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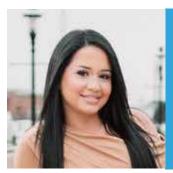
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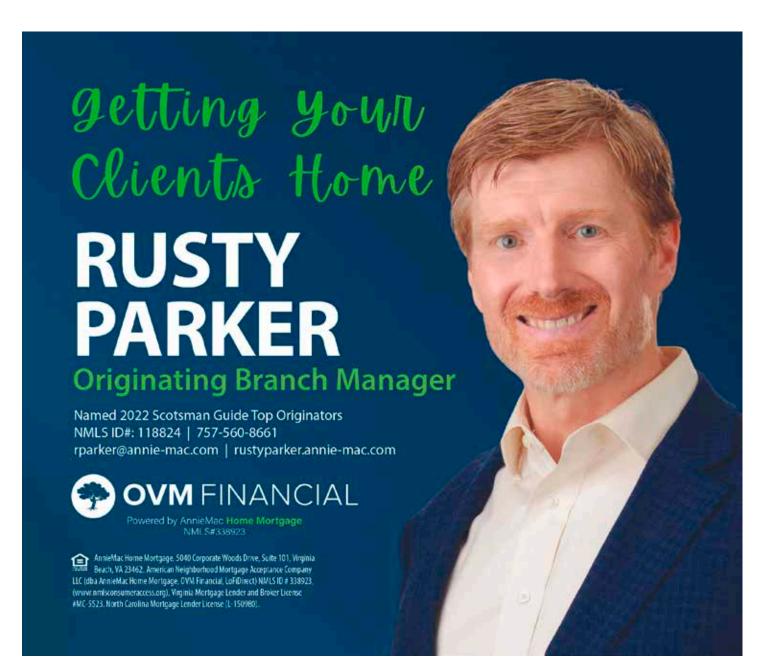
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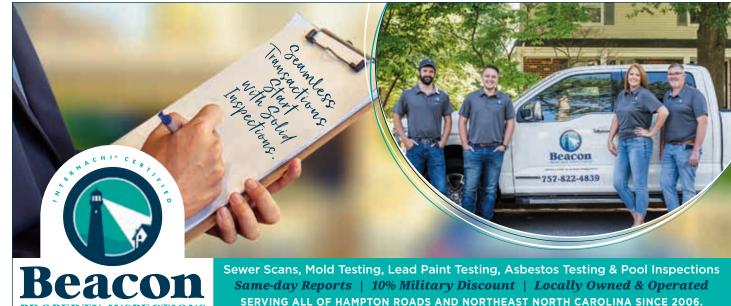
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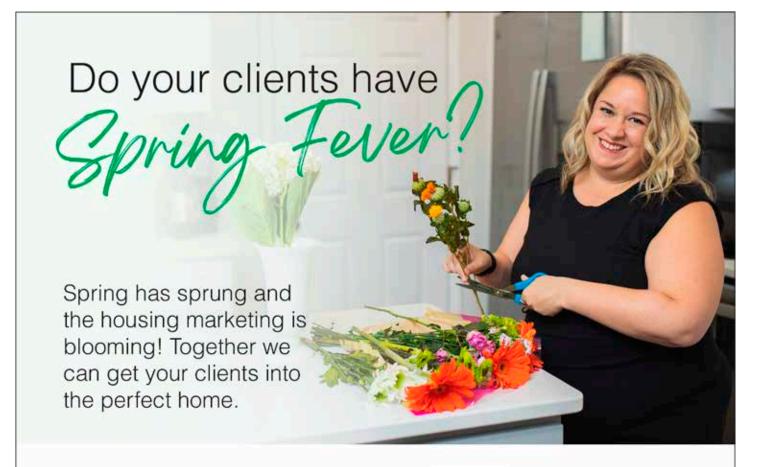
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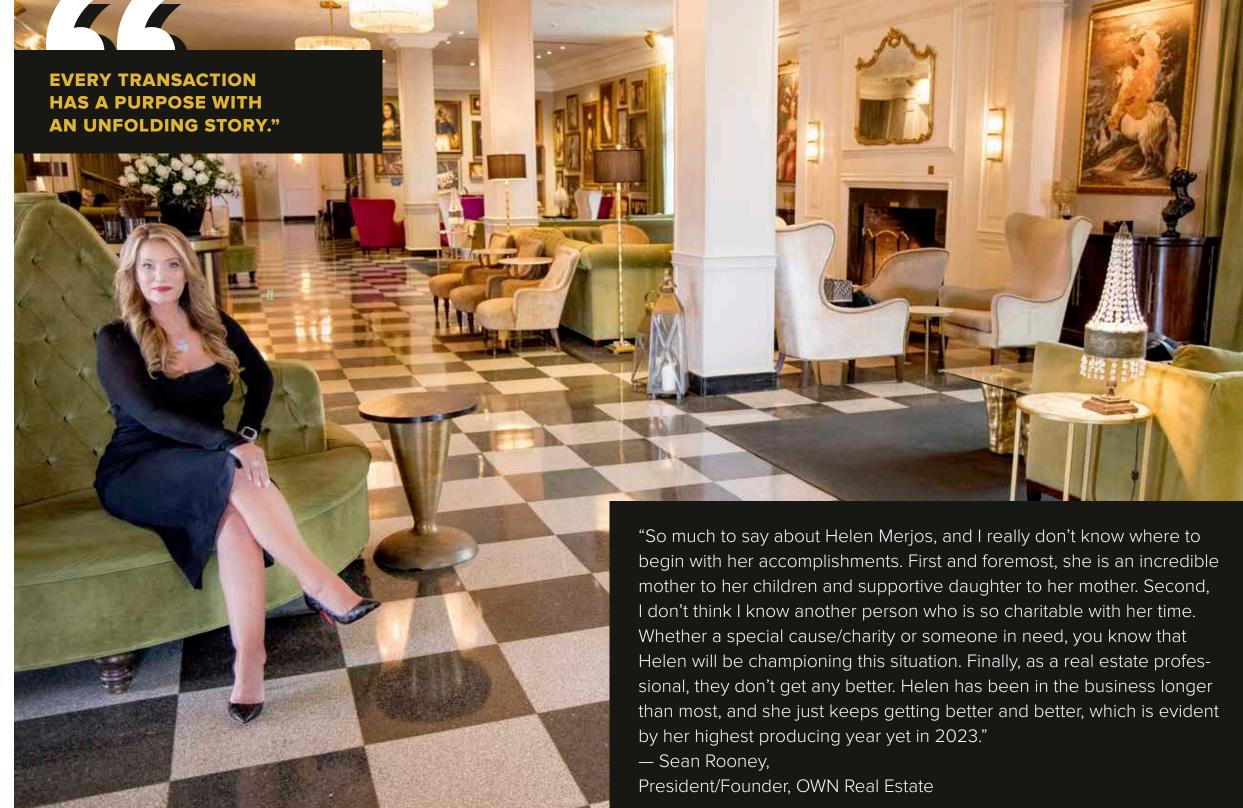




