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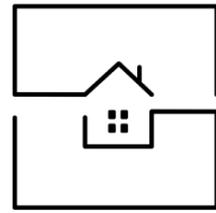
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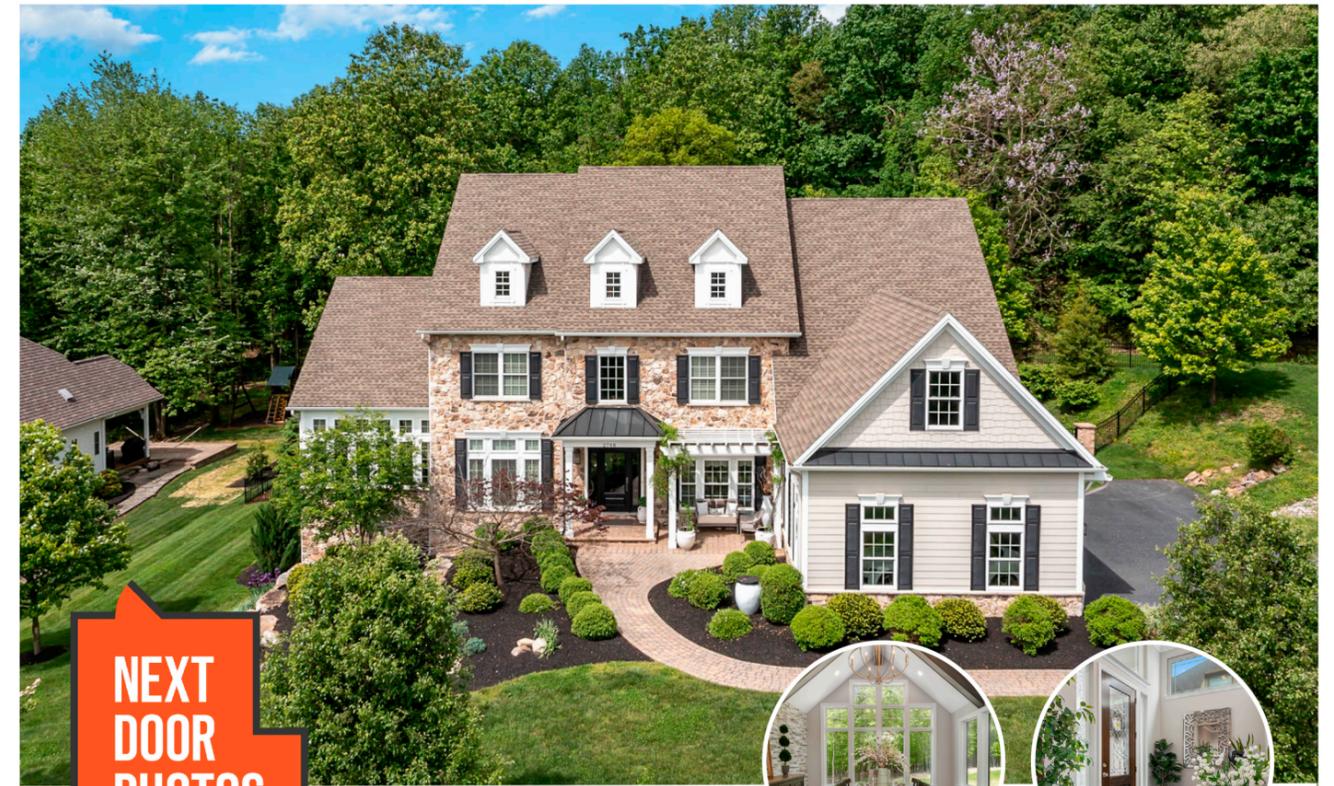
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RELATIONSHIPS

Welcome to the September issue of Real Producers of South Central PA!

How are relationships formed? In launching this publication and now delivering its second edition, I pondered just that question. Is it a science or an art? Why do we even need to have relationships? Is it something that artificial intelligence will eventually be able to do for us (for real, some AI apps are attempting to do so).

In doing some research on this I came across an article from Harvard Business Review (HBR) published in August of 2022 by Gorick Ng. The article attempts to answer the question "How to Build Real Relationships at Work."

For our community, we really must examine the "why" first. I remember within the first few weeks of my career I asked the top producing agent at the office if he would mind sharing with me some of the things he did in his business. His response was "Yeah"...followed by awkward silence.

