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# RAJIN RAMDEHOLL

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### NEW YORK AND TRI-STATE SUCCESS

Rajin Ramdeholl began his lending career in 2003 at the age of 21. With no prior sales experience, his determination and quick learning set him apart. After reading "Mortgages for Dummies" and excelling in a competitive training course, he was hired alongside just three other candidates, marking the start of a distinguished mortgage lending career. Over the years, Rajin has become a prominent figure in the New York mortgage industry. His bespoke approach to business and unwavering dedication to helping clients achieve their homeownership dreams has earned him numerous accolades. He has impressively closed over 1.5 billion dollars' worth of mortgage business. Rajin has been featured in numerous prestigious mortgage magazines including NMP Magazine's "40 Under 40" in 2017 and 2019 and named among the NAAMP Top 100 Loan Officers Nationwide in 2019 as well as other publications. Rajin's work is about more than numbers and interest rates; it's about providing exceptional service and making a real difference in people's lives. He has built a reputation for navigating complex mortgage scenarios with ease, earning the trust and respect of clients and peers alike. His commitment to excellence and client satisfaction has driven his success in a competitive market.

### EXPANDING HORIZONS

In 2022, Rajin expanded his successful business from Long Island, New York, into the Central Florida market. While this venture into Florida has seen impressive growth, his accomplishments in New York and the Tri-State area remain the cornerstone of his career.

Rajin's expansion into Florida with Fluent Mortgage is a testament to his forward-thinking approach. In just one year, his team captured significant market share and established branches in Orlando, Melbourne, and Fort Myers, with plans to expand into Tampa and Fort Lauderdale. His ability to replicate his success in a new market speaks volumes about his leadership and strategic vision.

### A VISION FOR THE FUTURE

Rajin's focus remains on growth and innovation. His team at Fluent Mortgage is dedicated to providing top-tier customer service and leveraging cutting-edge technology to meet client needs. With clear direction and unwavering commitment, Rajin continues to push boundaries and set new standards in the mortgage industry.

"We've had such an influx of people reaching out to us. The long-term plan has played out in just a few months, but our goal is to keep pushing forward. If there is a need, the sky's the limit," Rajin says. "There is no limit on how much we can grow. As long as we continue to serve our clients by providing unmatched service and maintaining a high operational level, we can keep growing. We're focused, have direction, have goals, and aim to stay ahead. We want to be better every day."

Rajin Ramdeholl's journey from a young loan officer in New York to a prominent industry leader is marked by dedication, innovation, and an unrelenting drive to help clients achieve their homeownership dreams. His expansion into Florida is just the latest chapter in a success story that began in the Tri-State area.

FOR MORE INFORMATION, VISIT  
[mfmbankers.com/loanofficers/rajin-ramdeholl](https://mfmbankers.com/loanofficers/rajin-ramdeholl)

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Cover photo courtesy of Chris of Dynamic Media Solutions.



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# PUBLISHER'S NOTE

Hey August, the Endless Summer!

As we step into the heart of August, we find ourselves in the midst of the dog days of summer, where the sun hangs high in the sky, and the air is thick with the promise of adventure. August isn't just another month; it's the grand finale of summer.

But as the days begin to wane and the evenings grow cooler, there's a bittersweetness to the air. So, let's make the most of these final days of sunshine and warmth, embracing every opportunity for joy and adventure before bidding farewell to summer's magnificence.

Join us on October 9th as we celebrate our incredible one-year anniversary in print at our Moonlight Masquerade.

Dress to impress and get ready for an unforgettable evening of glamour, fun, and community spirit. You won't want to miss it!

As we embrace the final days of August, let's keep this quote close to heart: "Every summer has its own story." Let's make sure ours is one for the books.

Here's to an August filled with laughter, adventure, and endless sunshine. Cheers to the end of summer and all the memories we've made along the way!



