

CAPITAL REGION

# REAL PRODUCERS®

CONNECTING. ELEVATING. INSPIRING.

## REBEKAH O'NEIL

BRIDGING HEARTS  
& HOMES

RISING STAR  
**KRISTA POLUMBO**

PARTNER SPOTLIGHT  
**JOSEF FASOLINO**  
**TOP GUN INSPECTION SERVICES**

PHOTOS FROM  
HOOPS &  
HANDSHAKES  
EVENT

APRIL 2024



# ROHAN & DELANCEY

ATTORNEYS & COUNSELORS AT LAW

*EXCEPTIONAL and HIGH-QUALITY  
Real Estate Counsel & Representation*



Follow us on  
Facebook!

- Residential & Commercial Real Estate Closings
- Refinances
- Title Insurance (Searches, Examination, Clearance)
- New Construction
- Investment Properties
- Landlord & Tenant Representation
- Property Management
- Bank Owned Real Property (REO)
- Deed Transfers
- Land Contracts
- Condos/Cooperative Apartments
- & much more!

Brian P. Rohan, Esq.  
brohan@rohanlaw.com

Erin P. DeLancey, Esq.  
edelancey@rohanlaw.com



(518) 438-0010  
18 Computer Dr. West,  
Albany, NY 12205

*We also have satellite locations in Saratoga Springs & Glens Falls.  
Call to make an appointment!*

*Additional Areas of Expertise: Business & Corporate Law, Trusts & Estates, and Vehicle & Traffic Law.*



## Trustco Bank Mortgages<sup>1</sup>

*Compare & Save!*

- > Financing up to 97% Loan-to-Value
- > No Borrower Paid Private Mortgage Insurance\*
- > Jumbo Mortgages up to \$1,500,000
- > Low Closing Costs
- > Friendly, Local Service
- > Wide Range of Products Available

Since 1902, Trustco Bank has been helping build communities one mortgage at a time. We value our relationships with the Real Estate community and know how hard you work to get the deal done. We want you to know that you can trust us to work just as hard for you and your client. We will even save them some money too.



**New Construction Loans-**  
Rate Locked for 330 Days from Application!



APPLY NOW



800-670-3110







[www.trustcobank.com](http://www.trustcobank.com)

Subject to credit approval. 1 - Applicable to our portfolio mortgage product. If you fail to qualify for that product, you may be offered a mortgage that does have an appraisal fee, borrower-paid PMI, and a tax escrow account. \*Private Mortgage Insurance. Lender Paid Private Mortgage Insurance on loans over 89.5% Loan-to-Value. Please Note: We reserve the right to alter or withdraw these products or certain features thereof without prior notification. NMLS #474376





# TABLE OF CONTENTS

	<b>04</b> Index of Preferred Partners		<b>06</b> Meet The Capital Region Real Producers Team		<b>10</b> Publisher's Note: Stepping Into Spring
	<b>14</b> Legal Hotline: Unlocking Success: Understanding S Corporations and Their Benefit		<b>16</b> Albany Patroons: A Win for the Capital Region		<b>20</b> Partner Spotlight: Josef Fasolino, Top Gun Inspection Service
	<b>26</b> Rising Star: Krista Polumbo		<b>30</b> Cover Story: Rebekah O'Neil		<b>34</b> Your Social Media: To Emoji, or not to Emoji?

Cover photo courtesy of Michael Gallitelli Photography.



## MOVING MADE EZ

*Professional Moving Services You Can Trust*

- Residential & Commercial Moving
- Truck/Pod Loading & Unloading
- Interior Moving & Deliveries
- Hourly-Day Rates

**Serving the Capital District**



518-792-1837 • 323 Corinth Road, Queensbury, NY 12804 • MovesMadeEZ.net




**DID YOUR BUYER FIND THE PERFECT HOME?**

Make sure it's safe, healthy & ready for them to move in.



Schedule a **MOLD ASSESSMENT** with John Fitzgerald!

518-858-9178 • [northeasthomeinspectionsvcs.com](http://northeasthomeinspectionsvcs.com)

UID#: 16000091177 Mold Assessment License #-01822



**Capital Region Real Producers**  
@CapitalRegionREALProducers



**Capital Region Real Producers**  
@realproducerscapitalregion



MEET THE CAPITAL REGION REAL PRODUCERS TEAM



Kristin Brindley  
Publisher



Wendy Ross  
Operations Manager



Lexy Broussard  
Sales Manager



Ellen Buchanan  
Editor



Michael Gallitelli  
Photographer



Martyn Gallina-Jones  
Photographer



If you are interested in nominating REALTORS® to be featured, please email the publisher at [wendy@kristinbrindley.com](mailto:wendy@kristinbrindley.com).

**DISCLAIMER:** Any articles included in this publication and/or opinions expressed herein do not necessarily reflect the views of The N2 Company but remain solely those of the author(s). The paid advertisements contained within *Capital Region Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for the business practices of these companies.



To view our magazine online, visit [capitalregionrealproducers.com](http://capitalregionrealproducers.com) and look for "magazine" or scan this QR code.  
(Password: connecthere@crpp)



— SINCE 1952 —

Providing Superior **packing, storage, local and long-distance moving services** to the Capital Region

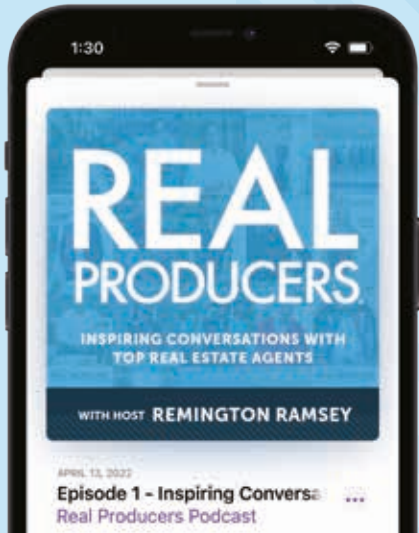
[www.donsmovers.com](http://www.donsmovers.com)

(518) 462-0697 • [glenn@donsmovers.com](mailto:glenn@donsmovers.com)

REAL  
PRODUCERS  
PODCAST



**Inspiring conversations  
with the nation's  
top real estate agents.**



Same Brand, New Reach – Tune in for free today



# Natural Solutions to Keep Homes Healthy

Healthy Homes BioSolutions have evolved into a delicate blend of essential oils, vegetable oils, botanical surfactants, and living plant-based biologicals. We offer a suite of solutions for residential and commercial pollutants.