I replied, "Excuse me?" to which he said, "Yeah, I mind." He went on to explain: "If I share with you what I do in my business, I am only training my competitor and hurting my own business. Go back to your manager and figure it out from there."

Shocked at the time, I could understand his logic. Thankfully, there has been an overall shift in thinking and now the concept of masterminding is widely accepted. Still, what good is masterminding without a relationship with people masterminding? When this happens a lot of good information is received with skepticism and judgment, making the actual mastermind worthless.

Relationship is key to acceptance, change, and growth. According to the HBR article there are 4 steps to building a relationship with your co-workers.

- Break The Silence
- Turn Hi to Hi Again
- Turn Hi Again to Let's Chat
- Turn Let's Chat to Let's Build a Relationship

With this publication, featured agents and partners are breaking the silence by sharing their stories. They



are giving the readers and opportunity to find something in common and connect.

At events (or even your own introductory call) it is not just a Hi with them, it is a Hi again, meaning you already found something in common. Dig a little deeper on that topic and schedule a chat.

The chat is your one-on-one meeting that should now be a comfortable setting to share both personal and professional goals/failure, successes/setbacks.

And turn that chat into a mutually beneficial relationship by identifying and following up on ways to help each other achieve. Ask about and give updates. Make key introductions.

We at Real Producers set that stage for you all to create the Real Relationships.

Yours in a Real Relationship with Real Producers,

With sincere gratitude,

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FROM CHAOS TO CONTROL: Investing in a Real Estate Coach in 2023

By: Verl Workman

In my experience, there are essentially two kinds of real estate agents: the ones that run their business like a business and the ones that ultimately fail. Painting with such a broad brush might sound harsh, but I'm perfectly happy with that — because you will fail if you refuse to learn the lessons of business.

Failure is as varied as success. Maybe it looks like leaving the industry. Maybe it looks like managing clients poorly. It could be any or all of these — or a host of other things. Learning how to run a business has to be a top priority for any agent who's started making a little money. I've found that the most effective way to do that is to find a real estate coach who specializes in running businesses.

How can you know that a coach is the right fit for you? The investment into a mentor who can serve as an objective third party becomes invaluable if they provide the following things:

A Proven Track Record

Frankly, if your potential coach has no record of running a 6-, 7-, or 8-figure business, what could they possibly have to teach you? Interview your potential coach. What kinds of businesses have they run? Do they have a track record of setting other agents up for success? Real estate coaching is only as valuable as the coach you choose, so choose wisely. This is an investment, not a gamble.

Exactly What To Do Next

Right now is the perfect time to invest in a coach for your real estate business. 2023 has a lot of agents scared or pulling back, but that doesn't have to be you. I've seen agents, teams, and brokerages having their best year ever right now. With the right guidance from a coach who knows their stuff, brings systems to the table, and can assign you actionable tasks that make a difference, you'll end 2023 with renewed control and vision for your business.

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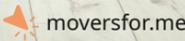
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DYLAN MADSEN

AGENT COLDWELL BANKER

With his long hair, tattoos and trademark golden bee sunglasses, Dylan Madsen is not your typical Central Pennsylvania real estate agent.

And that, says Dylan, is OK with him.

“I never wanted to be just average. I’ve always wanted to be the best I could possibly be. Bigger. Better. For me, simply surviving was never enough.”

In a career journey that’s taken him from athlete to rap artist to top-producing Realtor, Dylan says his success is firmly rooted in his commitment to staying true to himself.

“I’ve had plenty of challenges along the way. It was frustrating when doors shut, and there were times I wanted to quit. But with the support of family and colleagues, I dug deep, and I persevered.”

Now in his sixth year with Coldwell Banker in York, Dylan’s track record is impressive: over 100 deals closed annually and a leader in both units sold and volume.



“

I’VE CREATED A BRAND.
I CALL MYSELF
‘THE DEALTOR.’

”

"I've created a brand. I call myself 'The Dealtor,' and 'Dylan Deals,' because I'm out here working deals. I'm not afraid to be who I am."

Dylan flashes a million-dollar smile. "And I have a big personality. I like to have fun."

CLIMBING THE LADDER

An athlete in high school, Dylan played baseball at Keystone College with an eye on the big leagues. "But I wasn't disciplined enough to really showcase my abilities," he says. "I remained in college, but for the social life. I stayed for the wrong reasons."