Later, Helen grew her business to include investors. "They had the same mindset and heart I did to not only rehab homes, but to also beautify our local communities and help displaced families," she notes. "Every transaction has a purpose with an unfolding story. I love helping and educating sellers and buyers to either find the right house to help make their dreams come true or expand their real estate portfolio."

Helen is proud to serve folks from all walks of life, such as first-time home buyers, multi-generational families, single parents, military families and adult children helping their aging parents downsize. "No matter the client, whether helping them buy or sell, their gratitude at the closing table is always a highlight," she smiles. Toby does not hesitate to applaud his friend. "Helen is loyal," he asserts. "Many people today have friends and acquaintances, but few have loyal relationships. Loyalty is rare today in any business. Helen is always available to her clients for whatever questions they may have and serves as a mentor for many people."

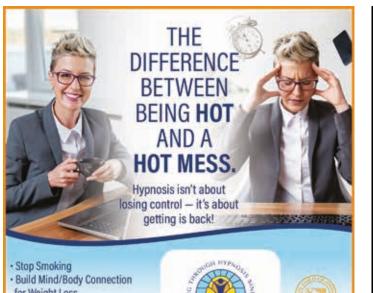




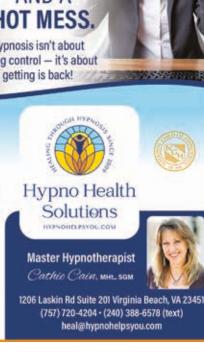
Looking ahead, Helen comments that she will continue to be a servant REALTOR®, providing quality and unparalleled service to her 100% referral-based clientele. "Helen knows the market," Toby voices. "Few agents really understand where the market is and where it's likely to go. Helen practices her profession every day of the week. She knows neighborhoods. She knows cities. And she knows how to advise her clients to help them get the