**Kristin Brindley**  
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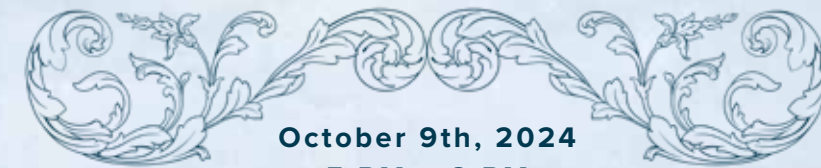
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# STEPHEN GAON

*Stephen Gaon isn't your average real estate agent. With a background in finance and a knack for problem-solving, he brings a unique perspective to the world of real estate. As a part of the Focus Team at Real Brokerage NY, Stephen is committed to building meaningful connections and guiding his clients through one of life's most significant decisions.*

### SETTING THE COURSE

Before delving into the world of real estate, Stephen's path was paved with diverse experiences and entrepreneurial ventures. Armed with a degree in finance from the University of Delaware, Stephen embarked on a career as an equity trader at a proprietary trading firm. However, his entrepreneurial spirit led him to explore new horizons, culminating in the establishment of three different businesses in the ticket brokerage industry.

Unfortunately, the onset of the COVID-19 pandemic prompted a pivotal shift in Stephen's career trajectory. With the live events industry grinding to a halt, Stephen made the courageous decision to pivot away from the secondary ticket market, setting his sights on a new venture: real estate.

"I saw real estate as an opportunity to utilize my problem-solving skills, investing background, and entrepreneurial spirit," Stephen reflects. "It was a leap of faith, but I believed in my ability to succeed."

For Stephen, real estate represented more than just a career move. As an inherently creative individual, Stephen yearned for a profession that would allow him to chart his own course.

"I never wanted to work a typical office job," Stephen shares. "It was a perfect storm after the COVID-19 pandemic, because I realized that the world of real estate was one in which I could see different parts of the neighborhood, meet up with clients, realtors, and builders, and brainstorm new business ideas; all in a day's work."

Central to Stephen's fulfillment in real estate is the intrinsic satisfaction derived from his ability to think outside the box. Whether it's navigating clients through the complexities of buying or selling a home or overcoming hurdles along the way, Stephen thrives on finding innovative solutions to challenges.

Beyond his professional endeavors, Stephen's background and upbringing have significantly shaped his identity. Born and raised in Woodbury, Stephen's journey has been intertwined with his hometown and the enduring relationships forged over the years.

"I grew up in the same town that I live in today, frequent the same businesses, and am friends with my buddies from kindergarten and on," Stephen reflects. "My experiences and long-lasting relationships have played a pivotal role in shaping my success in real estate and life in general."

Since entering real estate in 2021, Stephen's ascent has been remarkable. In 2023, he closed 12 deals, tallying \$15.2 million in sales. In 2024, he's already notched seven deals totaling \$10.8 million. Stephen aims even higher, projecting a \$25 million close for this year. Recognized in 2023 as part of the RP Top 500, his trajectory signals a bright future in the industry.

### UP CLOSE AND PERSONAL

When Stephen steps away from real estate, he dives into a world of family fun, laughter, and cherished memories. Alongside his wife, Roni, they enjoy dinners out and binge-watching their favorite TV shows, but their hearts truly sing on beach vacations and ski trips.

Their family dynamic is lively, with four daughters: Maddyn (9), Spencer (7), Grayson (4), and Teddi (1). As a true girl dad, Stephen can be found driving back and forth to dance, reading about princesses, and being dragged to Sephora on his time off. Even their 12-year-old dog, Jackson, is part of the adventure, a beloved member of the family.







“  
*Real estate, above all else,  
 is a relationship business,  
 so if you start burning  
 bridges, you won't last for  
 the long term.*  
 ”

When Stephen isn't working, he's out on the golf course, tennis courts, hitting the slopes, or enjoying a good steak. He's also a hockey fan, though a shoulder injury has kept him off the rink lately.

Stephen's life story is filled with memories from lifelong friends to sporting triumphs and overcoming some unique setbacks even at a young age. But what shines brightest is his incredible commitment to his family, friends, and community.