Dylan transferred to Bloomsburg University and later the University of Arizona. During that time, his love of hip-hop came to the forefront.

"I began writing and recording music. School ended up becoming secondary, which my parents weren't happy about. I was good enough that I got noticed by some bigger labels. But in the music industry, it's an uphill battle. I mean, I

fought really hard, and I put out good music. Making music made me happy, and I was driven."

When Dylan's father became seriously ill, Dylan moved home to Lancaster to help care for him. "My father was my best friend. When he passed away from his illness, it put me in a tough position. It was a really dark point in my life."

Eventually, Dylan set his sights on getting back into the music scene and was ready to fly out to Las Vegas to renew connections. But life took another unexpected turn. "I was down in a local club, they were playing my song, and everybody was talking to me. And I see this woman standing there. I was just like, 'Oh my God, this is the most beautiful person I've ever seen. I gotta meet this person.'"

Sabra and Dylan dated and eventually married. Sabra, a licensed psychologist, saw potential in Dylan but knew he needed to make significant changes to achieve his goals. "She supported the music but not what came with the music, not the lifestyle," Dylan says.

Sabra suggested a different career direction – real estate. Dylan's initial attempt at entering the real estate world faced hurdles, but his determination prevailed, and in 2017 he obtained his license.

"Now, everybody thinks the test is hard," Dylan says. "What they don't tell you in real estate school is that after the test, the real work begins." Looking for his first job in real estate, Dylan says he took what he could get. "I was with a team, doing all the work the other agents didn't want to do, these extremely difficult deals. We're talking foreclosures and short sales. And it was difficult, but I was closing them."

At the same time Dylan was closing challenging deals, he began making connections and generating more business. "That's the thing about real estate. The keyword is 'community.' And no matter the situation, big, small, whoever you're dealing with, people talk to each other."



When Dylan asked for more responsibilities with the team – and more money – he was told to wait his turn. "They said, 'If you walk out that door and try to make it on your own, your business will be done in six months.'" "I said, 'Let's put that to the test.'"

STING, STING, SOLD, SOLD

After leaving his first job, Dylan connected with an online acquaintance from Coldwell Banker.

"We had talked a little bit on Facebook. I walked into his office, and I said, 'Hey, remember me?' He's like, yeah, yeah. I said I'm ready to sign up today. He asked what I wanted, and I said 70%. He was like, sure, I'll give you 70%. It's all you."

Dylan was put on a sliding scale with a re-evaluation every quarter. "I had room to grow. It gave me an incentive to want to do more."

At first, Dylan's new team was uncertain about his unconventional appearance. But Dylan quickly used his street-style looks to his advantage. "I became The Dealtor, out here doing deals. We did live videos, giving tours through houses. They were unscripted and funny and fresh, and people said, 'Whoa, what is this?' And the creativity just started to flow. I was like, OK, I did rap music before. I'm going to drop a rap video about closing deals on my own. I did the Work That Deal song, and literally, the day after I put that song out, my business exploded overnight."

And the bees?

"'Yo, what it bees like' was a tagline that I used in hip-hop," Dylan laughs. "It has nothing to do with bees. But people started tagging me with the bee icon, and now the bee is on everything. You see my glasses, custom chains, and tattoos. And each year I put out new videos. I come up with different slogans and sayings."

Despite his bigger-than-life brand, Dylan is down-to-earth when working with clients, educating them along the way and guiding them according to their specific situations. "We often deal with clients who are dealing with debt, death, or divorce. No matter the client's situation, I want to be the constant comfort they need and get them to the finish line. I want them to walk out of that experience saying, 'Man, this guy was good at what he did for us.'"

In Dylan's first year with Coldwell Banker, he became a top-producing agent in units sold. In his second year, he sold 100 units and has done so every year since. This past year, he closed 152 units, just shy of 37 million dollars. He's recently hired an assistant to help him keep up with new business.

For agents just starting, Dylan's advice is to have a vision and develop a unique brand. "You got to jump in quick, you got to jump in heavy. It's an over-saturated industry. How are you going to separate yourself from the masses to become a top producer or just survive?"

And, he says, build a solid support system. "Whether it's support at home through a spouse or your family and your children. Or support from the colleagues you're working with. It's very important to rub elbows with people who care about you and who support your vision."

Looking to the future, Dylan plans to keep growing -- keep rapping -- and keep having fun.