**Call or visit the website for more information!**

518-615-6753 | [info@healthyhomes.info](mailto:info@healthyhomes.info)  
[www.healthyhomescapitalregion.com](http://www.healthyhomescapitalregion.com)  
[www.healthyhomes.info](http://www.healthyhomes.info)  
240 Excelsior Avenue, Saratoga Springs

MOLD | RADON | ODOR | INDOOR AIR QUALITY

## Building Lifelong Trust With Customers Through Transparency

I have over 17 years of experience in residential construction including 5 years of experience as a mason. My knowledge of home construction is enhanced by my experience in plumbing, electrical, heating systems, roofing, siding, and flooring.

My eye for detail and vast knowledge of quality craftsmanship helps our clients to make informed decisions. I will provide a comprehensive report, complete with photos. The reports are completed within 24 hours, or less!

I am committed to making sure our clients feel confident and informed throughout the inspection process. A home purchase is a serious decision, and I love to help families find the home that will keep them safe and happy for years to come.

# NHI

Nestor Home Inspections

Mark Nestor  
518.774.0002 • [nestorinspections.com](http://nestorinspections.com)  
NYS ID# 1600007046





This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

## ATTORNEY

Herzog Law Firm, PC  
(518) 465-7581  
HerzogLaw.com

Rohan & DeLancey, PC  
(518) 265-0530  
brohan@rohanlaw.com

## BRAND STRATEGIST/ SOCIAL MEDIA MANAGER

Your Social Liaison  
Mike Baker  
(518) 669-1462

## CLEANING SERVICE

BD Homes Cleaning  
(518) 212-7479  
BDHomesCleaning.com

## HOME INSPECTION

ACE Home Inspections  
(518) 727-7091  
AceHomeNY.com

Nestor Home  
Inspections LLC  
(518) 774-0002  
NestorInspection.com

Top Gun Inspection Services  
Josef Fasolino  
(518) 956-0532  
TopGunInspection  
Services.com

Wolf Hollow Home  
Inspections LLC  
Alyssa Hackett  
(518) 407-5260  
WolfHollowHome  
Inspections.com

## MOLD ASSESSOR

Northeast Home Inspection  
& Mold Assessment, Inc.  
(518) 858-9178  
NorthEastHome  
Inspectionsvcs.com

## MOLD REMEDIATION

Healthy Homes  
(518) 545-0688  
HealthyHomes  
CapitalRegion.com/

## MORTGAGE

Catskill Hudson Bank  
Dawn Martinez  
(845) 798-2896  
CHBNY.com

Community Bank  
(716) 539-5285  
Cbna.com

Fairway Independent  
Mortgage Corporation  
Drew Aiello  
(518) 573-2435  
FairwayIndependentMC.com/  
lo/Drew-Aiello-64814

Homeowners Advantage  
Eric Cruz  
(518) 690-2232  
CapComFCU.org

Homestead Funding Corp  
Dean Sunkes  
(518) 857-6465  
CliftonParkSouth.  
HomeSteadFunding.com

SEFCU  
Bob Kelly  
(518) 783-1234  
SEFCUMortgageServices.  
com/RobertKelly.html

Trustco Bank  
Pratik Shah  
(518) 650-5774  
TrustcoBank.com

## MOVING & STORAGE

Don's Moving & Storage  
(518) 462-0697  
DonsMovers.com

Moving Made Ez  
John Payne  
(518) 792-1837  
MovesMadeEz.net

## MOVING / STORAGE

Arnoff Moving & Storage  
(518) 757-0657  
Arnoff.com

## PHOTOGRAPHY

Metroland Photo  
Michael Gallitelli  
(518) 459-8050  
MetrolandPhoto.com

## PHOTOGRAPHY- REAL ESTATE

Hearthstone Productions  
Martyn Gallina-Jones  
(917) 613-4929  
HearthstoneProductions.com

## PROPERTY MANAGEMENT

Carda, LLC  
(518) 441-7331  
Cardallc.com

## RADON/ASBESTOS/ MOLD/LEAD

AirWater Environmental  
John Snyder  
(518) 376-7345  
AirWaterEnv.com

## REAL ESTATE MEDIA

Hand & Frame Creative, LLC  
(518) 986-3230  
HandandFrame.com

## SEPTIC SERVICES

MG Septic  
(518) 727-8699  
Facebook.com/MGSeptic

## VIDEO PRODUCTION

Mitchell Wood Media  
(518) 222-6138  
MitchellWoodMedia.com

# HERZOG LAW FIRM



**Daniel S.  
Glaser, Esq.**  
(518) 465-7581 – Ext. 124  
dglaser@herzoglaw.com  
www.herzoglaw.com

Daniel S. Glaser joined the Herzog Law Firm in January 2020 after spending 11 years managing his own law firm. Daniel concentrates his practice on residential and commercial real estate representing buyers, sellers, and lenders. Daniel has a unique ability to keep everyone calm in stressful situations and believes this helps keep many transactions proceeding smoothly toward the closing table. Daniel understands that purchasing and selling real estate is one of the biggest transactions that clients will embark upon, and he is honored to guide them through every step of the way.

# LET'S *close* THE DEAL

“Daniel Glaser is a phenomenal real estate attorney. He is competent, thorough, and responsive. He has helped my clients get through some difficult closings. I highly recommend him to my clients for their real estate legal needs. I have used him on my real estate transactions as well.

- Rebekah O'Neil, Howard  
Hanna Real Estate Services





Stepping into

# SPRING ➤ publisher's note

Dear Real Producers of the Capital Region,

As spring blooms, we find ourselves in a season of new growth amid the warmer weather. When I think of spring, I'm reminded of the timeless expression "Carpe diem" — seize the day!

The spring market is also well underway and what an exciting time for our industry! This busy period requires us to put our best foot forward with every client. Despite the challenges of continued low inventory and rising interest rates seen in many places around the country, here in the Capital Region, we witness home values still on the

rise and sales remaining robust. There's ample opportunity for Real Producers who hustle and stay focused.

Likewise, our platform is a celebration of the excellence that our amazing community exhibits day after day. At *Real Producers*, we strive to embody this mindset — always forward-thinking and moving to seize the day. All success requires is the recognition of opportunity meeting decisive action!

Speaking of recognizing opportunity, our "Best Year Ever" virtual event is coming up soon with Hal Elrod on April 18th. You should've received your exclusive invitation by now; if not, please reach out because *trust me*, you won't want to miss this Zoom! And be sure to RSVP for some serious fun when we host our Mastermind on June 13th!!!

Looking ahead, we also have many more incredible feature stories to share, showcasing inspiring agents and partners impacting our industry. And last but not least, a *BIG Capital Region Real Producers* welcome to our newest RP partners, **Healthy Homes**, **BD Homes Cleaning**, and **Herzog Law**! We're thrilled to have you aboard!

I encourage you all to embrace this season of renewal with extra pep in your step, and let's "carpe diem" in our own lives and businesses!!

