

COASTAL

REAL PRODUCERS.®

CONNECTING. ELEVATING. INSPIRING.



TOP 100
STANDINGS

DEDICATED TO THE HEROES OF THE OCEAN CITY FIRESTATION OF THE PAST, WHO CHALLENGED THE ELEMENTS OF NATURE TO BUILD AND SET A STANDARD OF EXCELLENCE IN WHICH ALL FUTURE PRODUCERS WILL BE MEASURED. DEDICATED TO THE HEROES OF THE OCEAN CITY FIRESTATION OF THE PRESENT, WHO CONTINUE TO UPHOLD THE HONOR, COURAGE AND INTEGRITY OF THE TRADITION OF SERVICE. DEDICATED TO THE HEROES OF THE OCEAN CITY FIRESTATION OF THE FUTURE, WHO WILL A NEW HISTORY TO BE WRITTEN AND CHALLENGES THAT WE WILL NOT EXPECTEDLY PRODUCE OUR MEMBERS WHO WILL BE INSPIRED BY THE PERFORMANCE OF THEIR BETTER WHILE SERVING THE COMMUNITY.

AGENT TO WATCH
Heather Gates

PARTNER SPOTLIGHT
Monica Watts of
Fully Promoted
West Ocean City

**CAROL
PROCTOR**
Changing Lives

FEBRUARY 2024

YOUR LOCAL MOVEMENTMORTGAGE LENDING TEAM



Helping families move home fast & making a positive impact on our communities.

NMLS: 39179



ASHLEY BALL CRIST
Sales Manager
NMLS #815145



JUSTIN KOZERA
Market Leader
NMLS #1446275



KIM CLARK
Branch Leader
NMLS #1580898



DEVON HYNSON
Loan Officer
NMLS #1583409



INTEGRITY



SECURITY



RESPONSIVENESS



LOCAL EXPERTISE



COMMUNITY

Experience. Close to Home.

Community Title Network is **the most trusted title and settlement partner for real estate professionals, buyers, and sellers.** We are dedicated to ensuring the ultimate closing experience for our customers by offering a comprehensive range of innovative services.

Modern Settlement Solutions *for* Modern Real Estate Professionals

Ocean City
6200 Coastal Hwy
(443) 664-6746

Salisbury
1000 E Main St
(410) 749-0467

Fenwick West
32996 Lighthouse Rd
(302) 581-0606

Bethany Beach
33176 Coastal Hwy
(302) 537-2000

All additional locations listed on our website.



communitytn.com

REAL ESTATE PHOTOGRAPHY



SVETLANA LEAHY

PHOTOGRAPHY



Agents calling from this ad will receive **35% OFF THEIR FIRST ORDER**



Svetlana Leahy
Owner, lead photographer, videographer, editor



Craig Henning
Photographer



Lia Leahy
Photographer, FAA licensed drone pilot



William Gale
Photographer, videographer, FAA licensed drone pilot & Matterport operator



Jeff Seidenspinner
FAA licensed drone pilot



Alina Sebastian
Administrative Assistant, iGuide operator, editor



Jessica Ludwig
Stager

OUR TEAM OFFERS

- Photography
- Videography
- 3D Tours
- Floor Plans
- Drone (Photos and Video)
- Property Websites
- Social Media kits
- Agent's photos and more.

24 Hour Turnaround for Real Estate

We Service Eastern Shore of Maryland & Delaware, Annapolis, Baltimore & DC Area

Book online at SvetlanaLeahy.com | SvetlanaLeahy@gmail.com | **443.614.5957**

Follow us on Facebook + Instagram @svetlanaleahyphotography

TABLE OF CONTENTS



06

Preferred Partner Index



08

Editor's Note By Jilleien Franquelli



12

Agent to Watch: Heather Gates



16

Partner Spotlight: Monica Watts of Fully Promoted West OC



18

Cover Story: Carol Proctor



24

Standings: Top 100 by Units & Volume



MOVING DONE RIGHT, BY PROFESSIONALS WHO CARE.

Residential Moving & Storage
Commercial Moving & Storage
Packing Services
White Glove Services
Junk Removal



First-Rate Movers
302-564-2195 · info@firstratede.com





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!