**FUTURE VISION**

For Stephen, success in real estate is defined by building lasting relationships and earning the trust of his clients. He believes that success is measured not only by sales volume but also by the number of referrals from satisfied clients.

“In the end, it's all about helping clients make informed and confident decisions when buying or selling their home,” Stephen explains. “That's what drives me every day.”

Stephen's goals are ambitious yet attainable. In the short term, he aims to become the number one agent in sales volume within the Syosset/Woodbury market. In the long term, he hopes to expand his team to other markets throughout Long Island to create a business built for long-term growth and success. “Buyers and sellers come and go, but the real estate community is a small one, and we all have to support and look out for one another.”

In reflecting on his journey, Stephen advises fellow Realtors: “Keep their heads down, focus on doing what's right for the clients, and avoid the noise. Focus on building a long-term relationship with the clients and other local agents. Real estate, above all else, is a relationship business, so if you start burning bridges, you won't last for the long term.”



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▶ cover story

LAURA

CARROLL



## FOSTERING PASSION, ETHICS, AND MORALITY

By George Paul Thomas • Photos by Chris at Dynamic Media Solutions

Laura Carroll stands out in the competitive world of real estate not for flashy sales tactics or aggressive marketing but for her understated, client-centered approach. Known for being exceptionally low-key and easy to work with, Laura places her client's needs above all else, viewing her role as an advocate for buyers and sellers. She prides herself on offering a highly personalized service, staying involved with her clients every step of the way, and providing round-the-clock availability. Laura's extensive market knowledge, including insights into private and off-market transactions, allows her to navigate low inventory markets with ease and innovation. This dedication to connectivity and client satisfaction makes Laura a distinctive and trusted name in real estate.

### FROM WALL STREET TO REAL ESTATE

Laura's journey to real estate began in Princeton, New Jersey, where she spent the first 22 years of her life. After attending the College of New Jersey, she fulfilled her dream of working on Wall Street. Earning her Series

7 and 63 licenses, Laura landed a job on a sales and trading desk. The fast-paced environment suited her, echoing the energy she now finds in real estate. However, the long hours confined to a desk made her yearn for a more flexible career.

Laura's career path took her from Wall Street to various roles in finance across North America, including positions in Rochester, Toronto, and Montreal. Her personal life saw significant changes during this time as well. After the financial collapse in 2008, she and her family relocated to Pittsburgh, where she continued to work in finance and started her family, having two of her three children there.

The move back to the East Coast, settling in Garden City, brought a wave of familiarity reminiscent of her Princeton roots. Initially planning to be a stay-at-home mom, Laura quickly realized she needed more.





With her background in sales and an understanding of the relocation process from her own experiences, she decided to pursue a career in real estate. Laura obtained her real estate license and soon found her stride. “In my first year in real estate, I was Rookie of the Year. I spent a lot of time door-knocking down in Rockville Centre,” Laura shares.

What started as a plan to sell a few houses annually evolved into a full-fledged passion. Her experience on Wall Street had equipped her with the skills to handle challenging conversations and complex transactions, while her personal relocations had given her empathy and insight into the needs of her clients. “Working on Wall Street really has shaped who I am today. There was a lot of smiling and dialing and cold calling in my early days on Wall Street. It taught me to have confident relationships with people that I find to be very successful as well.”

Laura began her real estate career in January 2013 with the Donnelly Group, later moving to Daniel Gale Sotheby’s for five years. In July 2020, she became the founding agent of the Garden City Compass office. Over the past four years, Laura has consistently sold around \$100 million worth of real estate annually. In 2023, her team sold \$92 million, with over 40 transactions, and projects over \$100 million in sales for 2024.

Her achievements include being named Rookie of the Year at the Donnelly Group and ranking among the top ten



realtors at Daniel Gale Sotheby’s in Long Island. She has also been consistently listed in the top 100 Real Trends brokers in New York.