With gratitude,

**Kristin Brindley**  
Owner/Publisher  
Capital Region Real Producers  
313-971-8312  
Kristin@kristinbrindley.com  
CapitalRegionRealProducers.com



PROPERTY MANAGEMENT IS A TAX WRITE-OFF!  
SAVE MONEY AND ELIMINATE HEADACHES; CALL US TODAY.



**(518) 441-7331**  
cardallc.com  
cardallcmanagement@gmail.com

VETERAN-OWNED, LOCAL BUSINESS

### Why Choose Us?

- Educated on the latest laws & techniques.
- Owner portal to view property stats.
- Ability for tenants to auto-draft their payments.
- We know how to pick and screen good tenants.
- Serving the greater Saratoga area.



## MAJOR DEFECT SOLUTIONS

- MOLD REMEDIATION • RADON MITIGATION
- WATER DAMAGE • ASBESTOS
- WELL WATER TREATMENT & WATER FILTRATION SYSTEMS
- SUMP PUMP REPLACEMENT • BOWING BASEMENT WALLS
- CRAWL SPACE MOISTURE MANAGEMENT

JOHN SNYDER | 518 376-7345

RESPONSIVE – HIGH QUALITY – NEAT AND CLEAN



VIEW WEBSITE

PROPERTY PHOTOS  
AERIAL FOOTAGE  
CINEMATIC VIDEOS  
FLOOR PLANS  
INSTAGRAM REELS  
VIRTUAL STAGING  
EVENT COVERAGE  
HEADSHOTS  
BRANDING PHOTOS

www.handandframe.com  
@handandframe



SAVE THE DATE!

**RP** CAPITAL REGION  
**REAL PRODUCERS®**

powered by **K3** TEAM

PRESENTS

# INDUSTRY INSIGHTS

A TOP EXPERTS MASTERCLASS



June 13, 2024



Location TBD

For information on all Capital Region Real Producers events, email [info@capitalregionrealproducers.com](mailto:info@capitalregionrealproducers.com).



Quality Real Estate photography specializing in hotels, residential and commercial.  
Michael's 30+ years of experience photographing for the areas best contractors, builders and architects  
Need a headshot, we can help you with that as well.  
We are also a proud partner of Real Producers Magazine.



*Michael Gallitelli, photographer*

Call or email me to discuss your next photography project  
518-459-8050  
in Manhattan 212-501-7079  
email, [mike@metrolandphoto.com](mailto:mike@metrolandphoto.com)  
[www.michaelgallitellimetrolandphoto.mypixieset.com](http://www.michaelgallitellimetrolandphoto.mypixieset.com)  
[www.metrolandphoto.com](http://www.metrolandphoto.com)



# UNLOCKING SUCCESS:

## Understanding the Benefits of S Corporations

In the realm of business structures, the S Corporation, or S-Corp, stands out as a versatile and advantageous option for entrepreneurs. Rooted in the Internal Revenue Code's Subchapter S, this legal entity offers a unique blend of benefits that can propel a business toward success.

### WHAT IS AN S CORPORATION?

An S Corporation is a form of business structure that combines the limited liability protection of a corporation with the pass-through taxation characteristic of partnerships or sole proprietorships. This means that the corporation itself does not pay federal income

taxes. Instead, the profits and losses “pass through” to the shareholders, who report these on their individual tax returns. To qualify for S-Corp status, a company must meet certain eligibility criteria, including having fewer than 100 shareholders and meeting specific ownership requirements.

### BENEFITS OF S CORPORATIONS

- **Tax Efficiency:** One of the primary advantages of S-Corps is the avoidance of double taxation. Unlike C Corporations, where both the corporation and its shareholders are taxed separately, S Corps pass their income through to shareholders,

who then report it on their personal tax returns. This streamlined taxation can result in significant tax savings for business owners.

- **Personal Asset Protection:** S Corps offer shareholders limited liability protection. This means that the personal assets of individual shareholders are generally shielded from the company's debts and liabilities. This protection is crucial for safeguarding personal finances and assets against business-related risks.
- **Ease of Transition:** S Corps provide flexibility in transferring ownership. Shareholders can sell or

transfer their shares with relative ease, promoting continuity and simplifying transitions in ownership. This can be especially beneficial for businesses anticipating changes in ownership over time.

- **Attracting Investors:** S Corps have the ability to issue shares of stock, making it easier to attract investors. This facilitates fundraising efforts, allowing businesses to raise capital for expansion, innovation, or other strategic initiatives. The availability of stock also provides a mechanism for incentivizing and retaining key employees through stock options.
- **Enhanced Credibility:** The structure of an S Corp, with its board of directors and shares

of stock, lends an air of professionalism to a business. This can enhance credibility and make it easier to attract partners, customers, and vendors.

- **Perpetual Existence:** An S Corp has perpetual existence, ensuring that the business can continue to operate even if there are changes in ownership or management. This stability is valuable for long-term planning and sustainability.

In conclusion, the S Corporation is a powerful tool for entrepreneurs seeking a balance between liability protection, tax efficiency, and flexibility. However, it's crucial for businesses to carefully assess their specific needs, consult with professionals, and ensure compliance with

eligibility requirements. With strategic planning, the benefits of an S Corporation can be harnessed to drive growth and success for businesses across various industries.



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

## BD HOMES CLEANING

The highest quality professional home cleaning in the Capital Region

### 100% RESIDENTIAL FOCUSED

We're experts at deep cleaning and maintaining homes for busy professionals and families that only want the best

### 5 STAR SERVICE GUARANTEE

We guarantee our work on every visit, which is backed by a 55 point service checklist and over 60 5 star reviews

### FULLY INSURED & BONDED

We maintain the highest standards for the most demanding clients to ensure peace of mind, privacy, and the highest quality

ANNA BARISANTI-DELANCEY  
CO-OWNER, CLEANING EXPERT

CHRIS DELANCEY  
CO-OWNER, SALES & MARKETING

ARE YOU READY TO BE SPOILED?

SCAN TO LEARN MORE

REQUEST A FREE ESTIMATE  
WWW.BDHOMESCLEANING.COM  
(518) 212-7479  
INFO@BDHOMESCLEANING.COM



# IT'S PERFECT.

Your dream home awaits.  
Turn to your mortgage  
expert for seamless  
financing.

We offer a comprehensive selection  
of mortgage solutions and exclusive  
products you won't find elsewhere.

[www.capcomfcu.org/myhome](http://www.capcomfcu.org/myhome)  
(800) 634-2340  
Visit any branch



Federally insured by NCUA



SUBSIDIARY OF CAP COM

Mortgage products in New York State only and offered by our Mortgage Team, Homeowners Advantage (HOA), which is a subsidiary of CAP COM FCU. HOA is a Licensed Mortgage Banker – NYS Dept. of Financial Services. HOA NMLS Identifier: 290363. Principal Address: 4 Winners Circle, Albany NY 12205. CAP COM FCU NMLS Identifier: 401261.



