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# FRANCESCO ANCONA

MORTGAGE LOAN ORIGINATOR | NMLS #2285132 Direct: 516.544.5393 | fancona@mfmbankers.com www.mfmbankers.com/francesco-ancona

Ancona's journey in the mortgage industry is nothing short of remarkable, Armed with a wealth of knowledge across Conventional, FHA, and VA loan programs, Francesco's expertise is unparalleled. His immersion in real estate transactions from a young age, alongside his father, laid the foundation for his exceptional understanding of the housing market.

Graduating magna cum laude from the University at Albany with a bachelor's degree in business management, Francesco's academic prowess is matched only by his dedication to his craft. Joining the esteemed team at Meadowbrook Financial Mortgage Bankers Corp., he swiftly established himself as an indispensable asset. What sets Francesco apart is his unwavering commitment to client service. From Montauk to Manhattan, he goes above and beyond, ensuring that clients receive personalized assistance tailored to their needs.

Francesco Ancona isn't just redefining mortgage mastery; he's setting a new standard for comprehensive, client-focused service in the New York market.





# **GABRIELE NICOLO**

MORTGAGE LOAN ORIGINATOR | NMLS #1766990 Direct: 516.833.8473 | gnicolo@mfmbankers.com www.mfmbankers.com/gabriele-nicolo

Nicolo epitomizes the new wave of talent in the mortgage industry. Raised in an environment steeped in mortgage expertise, his family's legacy inspired his own journey into the field. Armed with a business degree from Molloy College, Gabe seamlessly integrated into the prestigious team at Meadowbrook Financial Mortgage Bankers Corp. upon graduation, which led to the ability to showcase his natural aptitude and dedication.

With a robust five-year tenure, Nicolo has become synonymous with excellence in client service, guiding numerous individuals towards their dreams of homeownership. His approach focuses on going above and beyond for clients, with clear communication and a strong effort to speed up the closing process. Recognizing the gravity of the financial decisions his clients face, Nicolo ensures they are well-informed every step of the way, providing clarity and reassurance.

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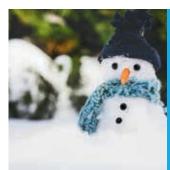
Certain restrictions apply For qualified borrowers, All borrowers subject to credit and underwriting approval. Legal #2024 Meadowbrook Financial Mortgage Bankers, Corp. NMLS #177308 (www.pm/sconaum-maccess.org). W00 Stewart Ave. Suite 701, Westbury, NY 1850, 300.959 8392. Francesco Ancona. Ucensed by the NLI Department of Banking Injurance. Licensed Mortgage Banker-NYS Department of Financial Services. Only Residential Mortgage Lending Act Certificate of Registration #RML805083.000. Gabriele Nicolo: Licensed by the NLI Department of Banking Injurance. Licensed Mortgage Banker-NYS Department of Banking Services.

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# Publisher's NOTE

HELLO DECEMBER, THE SEASON OF CELEBRATION!

As we step into December, the air is filled with festive cheer and the twinkle of holiday lights. This is a month of celebration, a time to gather with loved ones, reflect on the past year, and look forward to the new one with hope and excitement.

December is a time of giving, of sharing joy and kindness with those around us. Whether it's through holiday traditions, thoughtful gifts, or simply spending quality time together, let's embrace the spirit of the season and spread warmth and happiness.

Mark your calendars for our Mastermind on January 29th for

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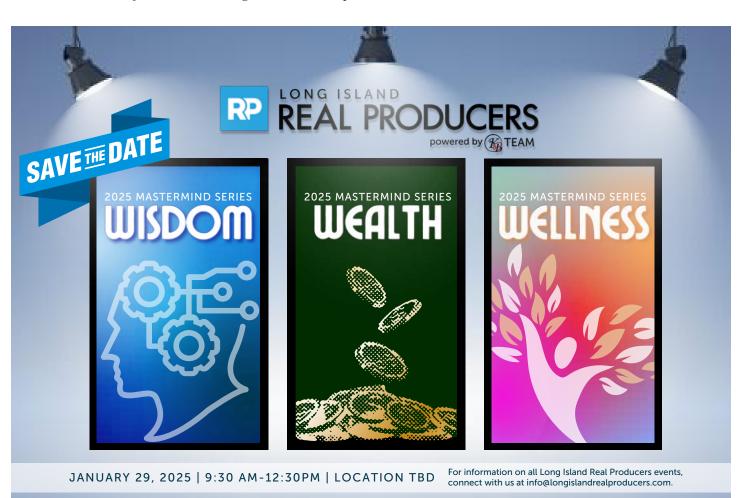
Series 1: Wisdom, Wealth, and Wellness! Stay tuned for more details—this event will be filled with insightful learning, valuable strategies, and great networking opportunities with top professionals.