best value, whether they are listing or buying." Helen's clients would share a similar sentiment about her. She also commits to mentoring others to help them avoid challenges she has faced while working to ensure the future of our communities is better than ever. Helen is passionate about leaving a legacy of giving back, whether helping the homeless and human trafficking victims as a licensed victim advocate or funding churches locally and worldwide. She emphasizes, "I'm eternally grateful for my relationship with God, my amazing kids and those who have contributed to who I am today. I'm thankful for the opportunities to serve so many, as I believe blessing others is the true definition of success." Helen brings joy and hope wherever she goes and is a perfect gem her clients are lucky to have unearthed.





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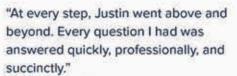
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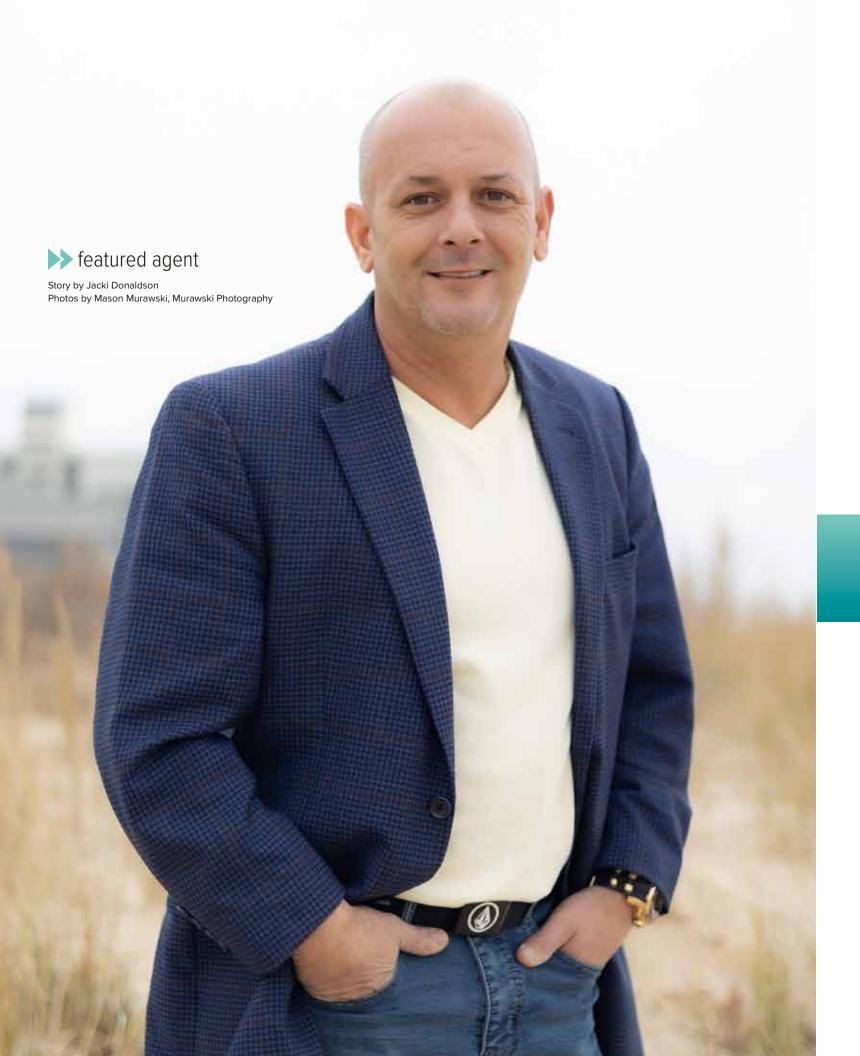
"Justin was professional, quick, and an overall amazing help with making this journey easy. Happy to have him on my side walking me through things."

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"Best loan officer ever! He guided me all the way and was very professional. Everything went smoothly. Thanks, Justin!"

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Swell Real Estate

Joe Fortuner subscribes to the principle that the reward for good work is more work. When he speaks of *good* work, he emphasizes prioritizing service before financial gain by educating and empowering his buyers and sellers, operating with transparency and integrity, going the extra mile and maintaining relationships. And when his good work lands at the closing table, he presents his clients with the best gift of all — value.