Winter's Farewell:  
Unveil Your Home's  
Secrets!

*Let's ensure your home emerges from winter  
unscathed and ready for the blossoming season ahead!*



TALK TO US  
518-727-7091  
[acehomeny@gmail.com](mailto:acehomeny@gmail.com)



BRINGING PHOTOGRAPHY HOME

(917) 613-4929

[HEARTHSTONEPRODUCTIONS.COM](http://HEARTHSTONEPRODUCTIONS.COM)  
[MARTYN@HEARTHSTONEPRODUCTIONS.COM](mailto:MARTYN@HEARTHSTONEPRODUCTIONS.COM)

# Community Bank

ALBANY REAL ESTATE PROFESSIONALS:

## Get more buying power with a loan from Community Bank

With significant up front savings, lower monthly costs, and equity acceleration options, your clients  
will be able to qualify for more AND have more resources to better compete in today's market.  
A home is one of the biggest purchases someone will ever make and we're committed to giving  
your clients the dedicated service and attention they deserve.

### PRODUCTS & SERVICES

- First-time homebuyer programs
- No closing cost mortgages\*
- Private Mortgage Insurance options that may  
reduce monthly payments and expand the range of  
properties for which buyers can qualify
- Fixed-rate loans
- Mortgage refinancing
- VA Financing
- Home equity loans & lines of credit
- New construction and renovation loans
- Flexible portfolio mortgage programs
- Affordable housing programs
- Conventional and secondary market loans
- Property investment loans
- Land loans
- Double and single-wide mobile home loans
- Insurance and other products

### YOUR LOCAL MORTGAGE EXPERTS:



**Tony Zidich**  
Mortgage Loan Consultant  
NMLS ID: 1205879  
[tony.zidich@cbna.com](mailto:tony.zidich@cbna.com)  
518-380-3620  
4781 NY-30  
Amsterdam, NY 12010



**Stephanie LaPell**  
Mortgage Loan Consultant  
NMLS ID: 911976  
[stephanie.lapell@cbna.com](mailto:stephanie.lapell@cbna.com)  
838-250-7798  
782 Troy Schenectady Rd  
Latham, NY 12110

### APPLY FOR A MORTGAGE ONLINE:



Scan the QR code to get started  
or visit [cbna.com/mortgage](http://cbna.com/mortgage) to  
prequalify, apply online, schedule  
an appointment, and more.

Member FDIC



All loans and lines are subject to credit approval. \*The No Closing Cost option is valid on most owner occupied, 1-4-family residential properties. Property and hazard insurance are required and are the responsibility of the borrower. For mortgages with less than 20% down payment, Private Mortgage Insurance (PMI) may be required and customer is responsible for PMI premiums. Other applicable fees/charges, including deed stamps or deed transfer taxes, are not mortgage closing costs and will not be paid by the Bank. If a customer elects to obtain owner title insurance, the customer is responsible for the owner title insurance premium. Condominiums and single-wide mobile homes are not eligible for a no closing cost mortgage. Double-wide mobile homes are eligible for the no closing cost mortgage only if permanently attached to a foundation. Should the no closing cost mortgage be closed or discharged within the first three years, the Bank may collect the third-party closing costs from the customer that were waived when the loan was opened. If a customer selects an attorney to represent him/her, customer is responsible for attorney fees. Community Bank will not pay for a survey, nor any other item that is ordinarily paid for by the seller. ADDITIONAL "NO CLOSING COSTS" PRODUCT DISCLOSURE: "No closing costs" means no: origination fee/points; application fee; flood check fee; credit report fee; appraisal fee; mortgage recording fee; abstract update or title search fee; lender title insurance fees; bank attorney fee; mortgage recording tax.



▶▶ special events



# CAPITAL REGION Real Producers' HOOPS & HANDSHAKES

MARCH 21, 2024

The magic of networking and the thrill of camaraderie merged seamlessly at the *Capital Region Real Producers Hoops and Handshakes* event. Held at the iconic **Washington Avenue Armory, Home of the Albany Patroons**, the evening soared to new heights of success and camaraderie.

Bringing together industry professionals in a vibrant atmosphere, the event was a playground of opportunities and genuine connections. Laughter and cheers filled the air as attendees immersed themselves in the spirit of fun and networking.

We express our deepest gratitude to our esteemed Sponsors, **Toni Zidich and Timothy Taylor at Community Bank**, and **Dean Sunkes and Laura Guillerault of Homestead Funding** for their unwavering support and dedication to our community. Their partnership was instrumental in making this event a resounding success, and we are truly grateful.

Capturing the essence of the evening in stunning detail was our talented photographer, **Michael Gallitelli**

**of Metroland Photo**, who worked tirelessly to capture the unforgettable moments of the event.

We extend our heartfelt thanks to all the attendees who brought their presence and enthusiasm. Your participation added joy and energy to the evening, creating a lasting impact and forging connections that will continue beyond the event.

Here's to the magic of connections, the thrill of networking, and the joy of coming together. Until we meet again!

For more information on all Capital Region Real Producers events, please get in touch with us at [info@capitalregionrealproducers.com](mailto:info@capitalregionrealproducers.com).





# ALBANY PATROONS:

## A WIN FOR THE CAPITAL REGION

The Washington Armory stands in the hub of Albany, a building steeped with local history, home to the Albany Patroons. It is a symbol of how local sports connect a community. With a storied history, this local team continues to bring fans together across the Capital Region.

Co-Owner Rebecca Clifford and Coach Derrick Rowland are at the helm of this team, leading it toward success with these goals.

Central to the Albany Patroons' ethos is a relentless pursuit of excellence on and off the court. Coach Derrick Rowland's extensive tenure with the team began four decades ago when he first joined as a rookie practice player. His efforts maintain the team's legacy through a stringent

roster selection process. Emphasizing athletic prowess, character, and community involvement, the Patroons pride themselves on cultivating role models for the next generation.

While the team gathers fans from across the Capital District, Rebecca might be the team's most enthusiastic. Her multifaceted role encompasses various responsibilities crucial to the team's success. As their liaison, Rebecca ensures that the players' voices resonate throughout the organization. Her astute leadership ensures a harmonious synergy between players and coaching staff, from contract negotiations to roster moves.

Beyond the confines of the court, Rebecca shines as a travel ambassador, meticulously overseeing all



travel arrangements to guarantee the team's comfort and efficiency. As the sole female team owner in the Capital Region, Rebecca's presence serves as a beacon of empowerment.