Additionally, Laura is the team leader at Compass Greater Realty in Garden City, New York. Leading the Laura Carroll Team, she covers Nassau and Suffolk counties, extending from Queens to the Hamptons.

#### BEYOND NUMBERS

Laura balances her successful real estate career with a vibrant family life. Married to Glenn, a mutual fund wholesaler with over 20 years of experience, Laura admires his dedication and loyalty to his role. Together, they have three children: 13-year-old Donovan, 11-year-old Declan, and 8-year-old Blair. The Carroll family enjoys traveling, spending time at the beach, and being outdoors. Their weekends are often filled with lacrosse games, with Donovan playing goalie, Declan as an attack, and Blair just starting to explore the sport.

In her rare moments of downtime, Laura has recently taken up tennis and enjoys playing on the C-team, finding joy in meeting new people outside her usual circle. She also loves golfing with Glenn, often spending Friday afternoons on the course, followed by dinner at the country club. An advocate for fitness, Laura is a regular at Orangetheory Fitness and enjoys spending time outdoors, whether it’s on the golf course, tennis court, or at the beach.

These activities provide a well-rounded balance to Laura’s busy professional life, keeping her grounded and connected to her family and personal passions.

## “GENUINE RELATIONSHIPS MATTER MOST.”

#### LOOKING INTO THE FUTURE

For Laura, success is about staying true to oneself and to clients. “Success can be any little thing. It can be a very minor or a huge transaction,” she explains. “If you have morally and ethically done everything you could for your clients and yourself, even if you fail, that is a success.”

Looking ahead, Laura’s goals are clear and ambitious. In the short term, she aims to grow her team and business, striving to hit bigger numbers each year. A significant part of this goal is developing younger agents into consistent top producers. In the long term, Laura envisions her team becoming synonymous with excellence in their territory. “Instead of asking who to hire, people will know that an agent on the Laura Carroll team is the one to hire,” she declares.

On a personal level, Laura wishes to continue traveling with her family and experiencing new places and cultures. Her hopes for her children are straightforward: health, success, and the realization of their dreams. She wants to set an example of hard work and persistence for them, reflecting the dedication both she and her husband embody.

Before wrapping up her narrative, Laura leaves simple but meaningful advice to up-and-coming producers, “Be yourself. Your clients can tell when you’re genuine. Stay calm and understanding during transactions, but don’t let emotions take over. Being steady helps avoid problems. Also, don’t stress about social media. Instead, focus on connecting with friends and family for business growth. Genuine relationships matter most.”