Investing in his clients is common for Joe, who stages homes at no extra charge, provides professional photos and videos, shares his network of industry professionals and has even offered closing cost assistance and purchased home warranties. "Anything

I can take off the table for my clients to maximize their bottom line helps my process and is a win-win," says the guy who does drop-bys and attends client birthday parties and events long after transactions are complete. "Follow-up is huge and means a lot to me," Joe comments.

With more than three decades of combined experience in the special events and real estate fields, Joe, born in Hackensack, NJ, and raised in Northeast Pennsylvania, has exceptional interpersonal skills that power his success. After relocating to Hampton Roads in 1987 while still in high school, Joe grew in the events space and became a partner in a local entertainment company. Looking for a change of pace, he entered the real estate realm and worked with several brokerages before landing at Swell Real Estate, where he serves as a solo agent with numbers sitting at 50/50 buyers and sellers. Reminiscing on his career in real estate, Joe states, "I found success during my first year because I had strong contacts, and I've been rolling ever since."



Joe does not subscribe to conventional real estate practices like setting goals or creating vision boards. He doesn't knock these strategies for leveling up in business; they just aren't for him. "I wake up, and I work," he reports. "I grind. I just work." His volume numbers, which reflect what he does for his clientele, and his more than 100 five-star reviews underscore that what he is doing is effective — and exceptional.

When Joe isn't engrossed in work, he delights in companionship with friends, indulging in rounds of golf, fishing, unwinding at the ocean and exploring new destinations through travel. Among his beloved getaways are Jamaica, Key West and Mexico — locales characterized by beaches, sand and palm trees, to which he affectionately remarks, "Beach, sand, and palm trees, please." Joe's heart is equally captivated by his foster-turned-adopted pup, Cam, and he gives back to the community by actively supporting the local Saving Chance dog rescue and sponsoring the diving community's annual event, Diver's Recall.

"If you were to look up the words Go-Getter in the dictionary, you would see a picture of Joe Fortuner.

Joe is a quality agent whom I have personally seen go above and beyond in making sure that his clients' needs are met and that their expectations are exceeded by the end of the transaction. He is a quality agent who continues to work on and improve his craft."

— Barry J. Asimos, Principal Broker/Owner,

Joe treasures all his clients. "They are all unique in their own way," he explains. "They all matter. Buying and selling is a personal journey, and I tailor the process to what their goals are, whatever their financial position is and whether they have to sell or want to sell." His clients' success means everything to him, and he does not hold back when working with them. "Good, bad or otherwise, I am up front," he notes. "I tell them during our first appointment that I am going to tell the truth, whether they like it or not. They can tell me to shut up, but at the end of the day, I work for them, and my job is to keep them informed. Knowing I can sleep at night makes all the difference in the world."

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Winston Churchill once said, "We make a living by what we get. We make a life by what we give," a philosophy that Steffanie Battles embraces, thanks to her success in real estate. "One of my main goals of 2024 is to share my blessings with others," she says, "whether helping people with groceries, putting clothing on their backs, giving to charities through church or anything I can do to help people."

For Steffanie, giving back is a deeply personal mission as she knows how difficult life can

For Steffanie, giving back is a deeply personal mission, as she knows how difficult life can be and how fortunate she has been. "I come from a very difficult financial life in Colombia, so where I'm at right now is a dream," she explains. "For me to be in a position of giving to people is huge, and one of my core values is to use my blessings to help others."

Steffanie's journey was unlikely, and she may not have entered real estate if her mom had not come to visit. "When I was pregnant with my son, Noah, my mom came from Colombia to visit and help me during my pregnancy, and a couple of months later, COVID happened," she shares. Finding that the family had outgrown their house, Steffanie and her husband decided to put it up for sale, and she unknowingly took her first step toward becoming a real estate agent. "Marilyn and Ron Rivera were the agents we worked with, and as soon as they met me, they said, 'You have the

personality; you should definitely consider getting into real estate," Steffanie recalls. "I said no at first because I thought I had a great job at T-Mobile selling phones, but as soon as I met Ron and talked about it more, I realized that real estate was what I truly wanted to do."