CLEANING SERVICE

MaddClean
Madalyne Brenner
(410) 693-3404

Weidman & Townsend, PA
Veronica R. Townsend, Esq.
veronica@wtldelaw.com

HOME BUILDER / DEVELOPER

DRB Homes
DRBhomes.com
(302)-485-0202

MORTGAGE LENDING
Capital Bank Home Loans
Eric Parsons
(302) 632-2515
Joe Gensoli
(484) 894-5817

HOME INSPECTION

Authority Inspections
(443) 315-7802
AuthorityInspections.com

Coastal Lending Group
Tammy Andrews
(410) 404-3317

Pro-Spect
Inspection Services
(302) 381-0110
pro-spectde.com

Direct Mortgage Loans
Billy Apostolou
(443) 286-4233
Jeff Dobrzykowski
(443) 722-1680

INSURANCE

Goosehead Insurance
Melissa Geeslin
(443) 266-8807

Fairway Independent
Mortgage Corporation
Lori S. Martin
(302) 539-1290

JUNK REMOVAL

JDog Junk Removal &
Hauling Ocean City
(410) 881-5364
JDogJunkRemoval.com

Freedmont Mortgage Group
Jacob Bryan / Scott Allen
(410) 628-0500

LAW FIRM & TITLE COMPANY

Community Title Network
(443) 664-6746
Communitytn.com

Main Street Home Loans
Kari Story
(443) 614-6286

T. Carney Sussex Law
Thomas P. Carney, Esq.
tcarney@tcarneylaw.com

Movement Mortgage
Ashley Ball-Crist
(443) 799-4455
Pam Rocco
(410) 603-0533

MOVING & STORAGE

First-Rate Movers
Brian Tustin
302-703-9981

TITLE & ESCROW

Black Oak Title
Steven Sokolov
(410) 344-7925

PEST MANAGEMENT

Mosquito Joe of Salisbury -
Rehoboth Beach
(302) 268-8531
www.salisbury-rehoboth
beach.mosquitojoe.com

Cardinal Settlements
(410) 213-3888
cardinalsettlementsmd.com

PHOTOGRAPHY

Atlantic Exposure
(410) 973-7325
atlanticexposure.com

Certified Title Corporation
Stephen Millstein
(410) 902-8369

Svetlana Leahy Photography
(443) 614-5957
svetlanaleahy.com

In-House Title
Bob Flynn / Stella Vavas
(410) 908-9089

PROMOTIONAL PRODUCTS

Fully Promoted West OC
Monica Watts
(410) 213-0820

Lakeside Title Company
Diana Dovel
(301) 922-3133
Lori Williams
(410) 906-5394

SUPPORT SERVICES

Coastal Real Estate Support
Services (CRESS)
Mandi Martenson
& Lisa Biggers
Coastalsupportservicesmd.
com