"My wife and I have been together for 16 years. We have two daughters and a happy, lovely family. I've been able to establish a successful career by merging real estate and my love of music. I just wake up every day and I pinch myself. Did this really happen? And there's still so much more to accomplish. So much more."

“ I JUST WAKE UP EVERY DAY AND I PINCH MYSELF. DID THIS REALLY HAPPEN? ”



▶ partner spotlight

Photos by Next Door Photos, Jared Akers

STEVE McLAUGHLIN

Senior Loan Officer at CrossCountry Mortgage

Steve McLaughlin's work ethic has always set him apart from the competition. A Senior Loan Officer with CrossCountry Mortgage in York, Steve says he's made his reputation getting the tough deals done.

"I work tirelessly to help clients through difficult documentation and credit challenges to get them to closing. Call me at 10 p.m. on a Friday night, and I'm picking up the phone.. I tell agents 'If you're working, I'm working.'"

With 38 years of experience in home mortgages, Steve prides himself on providing smooth transactions for clients, and in the process, has helped thousands of people in Pennsylvania and Maryland realize their dream of home ownership.

"When a referral partner sends someone to me, they're saying 'I trust you with my client and my future paycheck.' I return that trust by treating clients with the same respect and care I give to my own family."

After three decades in the real estate industry, Steve stands out as the "go to" person with the experience and business relationships needed to get the job done right the first time.

Connecting to Central PA

"I grew up in Maryland and attended school at York College, where I played baseball and majored in Speech, Radio and Television," Steve says. "My education serves me well every day."

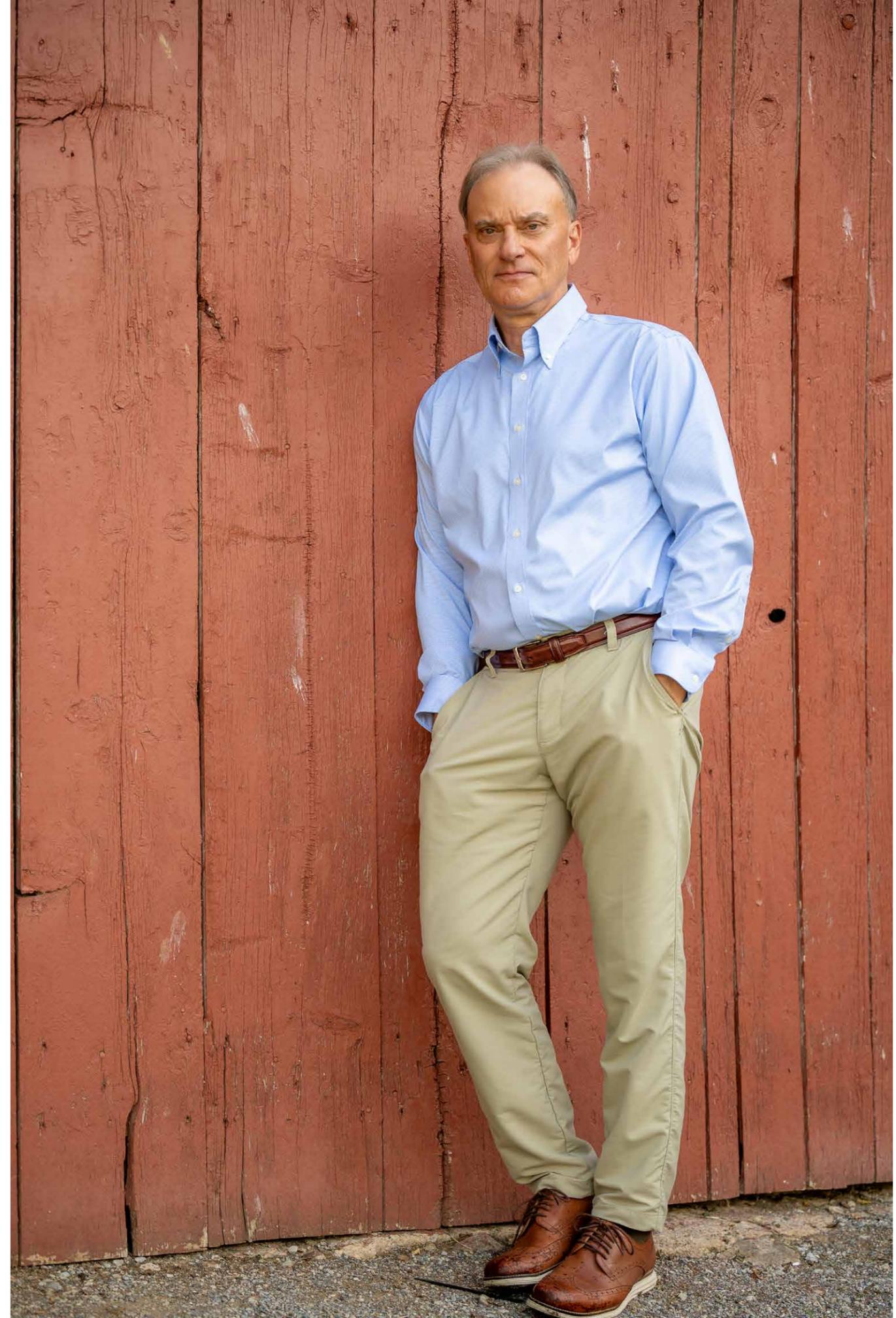
"My job is essentially crisis management, and through my degree I learned the skills needed to work with people. I know how to relate to people in any situation, and just as importantly, how to listen."