Taking her licensing test in May 2021, Steffanie amazed herself when she passed it on her first attempt. "English isn't my first language, so I was very proud that I passed it on my first try," she smiles. Unfortunately, she faced challenges beyond her control that delayed her licensure until August. "First, they lost my results, and I had to send them my copy, and then my fingerprints got delayed," she states. "The process was very long." Initially attempting to stay on as a salesperson for T-Mobile and as a photographer until December 2022, Steffanie was able to leave the job and devote herself to her new career. "My goal was to stay at T-Mobile until real estate picked up, but in my first four months, I had made through real estate what was a whole year of income at T-Mobile," she expresses. "So, I was ready to give my all to my new career, and my only way out was to succeed." Looking back at her journey, Steffanie has no regrets about her path. "I wouldn't do anything differently," she reveals. "God put me in the right places at the right times and moved me out of them when He's seen it ideal."

Steffanie enjoys helping her clients buy a home, whether the first time buying or selling a home to upgrade. "I love to see them walking into their new home as the official owners for the first time," she beams. "I always have my videographer come record this beautiful moment for them and put a smile on their faces every time they watch it. Being an agent who focuses on my clients' well-being and feelings is the most important core value in my career."



IN MY

CAREER.

Steffanie has been fortunate to have helped more than 70 families in the short two and a half years of her career, and she has also become an investor who flips houses. "Real estate has been life changing for me and my family, and I am so thankful for all my clients who continually support me and refer me to all their friends and family," she comments.

Steffanie has been married to the love of her life, Travis, for seven years. They met when she went to buy a truck from the dealership where he works. Fast forward to today, they have three beautiful kids together, Yael, Gabby and Noah, and a

cute golden doodle named Marlow. "My family is my entire world and the reason I work so hard," notes Steffanie, whose mom lives with the family and is one of her biggest supporters. "I wouldn't be able to do as much as I do if it weren't for the support my mom gives me at home."

When Steffanie isn't working, she enjoys working out and spending time with her family at home, relaxing and decompressing. "We are homebodies," she says. "We love to be home in comfy clothes watching movies or playing with our babies."





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Jannah Johnson

partner spotlight

Story by Dan Steele Photos by Rachel Saddlemire Photography

DELIGHTFUL DELIVERIES

The philosopher Lao Tzu once said, "Great acts are made up of small deeds," and this rumination certainly applies to pop bys.
These simple gifts let those in the real estate industry catch up and reconnect with clients and boost referrals and brand awareness, and Hannah Johnson with Delightful Deliveries is here to help with this vital action.

"My favorite part of this business is being able to grow my business simply by helping others grow theirs," she exclaims. "Pop bys go beyond transactions, conveying to clients that they are more than just business; we remain committed to supporting them in future home buying and selling endeavors, as well as extending our assistance to their friends and family."

Delightful Deliveries stands out in the market, offering a unique service not readily found with other pop-by services. "We specialize in streamlining client engagement for real estate professionals," Hannah expounds. "We go beyond crafting and personally deliver exclusive themed monthly gifts directly to clients' front doors on behalf of local real estate agents." Committing to a sole focus on the agent's brand, Delightful Deliveries does not self-advertise on the deliveries, instead incorporating the agents' information into each delivery so the recipients know the agent was keeping them in mind. "To make it





effortless for agents, all we need is the information on who and where they would like us to deliver, along with their business card and marketing materials for the client. We take care of the rest, ensuring a seamless and personalized delivery experience on behalf of the agent," Hannah says.

Additionally, they offer delivery notifications for the agents through either text or email, allowing them to follow up in whatever timely manner they see fit. Understanding the challenges faced by busy agents needing to balance their time while preserving personalized connections, the mission of Delightful Deliveries is to simplify the process for agents and enable them to effortlessly maintain those personal touches and concentrate on the demands of their careers. "Our exclusive focus at Delightful Deliveries is to support agents in strengthening their repeat and referral business," Hannah explains.

Although she now helms a thriving, rewarding business, Hannah did not initially intend it as such. "This business wouldn't be where it is today without the incredible support of my husband, Chris Johnson. I ventured into pop bys to help support his real estate relationships," she recalls. "Very quickly, other agents in his office began asking for my services. Eventually, Misty Brownell, one of the brokers, took notice and invited me out to lunch to discuss this business opportunity further, recognizing the potential to fill a gap in the market. That's when it clicked for me, and I realized this was a business opportunity to do something unique and helpful."