As we embrace the festive season, let's keep this quote in mind: "It's not what's under the tree that matters, but who's gathered around it." Here's to cherishing our loved ones and making the most of this special time. Wishing you all a December filled with joy, love, and memorable moments. Happy Holidays and Happy New Year to everyone!

Kristin Brindley
Owner/Publisher

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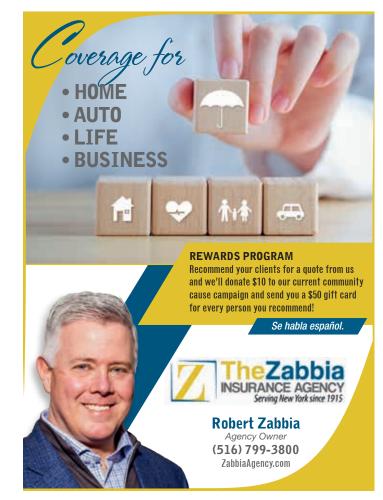
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# LEADING A POSITIVE CHANGE

Cheryl Trimboli stands out in the competitive world of real estate with her genuine personality and strong Midwestern values. Cheryl brings a refreshing perspective that resonates with her clients. Her integrity, dedication, and approachable nature define her business style, distinguishing her from many of her colleagues in the industry. Her genuine personality is evident in every interaction, fostering a warm and inviting environment for clients seeking to buy or sell their homes.

#### From Milwaukee to New York Real Estate

Cheryl, originally from Milwaukee, Wisconsin, moved to New York in 1995 to create a better life for herself and her family. With a Bachelor's degree in Business Administration and a minor in Communications, Cheryl has always valued education and hard work. "I worked very hard to make a life for myself and my family here in New York," she recalls. She raised four daughters with her husband, instilling in them the values of love and care that define their family today.

Cheryl's journey has not been without challenges. "My past has made me such a strong woman," she reflects, citing personal trials, including medical issues and a previous marriage that ended in divorce. These experiences have shaped her into the independent and resilient person she is now. Before her career in real estate, Cheryl worked in the airline industry, first with Midwest Express Airlines in Milwaukee and then with Lufthansa in New York as a cargo sales manager. Balancing full-time work with school, she completed her degree while navigating the demands of her career.

The events of September 11, 2001, were pivotal for Cheryl. After losing her job at Lufthansa, she transitioned to consulting in cargo public relations. However, as work in that area began to slow, she and her husband decided it was time for a change. "We thought it might be a good way for me to make a living, raise my daughters, and not have to worry so much about child care," she explains. Despite her initial plans for a gradual entry into real estate, Cheryl hit the ground running.

Cheryl's passion for sales made real estate a natural fit. "I've always loved sales," she says, emphasizing the satisfaction she derives from helping clients achieve their dreams of homeownership. Whether working with first-time buyers or repeat clients, she finds fulfillment in guiding them through finding a home that meets their needs and goals. "It makes me proud to help new buyers and repeat clients meet their goals and dreams of home

IT MAKES ME PROUD TO
HELP NEW BUYERS AND
REPEAT CLIENTS MEET THEIR
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ownership," she states, showcasing her commitment to her clients and the community she serves.

Cheryl is an Associate Real Estate Broker at Daniel Gale Sotheby's International Realty. Since beginning her career in 2006, she has built a reputation as a top agent and earned multiple accolades for her performance.

She has consistently ranked among the top three agents in her office for units sold, volume, and listings. In 2022, Cheryl achieved the distinction of being number one in all three categories by office. Cheryl excelled in internet conversion rates, ranking number one from 2018 to 2020. Her ability to connect with clients online has significantly contributed to her success in the competitive real estate market.

#### **Up Close and Personal**

Cheryl values family above all else. She shares her life with her husband, who works in the logistics industry, and their four daughters. Angela, the eldest, is married and has two children, Cadence and Isaac, whom Cheryl adores. "Being a grandmother is one of the greatest joys of my life," she says. Julia and Christina work in human resources—Julia in Maryland and Christina in New York—while the youngest, Maria, attends Iona University and is a high fashion model.

In addition to her family, Cheryl has a beloved pet, a 10-year-old West Highland White Terrier named Duncan Charles of the High County. The unique name reflects the Blue Ridge Mountains in North Carolina, where they adopted him. Cheryl describes Duncan as "stubborn and very playful," noting that he still behaves like a puppy despite his age.