While in college, Steve held a summer internship with Channel 43 WSBA in York as a sportscaster. After graduating, Steve pursued a career in media and moved to Florida where he wrote for the Daytona Beach News-Journal and DJed at a country music station.

Steve's pivot to the real estate industry began when he was struggling to find a job during an economic downturn, and he took up home improvement work. When a realtor needed screens fixed in a home, Steve continued doing work for her. "About six months in it dawned on me. 'Why don't I go sell houses myself?' I took classes and got my license, but after one year I'd only sold one house, and that was to a friend. I needed to do something to make a living."

After talking with people in the loan office of the realty group, Steve made the move to mortgages. Initially working in a challenging region in Maryland, he began introducing himself to businesses in Pennsylvania.

"Everyone told me crossing the border to get business was next to impossible. But because I went to college in York, I knew the area. I rolled up to 52 offices all





I GO TO EVERY CLOSING I CAN GET TO...
I WANT TO MAKE THAT PERSONAL CONNECTION.



over Lancaster, Adams, and York counties. I was constantly in those offices, making connections.”

Eventually, the offices began giving Steve their business. “I was young and had all the energy in the world,” Steve laughs. “And people liked me.” When choosing a location to further establish his career and raise a family, Steve settled in Central Pennsylvania.

“My wife Dawn and I have been married for 31 years and we love this area. There’s such a positive focus on family and children here. Great schools, great sports. I’ve coached sports for both of my children. It’s a great place for kids to grow up. And I love the access to all kinds of outdoor recreation. Central PA has it all.”

Last November, Steve partnered with CrossCountry Mortgage in York. “I wanted to get back to working with a local team. CrossCountry is an extremely strong company and I respect Joe Nattans and Susanne Reed immensely. Working with them was an opportunity I could not pass up.”

Customer Care

When asked what inspires him about his work, Steve is candid. “When it comes to stressful life events, applying for a mortgage is right up there with being audited by the IRS. And yet owning a house is a fundamental need. People want a place to live and relax, a place to raise their family. People want a place to call home.”

Steve’s business primarily comes from realtor referrals, focusing on purchase transactions.

When taking on a new client, he conducts an initial interview, asking specific questions to understand their financial situation, motivation for moving, and home ownership goals. “I am genuinely inspired hearing people’s stories,” Steve says. “People tell me about the rough patches they’ve

been through, and as I get older, I’ve been through rough patches, too. There’s empathy. I get a lot of satisfaction from helping people and seeing how home ownership makes a difference in their lives.”

Once the client is ready, they complete an application online, and Steve responds promptly with a game plan for the mortgage process. “If a client needs to work on credit, I outline how they’re going to do it. I tell them to start now, and six, nine months from now you’re going to be able to buy a house. Some people just need that glimmer of hope.” Steve remains actively involved throughout the entire process, working closely with the realtors and the clients to ensure a smooth and successful closing.

“And I go to every closing I can get to,” Steve says. “Sometimes it’s the only time I meet clients or agents from outside the area and put a face to a name. I want to make that personal connection.”

Grateful for the autonomy his profession provides – allowing him to be present for his family while maintaining a successful career—Steve looks forward to serving his community by placing more people in reach of home ownership.