With her background in event planning and marketing for referral-based professionals, Hannah soon turned her hobby into a professional undertaking, and by March 2022, she was heading a full-blown company. A mere three months later, she achieved what she considers her greatest success: helping her mother achieve her dream of retirement. "By June 2022, I was able to retire my mom from a job of more than 15 years where she was not happy, and she has been on with us full-time ever since, which has been my proudest accomplishment so far," Hannah beams.

Success, in her estimation, is enabling others to thrive through the passion she invests in her business and the service to the real estate community that it provides. Hannah finds it in spades. "Through assisting fellow businesses in their growth, I've observed that in nurturing their success, my own business has flourished as well," she says. "The most rewarding aspect of this business for me is witnessing the client feedback. I find joy in scrolling through my social media feed and coming across tags and posts by clients about the REALTOR® after receiving our deliveries. Witnessing the growth of others brings me genuine satisfaction, knowing that their success contributes to my own growth."

Witnessing the growth of others brings me genuine satisfaction, knowing that their success contributes to my own growth.

When she is not making a difference in the real estate community with her company's small gestures, Hannah and her family enjoy travel and sports. "Our 5-year-old is energetically immersed in baseball and basketball, while both my 4-year-old and 9-year-old daughters, along with myself, share a love for horseback riding," she says. "My 9-year-old competes in horse shows and leads community service initiatives as a dedicated member of her local 4-H club. Outside of work, you'll find me at the barn with my horse, Roadie, or at Disney World. Being a pass holder, I frequent Disney as a delightful escape and treat for myself."

Hannah also wants the real estate community to know that any agent who is interested in the services of Delightful Deliveries can take advantage of a special offer. "As a top-producing agent reading this magazine, we're thrilled to extend an exclusive offer for your initial experience with our company," she explains. "Enjoy our subscription service's exclusive pricing—only \$14 per client. Let us handle creating and delivering a specially themed pop by directly to your clients' front doors on your behalf."







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"My professional background is a bit unusual," shares Supervising Broker Jay Mitchell with Berkshire Hathaway HomeServices RW Towne Realty. He learned the value of hard work at age 12, detasseling corn in the cornfields of Nebraska. Later, he would catch what he describes as the "house bug" while working on renovation projects alongside his father. This "bug" stuck with him for more than 24 years as he moved across the country for his job as a TV journalist. "I took the opportunity to purchase properties that needed renovations, fix them and sell them — long before flipping became a thing," he explains.

In 2004, Jay was ready to transition his skills in gathering information, investigating and presenting data as a TV journalist to becoming a REALTOR®. He hit the ground running and excelled because of it. "My first clients were friends seeking to sell the house they'd owned for several years and purchase a new one," Jay shares. "We listed their house and found them a new one soon after. Simultaneously, new buyer clients of mine expressed strong interest in the property we had just listed. My first transaction in the business worked into three closings in the first 90 days of my brand-new real estate career. I was hooked!"

It wasn't a job Jay found in real estate but joy. Creating and maintaining a positive culture for his agents forms the foundation of his leadership. Given his familiarity with change, he strives to guide in a constantly evolving industry where good decisions can positively impact clients' lives for years. "I love what I do, and I love the people who surround me, both at the job that pays and the volunteer jobs that pay in nothing other than satisfaction," he smiles.

Though his clientele has shifted from serving clients to his agents, Jay finds satisfaction in fostering connections and collaboration within his professional community. Through his individualized one-on-one approach, he can precisely identify his agents' needs, whether they entail support, advice or simply a listening ear. The team also appreciates gathering for diverse social events, whether organized by the office or in smaller, more intimate groups.

Jay firmly believes that knowledge is paramount in any customer service industry, recognizing its transformative power in enhancing interactions with clients and agents. For him, literature serves as a pathway to acquiring this invaluable insight. Recent favorites such as *Lady Justice* by Dahlia Lithwick and *Extreme Ownership* by Jocko Willink and Leif Babin have provided profound perspectives on leadership and accountability. However, his perennial favorite, *Hug Your Customers* by Jack Mitchell (to whom he is not related), remains a timeless resource he frequently revisits. Jay derives personal inspiration from these books and actively encourages his agents to dive into them, recognizing their potential to revolutionize their business and foster lasting relationships with clients.