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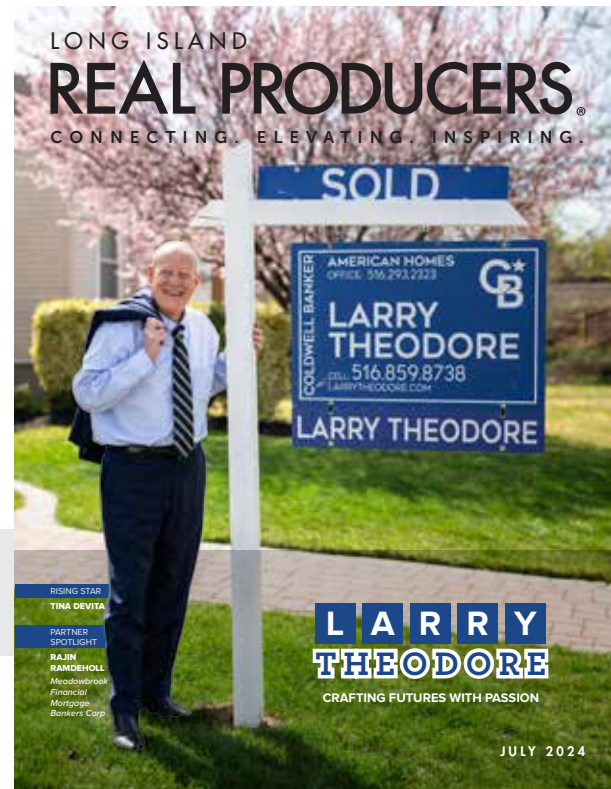
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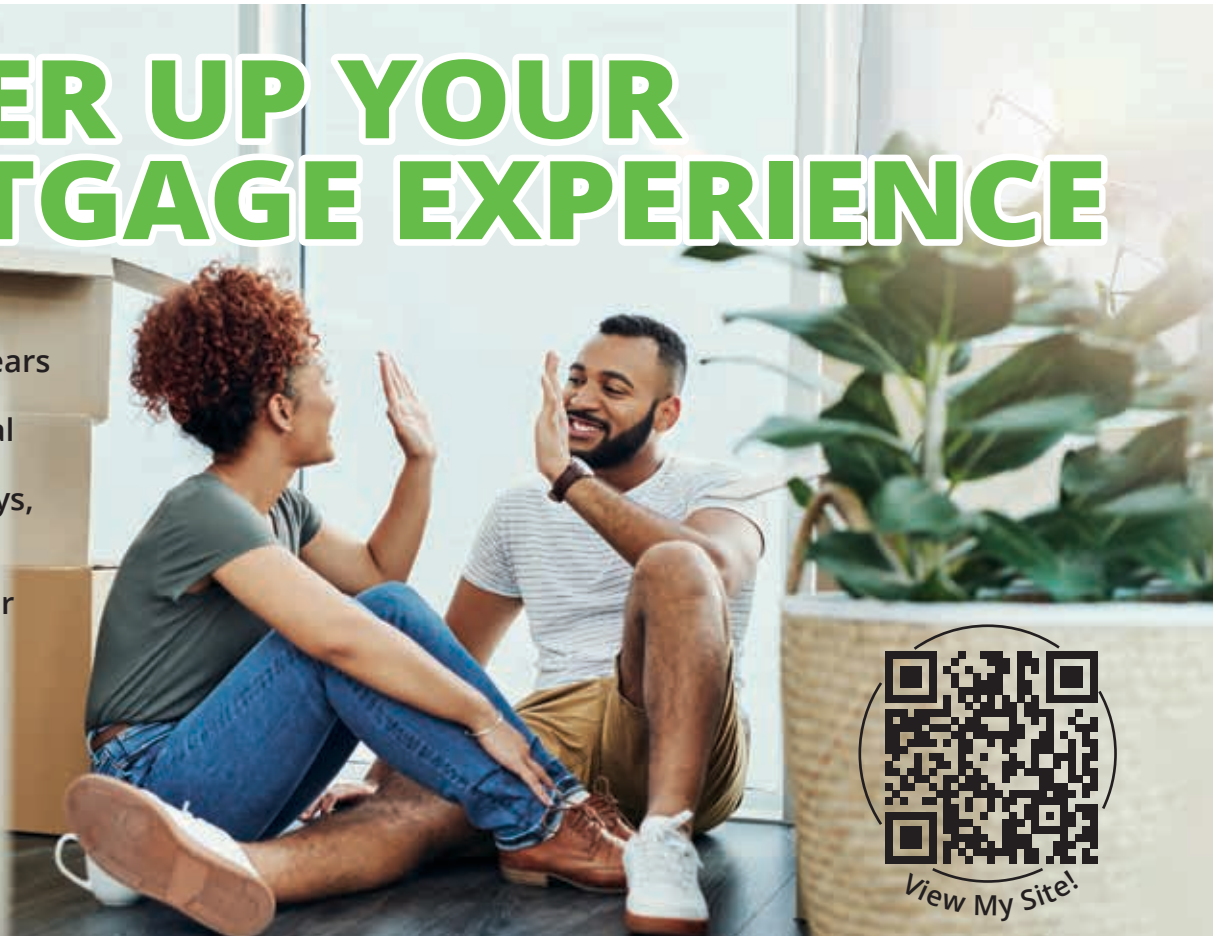




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