“I always say ‘If you care about the customer, you’ll never have to worry about the money.’ People tell me their stories and entrust me with their future. That trust is a huge responsibility. I’ve had people say, ‘I can’t thank you enough, you were our last chance.’ I take my work personally.”

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What would you do differently?

ADVICE AND INSIGHT FROM YOUR PEERS

THIS MONTH WE HAVE ASKED SEVERAL SEASONED AND SUCCESSFUL AGENTS WHAT THEY WOULD DO DIFFERENTLY IF THEY HAD TO DO IT ALL OVER. WE SHARE SOME OF THEIR RESPONSES BELOW.

▶ STEPHANIE HOLLADAY WITH COLDWELL BANKER STATES

“Honestly, the only thing I would change was to hire a Transaction Coordinator within my second year. I was advised by many to get a TC and it made me so nervous not to be in total control. I think anyone selling more than 20 homes a year should have one HANDS DOWN. I literally would be lost without my TC Denise.”

▶ JUSTIN LAPISKA TEAM LEADER WITH KELLER WILLIAMS WRITES

“If I had to do it all over again, I would have made a bigger point to work ‘on’ my business as much as I was working ‘in’ my business. I would reach out to more top producers to meet and learn best practices. We become giants by standing on the shoulders of those that come before us. Keep ego out of the way and be open to learning.”

The single best mindset to have is being learning-based. Too many times I find myself being ‘doing based’... so focused on action vs strategy and planning. That road leads to burnout and a business that runs you versus you running it.”

▶ CHRISTINA BAILEY FROM COLDWELL BANKER REPLIES

“I would set up systems from the start, being sure I was utilizing a CRM system from day one with all customers included for a deeper, better, more comprehensive follow-up for repeat and referral business.”

▶ JOY DANIELS WITH JOY DANIELS REAL ESTATE GROUP WRITES

“The one thing that I would do differently would be to start Joy Daniels Real Estate earlier!”

The simplicity of Joy’s response is wisdom. What would have you started doing sooner? What should you be doing now that you have delayed?

One last thought I have heard echoed from interview to interview is to start day one as if you were going to sell your business. So many agents when they are ready to retire don’t have systems in place to easily transition their business to another agent. Those that do are able to enjoy years of passive referral income by simply selling their business to another agent.

We invite you to share your thoughts and wisdom with us. Or, if you have a question you would like Real Producers to put to your peers for feedback, simply shoot Coach an email at coach.fino@n2co.com.



Gianni Cavero-Aponte

Sometimes the best way to get to know someone is to listen to what others have to say about them. And what clients have to say about this month's Rising Star, Gianni Cavero-Aponte, is a testament to his rock solid-reputation: "Gianni was instrumental in helping understand the nuances of buying in Harrisburg and give me fully confidence to purchase my first home," says Yeiner Quezada in an online review. "Also, Gianni's negotiation skills are 2nd to none, great guy and great agent, couldn't recommend him more."

"He is very knowledgeable, professional and was absolutely lovely to work with," says Ikrami Mallouli. "Throughout the whole process, Gianni was so patient with all our questions and never gave me an 'I don't know,' it was always 'let me get back to you,' and his team would genuinely search and answer any questions we had."

And from Pierry T: "His negotiating skills, ability to solve issues during the transaction and good attitude to overcome problems was key during my transaction. Supper happy about my first house."

Located in the heart of Camp Hill, the Gianni Cavero-Aponte headquarters serves as the main hub for the GCA team.

Brokered by Joy Daniels Real Estate Group, the team at GCA embodies the spirit of innovation, professionalism, and expertise. "Our strategic placement in Camp Hill gives our team easy access to markets throughout Central Pennsylvania," says Gianni. "Our agents represent the diversity of our area, and we are proud to serve all members of all our local communities."

Agents at GCA speak English, Hindi, Spanish and French –an important advantage in providing clear communication with clients and guiding them through complicated documents and industry terminology.

Gianni knows firsthand how overwhelming it can be to navigate new situations in a language other than your first. "I was born in Peru and moved to the United States, the land of opportunity, when I was 19 years old. I left my family and my friends. I didn't speak English. I was scared. It wasn't an easy choice to leave, but I knew I needed to make the move. I'm a huge believer that when you get out of your comfort zone, big things happen."