He finds success knowing those around him are happy and thriving. His passion for elevating the real estate industry, demonstrated through current and past service on various committees for VAR, NAR and HRRA, along with his exceptional volunteer efforts, resulted in him being honored with the Virginia REALTOR® of the Year Award in 2022. His drive didn't stop there as he stavs heavily involved, now serving as HRRA's President-Elect and NAR Regional Vice President for Region 3.

By his side and for whom he is most grateful is his loving husband, David Craft. Together, they enjoy traveling, attending cultural events and spending quality time with close friends and family. Amidst the demands of renovating their new home, they cherish time together, often frequenting local scenes like the Virginia Opera, Broadway in Norfolk and Norfolk Forum.

With almost 20 years of experience in real estate and now guiding the next generation of REALTORS®, Jay's only regret is not starting sooner.

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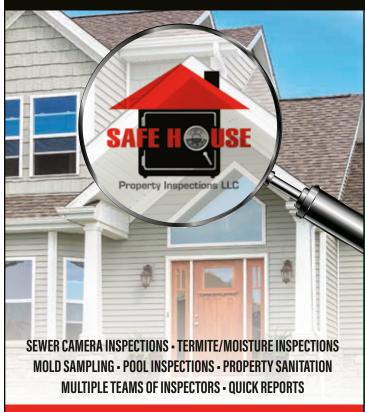


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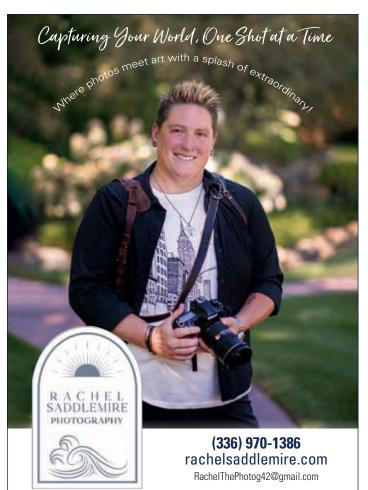
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Dr. Dawn Kennedy, PhD, CAE, RCE, C2EX, GREEN, ePRO Chief Executive Officer, Hampton Roads REALTORS® Association

TRACING OUR ROOTS, PART 2

Throughout the decades, organized real estate, the REALTOR® Association, has exerted its legislative influence to benefit the general population and everyone in the industry. While NAR kept a hands-off approach to the GI Bill (considering it a VA issue), the VA asked the REALTORS® to participate in a committee led by Colonel John Emery of the American Legion, wherein the critical VA appraisal system was created. NAR has led efforts to open real estate ownership to the widest base of citizens since its inception and even today leverages its immense influence over governmental agencies, recently increasing loan limits in 2023 to meet inflation.

Real estate brokers started the Multiple Listing Service (MLS) in the 1800s. REALTORS® have spent millions of dollars to develop the MLS and other real estate technologies that make the transaction more efficient, a service that non-REALTORS® and REALTORS® enjoy and benefit from today. At the onset of the internet, NAR took the first steps to syndicate MLS data by creating REALTOR.com in 1994. The impetus was to make listing data available to the public. NAR's creation quickly led to competitive search sites from which non-REAL-TORS® and other businesses profit.

For decades, we watched the real estate industry grow under the efforts of the REALTOR® Association and its three-way agreement between NAR, the state associations and local associations. We saw unprecedented growth, then another industry had a devastating effect on real estate, and we witnessed the crash of 2008. NAR quickly moved into action and pressured the government to help heal the real estate market by implementing the \$8,000 first-time homebuyer

credit in 2008. This program sunsetted once the real estate market right-sided. However, NAR's work was not done. We organized a massive movement to stop the Qualified Residential Mortgage Act (QRM), a component of the Dodd-Frank Act, from becoming law.

Six federal regulators originally issued a proposed rule that narrowly defined QRM to require a 20% down payment, stringent debt-toincome ratios and rigid credit standards. NAR relates its efforts on its website: "The rule was re-proposed to match the definition of a 'QRM' with the definition of the Consumer Financial Protection Bureau's Qualified Mortgage rule, or 'QM." In addition to the main proposal, regulators introduced an unfavorable alternative requiring buyers to put 30% down to qualify for a QRM loan, a restrictive measure that dramatically favors the wealthy. NAR advocated for adopting the preferred standard, which is in line with the congressional intent of a QRM exemption that includes a wide variety of traditionally safe, well-documented and properly underwritten products. In October 2014, regulators released the final rule, agreeing with NAR and matching the definition of QRM with QM. The rule took effect in late 2015.