Rebecca coordinates community events through the team's nonprofit initiative, Capital City Hoops, as part of the Albany Patroon's initiative to promote community involvement. Partnerships with local businesses continue to grow a culture of inclusivity and engagement.

The 2024 season is underway, and anticipation is reaching a fever pitch. For the first time in decades, the team welcomes back a core group of players hungry for redemption. Bolstered by hand-picked superstars, the Patroons are poised to pursue the elusive championship title.

On game day, the Albany Patroons offer an unparalleled experience for fans. The Armory reverberates with the echoes of basketball legends, and fans are treated to a spectacle of skill and athleticism.

Beyond the action-packed gameplay lies a sense of camaraderie and family-focused entertainment. With affordability and accessibility at the forefront, the Albany Patroons invite fans of all ages to immerse themselves in the electrifying atmosphere of live basketball.

The Albany Patroons stand ready to captivate audiences and make basketball history as the season unfolds. Fueled by the passion of their dedicated fan base, the Patroons play on, united in their commitment to community, collaboration, and the love of basketball.



*For more information,  
visit [AlbanyPatroonsBasketball.com](https://AlbanyPatroonsBasketball.com).*



# JOSEF FASOLINO

## TOP GUN INSPECTION SERVICE

### ▶ partner spotlight

By Erin Anderson  
Photos by Dino Petrocelli Jr., Dino Petrocelli Jr.  
Photography and Michael Gallitelli Photography



**J**oe Fasolino has always had an entrepreneurial spirit. His earliest memories of business ownership date back to when he was just 12 years old and had started his own lawn mowing operation. A true entrepreneur from an early age, he made a unique accomplishment before graduating high school by selling his lawn mowing business as he was preparing to head off to college.

Joe went on to earn his master's in mechanical engineering from Union College. After graduation, he started Fasolino Home Remodeling, which ran until 2011 when the stock market crashed. Soon after, he pivoted his attention to home inspections, launching Top Gun Inspection Services Group, Inc.

Joe fills each day with work that he truly loves. He's passionate about his business and its importance in the lives of his clients.

"I enjoy helping people to fulfill their goals through achieving the American Dream: purchasing their first home," Joe remarks. "I also play a part in assisting people in owning their own businesses — helping them to achieve financial, spiritual, and emotional dreams."

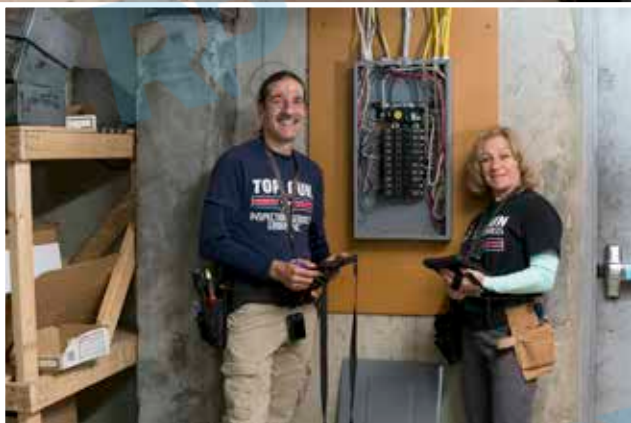
### GROWTH OF THE TOP GUN TEAM

Joe's wife, Kristen, is an important collaborator in Top Gun's success — to keep up with the level of incoming business, she joined the team as the office manager, and they now share the business. It's both the homeowners and the community of REALTORS® in the Capital Region that motivate this Top Gun duo. High school sweethearts and equal partners in life and business, Kristen brings a background in real estate and industry knowledge to the business. She's able to answer questions REALTORS® or homebuyers may have throughout the process.

Joe has always run a thriving business at Top Gun; however, he shared that the business has skyrocketed since he expanded his team this year to include Kristen and Mike Marquez as an additional inspector.

"Since Kristen and Mike started, we have just taken off in business," Joe explains. "Having them on the team has elevated our company just to provide an even higher quality service. In 2022, we hired another inspector, Theresa, who is a retired music teacher from Amsterdam High School. Of course, we always provided high-quality service, but it just brought it up to a level where agents can have access to our team."





experiencing a flood of emotions during the process. As Joe explained, his goal is not to scare clients, but to empower them with the knowledge they need to know about their dream home.

“At every inspection, I present all concerns and major defects in an unbiased, non-emotional, and specifically non-alarming way,” Joe says.

“I am there to assure the client that there are no surprises of hidden defects,” he adds. “I make sure that everything that I learn about the house, the client will also know at the end of the inspection. I make sure that all of the client’s questions are answered and resolved before we leave the inspection.”

Joe, Mike, and Theresa’s calm and dedicated demeanor helps to ease homebuyers’ fears about the inspection process.

#### THE IMPORTANCE OF EDUCATION

While Joe is busy running his business and assisting with inspections, he always saves room in his schedule to teach others. Joe instructs “Anatomy of a House” classes for local Realtor associations and is looking to expand into Long Island, Staten Island, and outside of New York State. He is



During 2023 college winter break my son AJ worked with me to begin learning about the home inspection business.

currently wrapping up the 3rd version of his “Home Inspection School Book,” which is commonly used throughout New York State. In addition, Joe’s Mold Assessor School, launched in July 2021, has now graduated over 150 students. Joe’s love of teaching also continues to motivate Joe’s dedication to providing home inspections.

“I want to be a motivational home inspector and speaker,” he shares. “I want to motivate home inspectors to reach their goals mentally, physically, emotionally. I want to help real estate agents grow their businesses.”

Having taught over 400 real estate agents and for multiple REALTOR® associations, Joe is especially proud that he is now starting his own Realtor

continuing education school at Top Gun Inspection Services. “The emphasis will be on educating the agent today to better prepare them for tomorrow’s inspection,” he says. This is how we help agents grow their business.”

Joe seems to pack more into a 24-hour day than what seems humanly possible. A day in the life of Joe is – president, CEO, and head inspector at Top Gun Inspection Services. Although his days may be fast-paced, they are always highly productive. On weekdays, Joe works as an engineer for the Department of Energy. However, that always gives him plenty of time for his inspection customers later in the day and on weekends.

#### FAMILY LIFE

Joe enjoys spending time with his family — his wife, Kristen; daughter Ava Rose (21), who is graduating from Siena College this spring with a biology major; and son A.J. (18), who is studying political science at St. Rose College on a baseball scholarship. Joe also finds the time to fit in a workout and address any remaining loose ends from the day.

Between a growing client list and full teaching roster, Joe and the Top Gun team are very busy — but they’re not finished growing just yet. By the end of 2024, Joe would like to add two inspectors to his team to increase the number of inspections for his clients.

Joe also looks forward to Ava Rose and A.J. helping out with the family business between their high school and college studies. Be sure to keep an eye out for the Fasolino family as they continue to grow Top Gun Inspection Services within the Capital Region and New York State.