Together, Cheryl and her family enjoy spending quality time, whether gathering for special occasions or simply sharing everyday moments. Cheryl's strong family bonds provide her with a solid foundation, fueling her drive and passion in her personal and professional life.

## **Focusing on What's Next**

Cheryl Trimboli's guiding philosophy in life and business is encapsulated in her tagline: "Taking the ordinary and making it an extraordinary experience."

She finds motivation in Dolly Parton's words: "The way I see it, if you want the rainbow, you gotta put up with the rain!" This perspective shapes Cheryl's definition of success, which she describes as personal growth, learning from mistakes, and maintaining positive relationships. Success means continually improving and nurturing the connections I have," she explains.

Looking ahead, Cheryl has high hopes for her personal and professional future. She dreams of watching her daughters grow, marry, and start their own families. "I hope to have baby grands for me and my husband," she shares.

Her short-term goals include keeping her business thriving, while her long-term aspirations focus on creating and maintaining a strong referral base. The family remains central to her dreams, as she expresses gratitude for her beautiful homes in Garden City and Southold and the travel opportunities they have experienced.

Cheryl emphasizes the importance of authenticity in her business. "I want people to know that I respect privacy, and I am a very professional real estate advisor," she states.

Cheryl shares her advice for those hoping to carve out a similar career: "Take pride in what you do, work with a mentor, and discover your 'why.' My why is that I wanted to help my clients discover their lifestyle." This commitment to understanding clients' needs has been a cornerstone of her success and will continue to guide her in the future.





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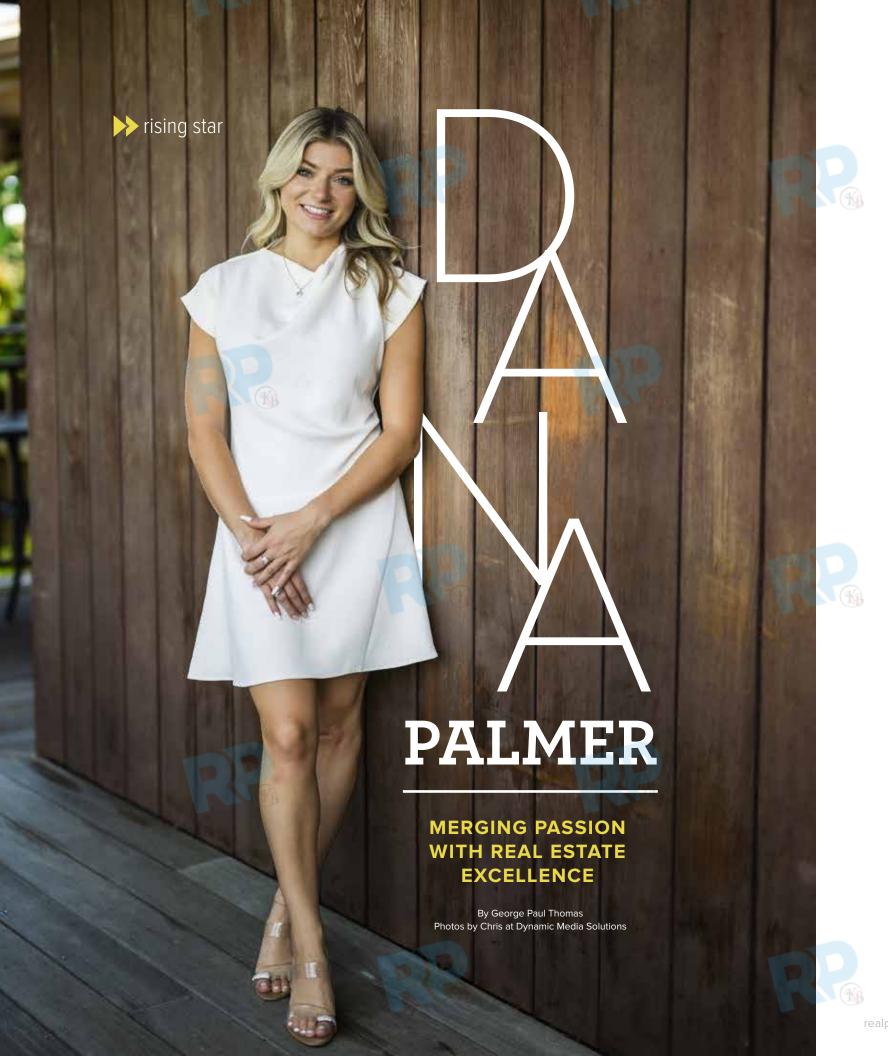
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A keen eye in the real estate industry can set a realtor apart, and this is exactly what Dana brings to the table. With a background in interior design, Dana Palmer offers more than just transactional expertise—she provides a personalized experience that transforms how clients view properties. She focuses on relationships and treats each client with the care of a friend. Her goal extends beyond closing sales; she aims to create lasting connections and positive memories for everyone she works with.

