750	1	1,300,000	14	10,100,750
82	Jamie Younger	VA Properties Long & Foster	16	9,083,828	2	954,950	18	10,038,778
83	Ellie Boyd	Long & Foster REALTORS	6	3,022,600	10	7,013,500	16	10,036,100

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84	Angie Cooper	River Fox Realty	7	3,051,927	17	6,962,279	24	10,014,206
85	Dianne Long	Napier REALTORS ERA	11	5,776,000	6	4,215,922	17	9,991,922
86	Justin Reed	Shaheen Ruth Martin & Fonville	4	5,677,000	7	4,263,778	11	9,940,778
87	Richard Bower	Joyner Fine Properties	5	7,905,000	1	1,995,000	6	9,900,000
88	Scott Ruth	Shaheen Ruth Martin & Fonville	6	6,885,000	3	2,916,017	9	9,801,017
89	Ronald Evans	Long & Foster REALTORS	6	4,174,600	8	5,600,500	14	9,775,100
90	Oanh Oanh Bacon	Trinity Real Estate	11	4,328,000	11	5,403,900	22	9,731,900
91	Larry Mills	Joyner Fine Properties	13	7,245,950	3	2,473,810	16	9,719,760
92	Will Rinehardt	CapCenter	20	7,417,900	4	2,296,500	24	9,714,400
93	Patrick Gee	Long & Foster REALTORS	6	3,196,500	11	6,425,284	17	9,621,784
94	Jared Davis	eXp Realty	17	5,771,000	10	3,653,850	27	9,424,850
95	Joseph Linegar	Boyd Realty Group	9	5,991,775	6	3,376,500	15	9,368,275
96	Sally Hawthorne	Shaheen Ruth Martin & Fonville	7	5,237,500	7	4,076,500	14	9,314,000
97	Hemant Naphade	Choice 1 Real Estate	1	389,000	17	8,843,640	18	9,232,640
98	Mike Chenault	Hometown Realty	16	7,491,818	3	1,706,911	19	9,198,729
99	Chelsea Newcomb	Lake And Country Realty	18	5,660,600	10	3,525,450	28	9,186,050
100	Katie Boykin	Compass	7	3,014,900	11	6,053,000	18	9,067,900

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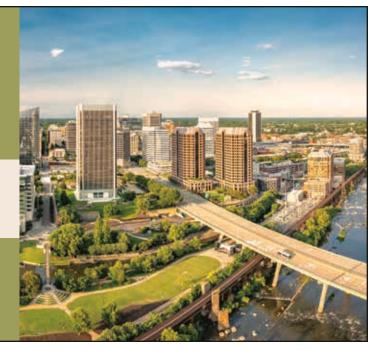
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# FIRST HOME MORTGAGE

## **Weekly Loan Emails**

to buyer, buyers agent, and sellers agent to keep them in the loop of where the loan is at in the process.

## **On-Time Closing Guarantee**

## **Experience**

• 17 years in the industry • We have helped 12,000+ families purchase homes.

## **Loan Programs Offered:**

VHDA, USDA, VA, Conv, CP, Jumbo, DPA, Bridge Loans & More





**AUDREY KIDD SENIOR LOAN OFFICER** NMLS# 873803 (804) 814-2820 akidd@firsthome.com 15+ Years Experience



**PERRY SHELTON BRANCH MANAGER** NMLS# 861228 (804) 419-0623 pshelton@firsthome.com 18+ Years Experience





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 (www.nmlsconsumeraccess.org





The path to homeownership may be shorter than you think! Don't let the potential hurdle of not having enough funds for a down payment or closing costs stop you from achieving your dreams of homeownership. GMM's Pathway Home Grant<sup>1</sup> may be the perfect path for you.

# UP TO \$5,000 FOR DOWN PAYMENT & CLOSING COSTS

- Grant has no lien required on the property
- Primary residence
- This program is only available in select market areas.
- Available for purchases and eligible refinances
- · Gift funds can be used
- Household income limits apply
- Homeownership counseling certificate required prior to closing if a First Time Homebuyer
- Can be used in conjunction with other down payment assistance
- · Fixed and Adjustable Rate financing options available
- No Mortgage Insurance required

For more information, contact Joe Dunn today!



JOE DUNN Executive Vice President

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"It's a DUNN Deal"

<sup>1</sup> Subject to Credit Approval. Not all applicants are eligible. Pathway Home Grant is a Lender Grant and is only available in select market areas. No cash back for the Grant funds allowed. Loan must be for purchase or eligible refinance of primary residence. For purchase transactions, Grant is capped at \$5,000, with up to 3% of the sales price or appraised value (whichever is less) applied towards down payment first and then any remaining funds applied to closing costs. For eligible Refinance transactions, up to 3% of appraised value, with a maximum of \$5,000 will be applied towards dosing costs. Property type and location limitations apply. Loan terms and conditions apply, including but not limited to, maximum loan-to-value of 97%, maximum loan amount, minimum credit score, and maximum income limits. Homebuyer education may be required. Grant program may be considered taxable income. 1099-MISC may be issued. You should consult with your tax advisor. Program rates, terms, and conditions are subject to change without notice.