To learn more about Top Gun Inspection Services, call 518-956-0532 or visit [www.topguninspectionservices.com](http://www.topguninspectionservices.com).





Pre-listing Inspections, Buyer  
Inspections, Commercial  
Inspections, Radon and  
Water Testing, Well-flow  
Testing, Mold Assessments

**WE DO OUR BEST TO MAKE  
INSPECTIONS SUCK LESS!**



**518-407-5260**

[Alyssa@WolfHollowHomeInspections.com](mailto:Alyssa@WolfHollowHomeInspections.com)



**HOMESTEAD  
FUNDING CORP.**  
*Home Financing That Moves You*

**CONTACT US FOR ALL OF YOUR HOME FINANCING NEEDS!**

If you know of anyone who could use our time for professional home financing services,  
please have them give us a call!



**Laura Guillerault**  
Licensed Loan Originator  
Cell: 518-669-9664

[lguillerault@homesteadfunding.com](mailto:lguillerault@homesteadfunding.com)

517 Broadway, Suite #202, Saratoga Springs, NY 12866  
Licensed Mortgage Banker - NYS Dept. of Financial Services - Licensed in PA, VT  
Office: 518-306-4511 • NMLS ID# 59471



**Joe DeLorenzo**  
Licensed Senior Loan Originator  
Cell: 518-598-9905

[jdelorenzo@homesteadfunding.com](mailto:jdelorenzo@homesteadfunding.com)

8 Airline Drive, Albany, NY 12205  
Licensed Mortgage Banker - NYS Dept. of Financial Services  
Office: 518-464-1100 Ext. 327 • NMLS ID# 57244

NMLS ID# 3232

**VIDEOS for:**

- Real Estate
- Events
- Products
- Ad Content
- Streaming
- Password-Protected Viewing



**Want to check  
out our work?  
View our  
YouTube  
channel!**

**Are You Ready to Take Control  
of Your Video Marketing?  
Give us a call for a **FREE** consultation!**

**MITCHELL WOOD**  
PHOTOGRAPHY AND VIDEO

creative capture and irresistible story telling

**518.222.6138 • [mitchellwoodmedia@gmail.com](mailto:mitchellwoodmedia@gmail.com)**



# KRISTA POLUMBO



▶▶ rising star

By George Paul Thomas  
Photos by Michael Gallitelli

## CRAFTING NARRATIVES, BUILDING FUTURES

Krista Pumbo, a former creative writer turned REALTOR®, is seamlessly blending the art of storytelling with the intricacies of real estate. Armed with a degree in creative writing, Krista's transition has brought a unique touch to her role, turning property transactions into personalized narratives. Her ability to craft compelling stories extends beyond words, creating a distinctive and engaging approach to real estate.

### CAREER TRANSITIONS

Krista's path diverged from Connecticut to the landscapes of Saratoga Springs. Ever since she moved, she felt an inexplicable connection to Saratoga, making it impossible to look back, even after her graduation from Skidmore College with an English degree.

Post-graduation in 2014, armed with a degree specializing in creative nonfiction writing, Krista embarked on a freelancing career. However, a stint as an administrative assistant for a top-producing agent at Realty USA in Saratoga introduced her to the dynamic world of real estate.



It was more than a brief detour — it sparked a lasting interest.

"In 2015, I accepted a great job opportunity to edit broadcast television and write TV show descriptions. Little did I know I would come back to real estate," Krista recalls. "After climbing up the ladder in my editing career, the next step was for me to become the manager of my department. It was then that I decided if I were to be approving time cards instead of editing, a 9-to-5 cubicle job just wasn't for me any longer."

Krista returned to real estate in 2019 as an admin and closing coordinator for Christopher Iwinski at Coldwell Banker Prime Properties in Saratoga, her current brokerage. Encouraged by Christopher, she decided to pursue a real estate license. This

move, amidst the challenges of the COVID-19 pandemic, marked her transition to a solo real estate career.

"Initially, in real estate, my focus was on the number of transactions rather than volume. Looking back, I wouldn't change a thing," Krista admits. "This approach has equipped me with a comprehensive understanding of almost every type of transaction. Knowing the various types of loans and transactions has empowered me to advocate for my buyer clients,

particularly those seeking government-funded loans."

### QUICK SUCCESS

Krista's compassion and knowledge serve her well. Since launching her real estate career in 2020, Krista's impressive stats and awards speak to her success. Krista achieved a total volume of \$3.6 million across 17 transactions last year, and she anticipates sustained growth with a projected volume of \$3.9 million in 2024. Additionally, Krista holds the Coldwell Banker's Pinnacle of Excellence Award

**“INITIALLY, IN REAL ESTATE, MY FOCUS WAS ON THE NUMBER OF TRANSACTIONS RATHER THAN VOLUME. LOOKING BACK, I WOULDN'T CHANGE A THING.”**





BUG EYE Photography

for both 2022 and 2023, and the Coldwell Banker International Sterling Society Award for the same years. She also clinched a spot in the top 5 percent of buyer sales company-wide in 2022, showcasing her commitment to excellence in the real estate domain.

But for Krista, success isn't just about awards and numbers; it's about touching lives and giving back to communities. She's relatively new in the real estate scene, but ensures to extend her hands through philanthropic endeavors.

"I sponsor Adirondack Force, a 10U girls softball team," she discloses.

#### BEYOND THE DEALS

When Krista takes a break from her busy real estate work, she finds peace at home. Her house is full of joy, DIY projects, and the delicious smells of meals cooked together. Her husband, Jon, is a great chef; not surprisingly, he's in charge of the kitchen.

Cooking is a family activity for Krista and Jon, where they share their love for making food. During the spring and summer, they work on hands-on DIY projects and care for their growing garden.

"We love growing it all—vegetables, fruits, herbs, flowers, you name it," Krista admits. "I treat

my houseplants like my babies. We also love DIY projects, especially when it comes to our home. Spending time together while making our home a haven for us to enjoy brings us happiness. I also love building my staging inventory; finding great, universal staging items at bargain prices is a thrill for me."

Krista's stepdaughter, Carmen, is an energetic high school senior at Galway, who turned 18 in January. Krista has been there for Carmen since she was 11. They enjoy redecorating, fixing up old furniture, and hunting for unique treasures together, creating a bond beyond a regular step-mother-daughter relationship.