## **Bridging Past and Future**

Born and raised on Long Island, Dana's roots are deeply embedded in the community she now serves. Growing up in Hicksville and Amity Harbor, with summers spent at her Grammy's house in Laurel, Dana developed a strong connection to the region. Her early years were marked by a mix of gymnastics and cheerleading, which fostered a sense of discipline and perseverance.

Dana attended Holy Trinity High School before pursuing studies at Nassau Community College. Even as a child, she was drawn to design, often sketching houses inspired by her father's career as an architect and her mother's work in real estate. This early exposure to the world of architecture and real estate planted the seeds for Dana's future career.

Before diving into real estate, Dana studied interior design for two years and worked in various sales roles, primarily in retail. These experiences honed her skills and affirmed her passion for creating aesthetically pleasing and functional spaces. "My family's influence was pivotal," Dana explains. "My mother's stories from her days as a realtor and my father's success in architecture inspired me to pursue a career in real estate."

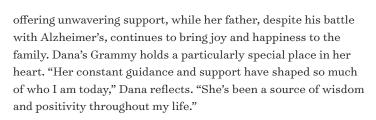
Dana joined Signature Premier Properties in August 2021 and is a member of The Lenard Team, a group with an impressive 40-year history on Long Island and a leading track record within their brokerage. In her short time in the industry, Dana has made significant strides. Last year, she closed 13 transactions with a total volume of \$10.8 million. This year, she is on track to approach \$15 million in volume, with a projected goal of \$20 million. Her achievements have not gone unnoticed; she was recently honored as one of LIBOR YPN's Top 20 Under 40 for the Class of 2023. The joy of guiding clients through significant life decisions and witnessing their satisfaction makes her work truly rewarding.

## Joy Outside the Workplace

Family is the cornerstone of Dana's life. As the youngest of three siblings, she cherishes the support and guidance from her family. Her mother remains a central figure,

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Dana's personal life is also intertwined with her professional world. She and her significant other, William James, share both a personal and professional bond, working together in real estate. Dana is a devoted pet owner with two rescue cats, Jax and Astro. She also cares for two strays named Inky and Bully, who frequent her deck. Her lifelong love for cats began with Bella and continued with Samson and Delilah, whose presence has always brought joy and comfort to her home.

Dana stays active through hot yoga, walking, and gym workouts outside of work. Cooking is another of her passions; she finds relaxation and fulfillment in preparing meals for family and friends.

Dana and William are also committed to giving back. They are actively involved with The Alzheimer's Association, hosting an annual networking event, Building Better Memories, to raise funds for the Long Island Chapter. Their first event raised over \$8,000, reflecting their dedication to a cause close to their hearts.



## **Looking Into the Future**

Dana's approach to her career is guided by the principle, "The best way to predict the future is to create it." This proactive mindset drives her to shape her path and pursue her goals with determination. Her business slogan, "Building futures, one home at a time," highlights her commitment to helping clients secure their ideal homes and build a better future.

For Dana, success is about finding fulfillment in both professional and personal spheres. It means making a meaningful impact on her clients' lives and maintaining strong personal relationships. Success is also defined by her passion for her work and the sense of contributing to something larger than herself.

Looking ahead, Dana plans to expand her real estate expertise and continue delivering exceptional service. Her long-term goals include growing her business, potentially obtaining a license in Florida, mentoring newcomers, and deepening her community involvement, particularly with the Alzheimer's Association. She aims to leave a legacy defined by her professional achievements and positive impact on others.

For those aspiring to follow her lead, Dana offers clear advice: "Stay authentic and focus on building genuine relationships. Real estate is about people and

their stories, not just transactions.
Understand your client's needs, treat each deal carefully, and keep learning.
The market evolves, so stay informed and adaptable. Find mentors who inspire and challenge you—they're invaluable for growth."