Gianni saw the United States as somewhere he could achieve without limits. "I started in a call center and worked many jobs, including selling t-shirts. I knew being self-employed was the way to go."

In 2015 while working as an administrative assistant, Gianni began attending Harrisburg Area Community College, taking courses in Business Administration and Management. By 2018, Gianni had purchased his first house. "I afforded the home by 'house hacking'," Gianni says. "I brought in a roommate and that income paid the mortgage."

Enjoying the process of showing his house to potential tenants, Gianni turned his sights toward becoming a real estate agent. "Real estate is a tough game," he says. "But it's a game with no limits." In 2019, he received his real estate license and began working with TeamPete Realty Services.

As a new agent without a secure stream of income, Gianni was working other jobs while building experience and connections as an agent. When COVID arrived, he was forced to put his other public-facing work on hold, and while the real estate industry was initially considered non-essential, Gianni adapted to the new online world and focused fully on moving forward in his career.

In June 2020, Gianni joined Joy Daniels Real Estate Group, and in 2022 created The Gianni Cavero-Aponte Team. "I am a passionate advocate for home ownership and real estate investment. Our immigrant communities are especially underserved, and I often say my

'super power' is in helping those families secure their dream houses, a space to share with family and friends and people they love."

In his own life, Gianni says he is a globetrotter and a gourmet enthusiast. His love for travel, both locally and internationally, has led him to over 16 countries in recent years. "I love immersing myself in diverse cultures, savoring local delicacies, and making friends around the world."

In addition to being a savvy realtor, Gianni says he is a mentor. "My career path is somewhat unique, and I've made a habit of stepping out of my comfort zone and looking for new challenges. I believe I have a wealth of knowledge and insights to share with others in our industry."

In a recent Instagram video – a medium GCA leverages, among other technologies, as a way to reach and serve customers – Gianni speaks directly to the camera. "If you sleep with your winnings," he cautions "you're going to wake up with your losses. Every time something big happens in your life, your career, wake up and work even harder, looking for that next big thing."

Wise words for the viewer, but Gianni is also sharing a guiding principle in his own journey. "Don't be that guy that celebrates that last success for months and months. It already happened, it's done. Look for the next big thing."



FAQ

ALL ABOUT REAL PRODUCERS OF SOUTH CENTRAL PA



Real Producers magazine started in Indianapolis in 2015 and is now in over 120 markets across the nation and continues to spread rapidly.

Q: WHO RECEIVES REAL PRODUCERS' MAGAZINES?

A: The top 500+ producing real estate agents in Dauphin, York, Lancaster, Lebanon, Perry, Cumberland, Franklin and Adams Counties.

Q: WHAT IS THE GOAL OF THE PROGRAM?

A: To connect, elevate and inspire our entire industry. We are better together. We can create change when we surround ourselves with other successful, like-minded people. We as people grow. Our businesses grow. Our impact on the community grows. Real Producers is the platform that brings together.

We take the top 500 real estate agents and RP-vetted businesses in every market, and we build an exclusive community around that group. We share their stories, successes, market trends, and upcoming events — really, anything that will connect, inform and inspire, we put in our monthly publication.

Q: DOES REAL PRODUCERS HAVE EVENTS?

A: Yes! In fact, in-person celebration and collaboration are essential to building REAL REALTIONSHPIS with REAL PRODUCERS. We will have specific networking, learning and community events throughout the year.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: It's really simple. You have to be on the top 500 list, and we take nominations seriously. You can nominate other real estate agents, businesses, brokers, owners or even yourself! Office leaders can also nominate real estate agents. We will consider anyone brought to our attention who is in the top

500 because we don't know everyone's story, so we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support Real Producers and attend our private events to increase your chances.

Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share **real** stories of Real Producers.

Q: WHO ARE THE RP-VETTED BUSINESSES?

A: They are the best businesses in South Central PA in their category, and you can find them listed in our index! We don't just find these businesses off the street, nor do we work with all businesses that approach us. Many of the top agents have recommended every single business you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our team will further vet every business to make sure they are a good fit and bring value to our community. Our goal is to create a powerhouse network, not only for the best real estate agents in the area but the best businesses so we can grow stronger together.

Q: HOW CAN I RECOMMEND A BUSINESS?

A: If you want to recommend a business that works with top real estate agents, please email or message us!

Email: Coach.Fino@n2co.com

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