In the mid-2000s, NAR brought on Bill Malkasian of WRA to lead its advocacy efforts as its Vice President of Political Strategic Planning and then as its Chief Advocacy Officer until he retired. Then, the REALTOR® Party Initiative was driven to go beyond national politics to the state and local level. Bill worked with state and local associations to develop tailored programs that grew community involvement and political leadership. NAR flipped its dues program with 70% dedicated to advocacy. In 2018, NAR defeated a proposal to eliminate the mortgage interest deduction while simultaneously lobbying for and receiving the 20% passthrough deduction for independent contractors and real estate investors. Perhaps the most obvious result of NAR's advocacy focus was that REALTORS® were declared essential workers during the pandemic, followed by



lobbying to allow brokers access to the payroll protection program and its forgiveness.

Even as recent as November 2023, pressure from NAR resulted in a drop in the Federal Reserve interest rate. In December, anticipated multiple drops in the rate were widely reported. Recent legislative wins include the defeat of the proposal to eliminate 1031 exchanges. At the end of 2023, NAR called its Federal Political Coordinators into action to extend the national flood insurance program, which was set to expire.

REALTORS® are NAR — not separate from the Hampton Roads REALTORS®, but Hampton Roads REALTORS® are NAR. So many who withhold their support to this organization striving to improve conditions within their sphere would not succeed in this industry without it. What would happen if the organization were to lose its voice completely? How much influence would individual agents have on the industry in DC, Richmond or even their local city councils? What would happen if we were no longer a 1.6 million voter block? Would real estate ownership remain in the hands of the masses? As Teddy Roosevelt said, we have a moral obligation to support the organization that works so hard to improve the conditions of the real estate industry.



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REAL PRODUCERS





this publication is all about, which is why we have created this FAQ page. Here, we will answer the most commonly asked questions from around the country regarding our program. My door is always open to discuss anything regarding this community — this publication is 100% designed to be your voice.

Q: WHO RECEIVES THIS MAGAZINE?

A: South Hampton Roads Real

Producers: The top 500 agents in South Hampton Roads (Smithfield to Sandbridge and into the North Carolina border). We pulled the REIN-MLS numbers (by volume) from January 1, 2023, through December 31, 2023, in the South Hampton Roads area. We cut the list off at #500, and this year's distribution was born. For this year's list, the production level for our group was between \$7.8 million and \$71 million in 2023. The list will reset at the end of 2024 for next year and will continue to update it annually.

A: Peninsula Real Producers:

Same as above, but we pull out the Peninsula/Williamsburg agents and cut the list off at the top 300. For the 2022 calendar year, *Peninsula Real Producers* agents sold more than \$6 million.

NOTE: We identify REALTORS®/ agents by where their broker is located in the MLS. Please contact us if you fall into any of these unique scenarios:

- Your broker address in the MLS is not in the South Hampton Roads region, but you are a commission agent working primarily in South Hampton Roads or the VA Peninsula area.
- Your broker address in the MLS is on the Peninsula, but you would prefer to be associated with South Hampton Roads Real Producers instead of the Peninsula.
- Your broker address in the MLS is Southside, but you prefer to be part of the *Peninsula Real Producers* magazine instead of South *Hampton Roads Real Producers*.

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

A: The process is simple. Every feature you see has first been nominated multiple times. Top agents, office managers, brokers or industry leaders can nominate top REALTORS®, agents, affiliates, brokers, owners and industry leaders who work in the areas we cover.

Scan the black QR code to nominate your favorite Real Producers.



Once nominated multiple times, the next step is a preliminary interview with us to learn more about you; our article selection committee uses an extensive process to schedule each article, and we usually book up to a year in advance. Once we select and schedule, we put the wheels in motion for our writer to conduct an interview and for our photographer to schedule a photoshoot.

Q: WHAT IS THE COST TO FEATURE A REALTOR®. AGENT OR TEAM?

A: Zero, zilch, zippo, nada, nil. The feature 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 PRE-FERRED PARTNERS?

A: Anyone listed as a preferred partner in the front of the magazine is part of this community and will have an ad in every magazine issue, attend our social events and be part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every preferred partner you see in this publication. We won't even meet with a business that you have not vetted and stamped for approval, in a sense. Our mission is to create a powerhouse network for the REALTORS® and agents in the area and the best affiliates so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

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