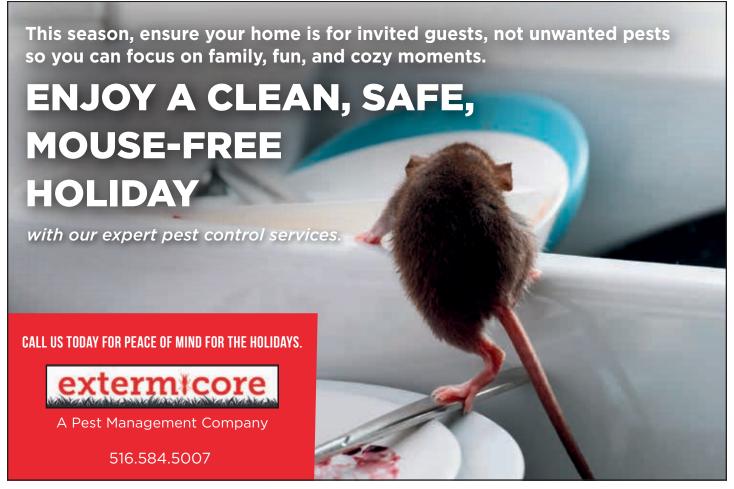




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sensing that real estate could tap into her business expertise and her passion to connect with people on a deeper level.

Linda's transition to real estate during the 2008 economic downturn was no small feat. Without a mentor to guide her, Linda relied on her resilience, determination, and extensive business background, devoting herself tirelessly to learning the industry. "Starting during this recession was daunting," she recalls. "But my business and brand-building background prepared me to carve out my path." Through her relentless effort, Linda built the foundation for what would soon become a thriving real estate career, creating her niche in a demanding market.

Significant personal challenges also marked Linda's journey. Shortly after moving to Long Island, her husband faced health issues, thrusting her into dual roles of sole provider and caregiver, which she navigated with immense strength and focus. "There was no option to accept mediocrity," she explains. "I had to keep moving forward for my family and myself." This experience strengthened her commitment to her family and fueled her desire to create security and stability, both personally and professionally.

Since then, Linda has created a distinctive path in real estate, developing a specialty in new construction. Over the last 14 years, she has become the go-to expert for newly built homes, selling over 150 in total. Her extensive knowledge of construction processes and strong relationships with builders and investors make her an invaluable asset for clients seeking new properties. "I'm involved from inception to completion," she says. "It's fulfilling to watch a home take shape and become a place where families will create memories." This focus has further cemented her reputation as a trusted advisor who doesn't just sell homes but helps clients navigate one of life's significant milestones.

Today, Linda is known for her impressive sales volume. While many agents at her level build large teams, Linda remains a solo agent, relying on partnerships and mentoring newer agents rather than creating a traditional team. Her dedication to mentorship is evident, as she openly shares insights and guidance with younger agents navigating the early stages of their careers.

#### **Beyond Closed Doors**

For Linda, family is everything. She takes great pride in watching her grown children build meaningful lives and families of their own. Recently, Linda embraced the joy of becoming a grandmother, treasuring every moment in her new role with excitement and pride. She values the time spent with her family, cherishing their shared moments and milestones. "Family time is special, and I always look forward to being together," she says.

When she's not working, Linda enjoys traveling and creating lasting memories with her family. She loves exploring new places and experiencing different cultures, a passion that has become even more meaningful as her family grows. However, no matter where her travels take her, Long Island remains her home base, where she cherishes everyday moments and family gatherings.

Linda is also dedicated to giving back to her community, focusing on causes that resonate with her personally. Her involvement in philanthropic efforts reflects her commitment to making a positive impact and contributing to meaningful change. For Linda, community engagement is an integral part of the legacy she's building—both for her family and the communities she serves.

For the past 10 years, Linda has offered a thoughtful Thanksgiving promotion as a way to give back to her community. Through her marketing efforts, she provides a gift card for a Thanksgiving pie, offering it to clients and neighbors as a meaningful gesture during the holiday season. While not an actual event, the promotion has allowed Linda to connect with many in the community, building lasting relationships—even with those she has not met in person. This tradition reflects her philosophy of giving without expecting anything in return, fostering a sense of connection and gratitude within the community.

### Staying Humble, Grateful, and Driven

For Linda, success is about more than professional achievements. While her real estate accomplishments are noteworthy, she measures success by the positive impact she has on others, the integrity she brings to her work, and the well-being of her family. "Success is ultimately what you create," she reflects. "But for me, the greatest reward lies in seeing my family thrive and knowing I've made a difference."

Looking to the future, Linda is focused on expanding her legacy with purpose. She aims to cultivate a healthier work-life balance, strengthen her community involvement, and create lasting memories through travel and time spent with loved ones.

Linda is passionate about mentoring newer agents, openly sharing the knowledge and experience she's gained over the years. "Collaboration is essential," she emphasizes. "Whether it's with clients, colleagues, attorneys, or inspectors, the relationships you build are just as critical as the deals you close." She reminds aspiring agents that while creativity and a unique edge are vital, hard work is the foundation for success. "Stay driven, think outside the box, and remember—putting in the effort is what ultimately delivers results."



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