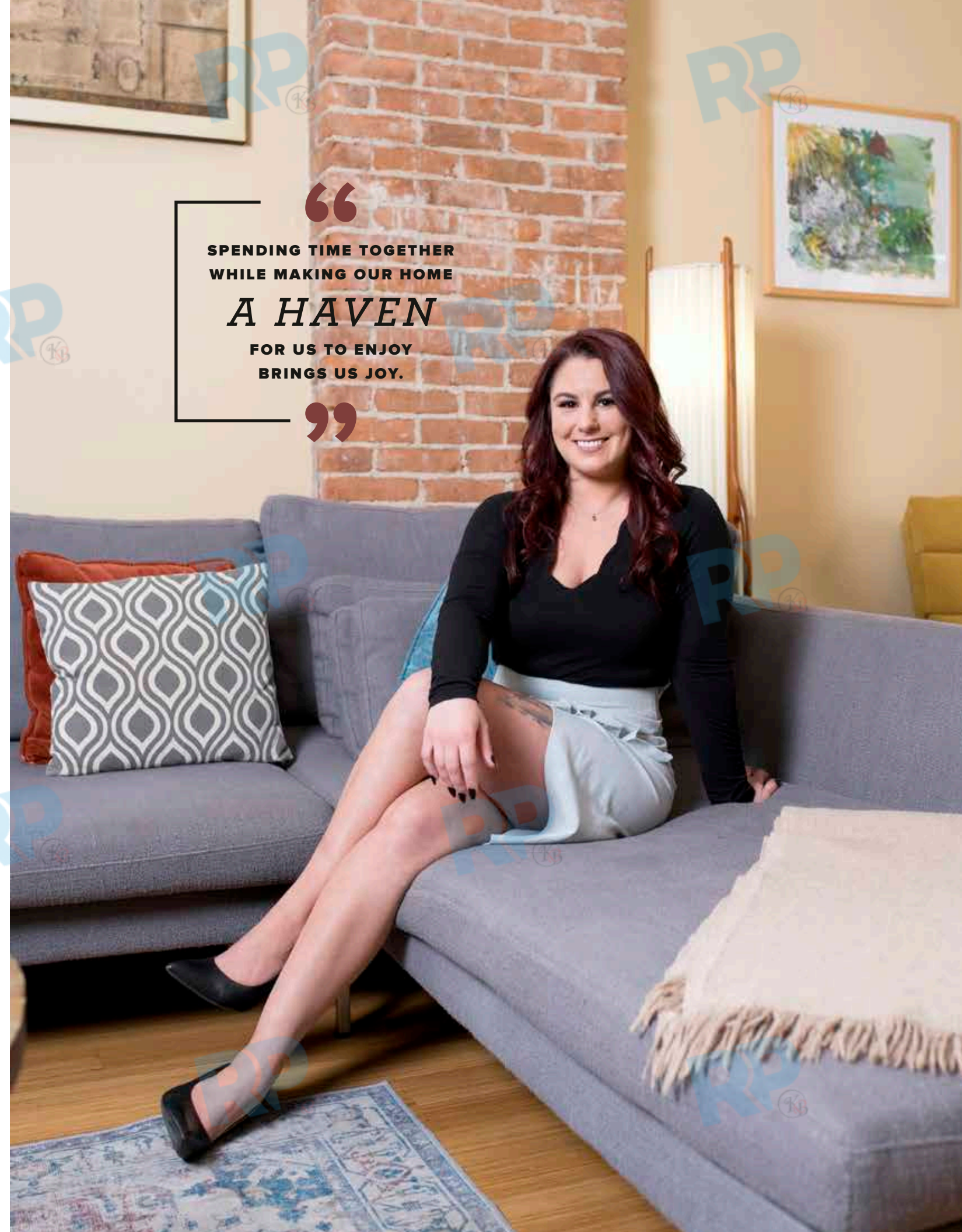
Additionally, there's a dynamic feline duo in their household: Krista's big Pablo and Jon's small Tupac. Playfully named "Biggie" and "Smalls," their differing sizes bring a touch of humor to their daily routine.

#### FUTURE FOCUS

For Krista, success is more than just a word; it's a well-thought-out plan. This includes her staging and interior design gig, which she began incorporating into her business in March 2022.

Looking ahead, Krista is eyeing a broker's license and grabbing certifications to improve her game of serving clients. It's all about simple steps for her — intentional choices, ongoing education, and a commitment to refining her skills in real estate's ever-changing landscape.

As Krista continues to chart her course in the ever-evolving world of real estate, she holds onto a favorite saying from writer Samuel Beckett: "Try again. Fail again. Fail better."



“  
SPENDING TIME TOGETHER  
WHILE MAKING OUR HOME  
*A HAVEN*  
FOR US TO ENJOY  
BRINGS US JOY.  
”



# REBEKAH NEIL



## BRIDGING HEARTS & HOMES

Rebekah O'Neil is a dedicated and driven REALTOR® whose entrepreneurial spirit was cultivated in the dynamic environment of a family-owned restoration company. With an extensive background in various facets of the business, including marketing, customer service, scheduling, and other day-to-day operations, she gained invaluable experience from an early age. Since managing her parents' business, she has always had a desire to run one of her very own.

Furthermore, Rebekah finds joy in marketing, allowing her to unleash her creativity and strategic thinking in the real estate industry. Her love for design enhances her ability to bring a creative touch to her work.

### Starting Out

After meeting her husband in Myrtle Beach, South Carolina, Rebekah moved to the Capital Region from western North Carolina 12 years ago. Before diving into real estate, she earned a nursing degree from SUNY Empire State University and worked as an ER nurse at St. Peter's Hospital. She continued part-time at Malta Med Emergent Care until her real estate career took off.

"I believe that my experience as an ER nurse facilitated a smooth transition into my real estate career. Both roles are service-oriented positions," Rebekah shares.

Rebekah's pivotal shift to real estate traces back to her mother's best friend, who owned a brokerage in western North Carolina. Working with them on various new construction and renovation projects, including the Parade of Homes, sparked her interest.

"I enjoy helping my buyer choose options when building a new home with a local builder. Currently, I have two clients building in Waite Meadows, and I'm grateful to Belmonte Builders for allowing me to use their model home for my photoshoot with the Real Producers," she proudly shares.

"I always loved real estate; however, I never wanted to be a salesperson," Rebekah admits. "But after some time, I realized I could build upon my experiences and background to create a wonderful career through real estate."

### A New Path

Rebekah's desire for a fresh start was fueled when her daughter came. She set her sights on establishing her own business and building a new career path. Her dedication to her new profession is apparent in her unique approach to real estate.

"I started my real estate career in 2018 by dressing up in crazy costumes for some of my listing photos, like Belle from 'Beauty and the Beast,' and advertising 'Be Our Guest' at our open house," Rebekah shares.

"Setting myself and my listings apart involves preparing them and highlighting the best parts of the home for potential buyers," she continues. "I have always used professional photography, even for rental properties. I believe it is crucial to demonstrate the value we can bring to our sellers by marketing their greatest asset to the best of our abilities."

Her approach is productive, with achievements including \$14.2 million in transactions in 2022 and completing 21 transactions with \$8 million, including three leases, in 2023. Rebekah's accolades include







Best of the Best Award, Listing Leader, Green Penguin for Quality Service Excellence, National Sales Excellence Award, and Platinum Sales Volume. Additionally, her involvement with The Women's Council of REALTORS® was a pivotal moment for opportunities and growth. She served on the board for two years, and she stepped up to fulfill her third year as the president.

#### Beyond Transactional

Amid her dynamic real estate career, Rebekah finds joy and balance in her family life. Married with two children



— Michael (17) and Abigail (7) — Rebekah and her household recently welcomed a miniature schnauzer named Bolt — this furry addition has brought so much joy into their home.

“I love being a mom, attending my kids’ activities, and cheering them on from the sidelines,” Rebekah shares. “I also appreciate the great outdoors, engaging in activities like hiking and kayaking.”

Rebekah and her husband conquered the challenges of a long-distance relationship before she moved to NY. Her then-boyfriend decided that they should dive into homeownership when they couldn’t find a rental that met their needs. They transformed their first home, handling projects like scraping popcorn ceilings, renovating the kitchen, and selling it within two years. Their subsequent fixer-upper became a cherished long-term investment, with eight years dedicated to renovations, including a recent addition that is now their favorite space.

When Rebekah is not busy with her business and projects, she treasures moments of relaxation, beach days, and finding peace in books and podcasts. Movie nights are a family favorite, and a future trip to Disney promises to be a monumental first for both of her children. In addition, she enjoys giving back to the community and sharing inspiration.

“I support the Veterans and Community Housing Coalition,” she notes. “They offer housing and support services to homeless military veterans and their families, advocating for the needs of all military veterans and their families while also creating housing opportunities.”

#### Forging the Future

Looking ahead, Rebekah aims to start investing in real estate properties with her husband this year, with hopes to expand over the next five years. Her highest aspiration is to retire with her husband, enjoy more vacations, and actively be part of her future grandchildren’s lives.

As she embarks on this next chapter, Rebekah remains steadfast in her commitment to excellence and service. She concludes by imparting these words of wisdom to emerging producers.

“Never underestimate the effort you put in. By doing so, you will have satisfied clients who will refer you to their friends and family for many years to come. By continuing to educate yourself, you can help to remain a top-producing agent, which is why I feel being a member of the Women’s Council of REALTORS® is a valuable investment. Continue to work hard, showcase your value, and never stop learning.”





# TO EMOJI, OR NOT TO EMOJI?

▶▶ your social media

By Mike Baker

In the bustling world of Facebook, where millions of posts and comments vie for attention every day, standing out is paramount. Emojis, those colorful and expressive icons, have emerged as a secret weapon for boosting visibility and engagement in this crowded digital space. The importance of incorporating emojis into your Facebook arsenal cannot be overstated, as their strategic use can transform the way audiences interact with content.

## The Evidence

Research conducted by Echobox on nearly five million Facebook posts revealed that posts incorporating at least one emoji garnered 29 percent more page views than their emoji-less counterparts. This suggests that the inclusion of

emojis not only captures the attention of users but also encourages them to engage more deeply with the content.

However, the study also hints at a “less is more” approach, indicating that a single, well-chosen emoji can be more impactful than a slew of them.

## Increased Engagement

By encouraging responses through emojis, brands can engage their audience in a more interactive and fun way, adding depth and personality to their digital presence. This approach not only makes the brand more relatable but also increases the likelihood of engagement, as it invites users to express themselves in a simple and enjoyable manner.

Emojis also have a significant impact on advertising effectiveness. Ad campaigns that feature emojis in their headlines have been shown to experience a staggering 241 percent increase in click-through rates. This demonstrates the power of emojis to make ads more eye-catching and engaging, leading to better campaign performance.

In essence, the strategic use of emojis in Facebook posts and comments can be a game changer for brands looking to enhance their digital engagement. By choosing emojis that align with their audience’s preferences and brand identity, companies can increase the visibility of their content, encourage interactions, and ultimately stand out in the vast sea of Facebook.



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



LEARN MORE!



SimpleMortgage



## Lending doesn't have to be complicated

877-CHBNY15 | [www.chbny.com](http://www.chbny.com)



**Call Rick today to discuss the best loan for your client!**

**Rick Murphy Senior Loan Officer**  
[Rmurphy@chbny.com](mailto:Rmurphy@chbny.com) | (518) 461-6116

NMLS# 481564





**ARNOFF.COM**  
**(518) 757-0657**



"Referring my clients to Arnoff wasn't just a recommendation; it was the secret to making me look like a real estate rockstar. Thanks to them, I'm not just selling homes; I'm ensuring stress-free moves and happy clients."

Jenn Johnson - Julie & Co. Realty LLC

**julie&co.**  
REALTY LLC.



**Elevate your real estate game by providing more than just a home – offer a complete relocation solution.**



Executive & Family Relocations



Fine Art Packing & Handling



Versatile Storage Solutions  
Perfect for Decluttering



## A Century on the Move

Since 1924, Arnoff Moving & Storage has been a family-owned business serving the

Capital Region and beyond, successfully completing tens of thousands of moves, making us a trusted name in the industry.



# NANCY-DREW TEAM

WE TAKE THE  
**MYSTERY**  
OUT OF MORTGAGES



## NANCY - DREW TEAM

"We Take the Mystery Out Of Mortgages"

NANCY HERRMANN  
NMLS# 1135039

DREW AIELLO  
NMLS# 64814



**Nancy Herrmann**  
Loan Officer, NMLS#: 1135039  
**518-727-9742**  
nherrmann@fairwaymc.com



**Drew Aiello**  
Branch Manager, NMLS#: 64814  
**518-573-2435**  
drew.aiello@fairwaymc.com



7 Southside Drive, Suite 201 | Clifton Park, New York 12065

Copyright©2024 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Equal Housing Opportunity. Licensed Mortgage Banker- N.Y.S. Department of Financial Services.







**20** YEARS OF  
THE N2 COMPANY



“When inspecting a client’s house, I perform the home inspection as if it were my own son or daughter considering buying that house.

- Joe Fasolino

Top Gun Inspections Owner and NYS Inspector”

*Treating Clients  
Like Family*

**TOP GUN  
INSPECTION SERVICES**



**SCHEDULE  
ONLINE!**



HOME INSPECTION | MOLD ASSESSMENT | RADON | WOOD DESTROYING INSECTS



(518) 956-0532 | [TopGunInspectionServices.com](http://TopGunInspectionServices.com)

[info@topguninspectionsservices.com](mailto:info@topguninspectionsservices.com)

NYS #: 16000077491 · NYS Mold Lic. #: 00333