Land Abstract & Escrow, LLC
(443) 465-1906
laescrow.net

VACATION RENTAL MANAGEMENT

Benchmark Property
Services LLC
David Marciniak
(443) 371-0053

WASTE COLLECTION/ DUMPSTER RENTAL

Seagull Disposal
(443) 880-0809
seagulldisposal.com

MEET THE
COASTAL
REAL PRODUCERS TEAM



Colleen Rippey
Owner and CEO



Jill Franquelli
Editor-In-Chief



Hannah Benson
Chief Operating Officer



Christina Kitchen
Ad + Client Care Manager



Beverly Lindog
Virtual Assistant



Krista Valliant
Lead Photographer, Atlantic Exposure



Molly Lauryssens
Writer



Pat Rippey
Writer



Abby Isaacs
Writer



Lauren Stevens
Writer



Tara Terhune
Client Concierge Specialist



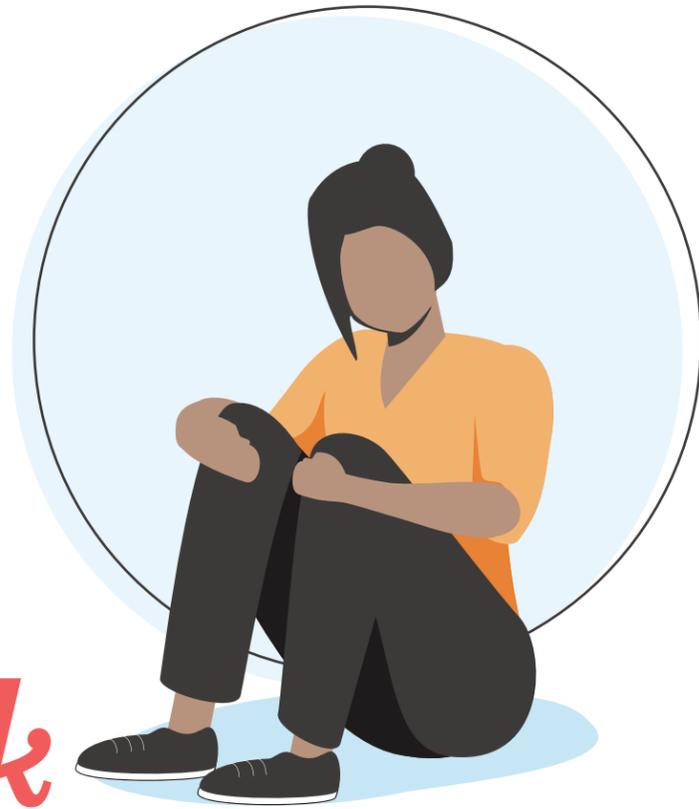
Alex Regueiro
Social Media Manager

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at hannah@rpmags.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the 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 business practices of these companies.



how to get your *passion* *back*



I have been very focused on preventing burnout, something that comes on very quickly and quite unnoticeably. For me, the summer months are full of sun and socializing and it is a great way to hide an impending burnout or ignore my body's signals. It's time to slow down. One minute I am riding high and the next I am struggling to find passion in anything.

Burnout is a state of exhaustion caused by prolonged and excessive stress in one's personal and or work life. It's a feeling of being overwhelmed, emotionally drained, and unable to cope with the demands of life. It can be caused by a variety of factors, including work overload, lack of control, unclear expectations, lack of support from colleagues, relationship problems, financial stress, caregiving responsibilities, or dealing with a chronic illness or disability.

How do we know if we are just experiencing a "normal" (whatever that means) level of stress and not something far greater?

There are several signs and symptoms that may indicate that you're experiencing burnout. Here are some of the common signs that I have faced:

- You feel emotionally drained and overwhelmed most of the time
- You have a negative and cynical outlook towards work or life in general
- You have difficulty sleeping, or you experience sleep disturbances like insomnia or oversleeping

- You feel physically exhausted or fatigued, even after getting enough sleep
- You experience frequent headaches, muscle aches, or other physical symptoms
- You have difficulty concentrating, making decisions, or remembering things
- You feel disconnected from others, including family and friends
- You have a decreased sense of personal accomplishment, and you feel like you are not making progress towards your goals

Do any of these sound like you?? You could be experiencing burnout.

It's important to pay attention to these signs and take steps to manage stress and prevent burnout from becoming a chronic problem.

Those in the real estate industry and entrepreneurs are particularly susceptible to burnout due to the high levels of stress and pressure associated with starting and running a business. The rate at which they experience burnout can vary depending on a variety of factors, such as the type of business they are running, their level of experience, and their personal circumstances.

According to a study published in the Journal of Occupational Health Psychology, real estate agents were found to experience high levels of emotional exhaustion, which is a key component of burnout. The study found that a lack of social support, high work demands, and low levels of job control were all significant predictors of emotional exhaustion among real estate agents.

Sometimes it takes a moment to recognize something is not quite right, but once you do, you can't ignore it.

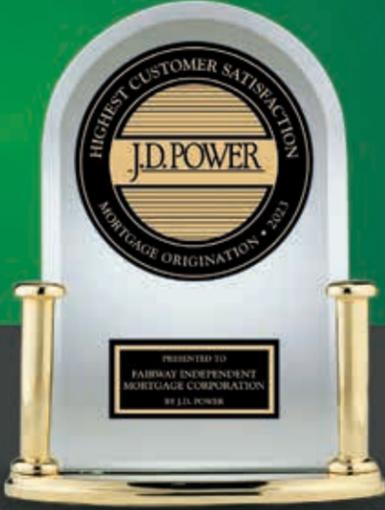
Here are a few ways that I work to get my passion back once I realize I am headed for burnout.

- **Love Me:** Make sure to take care of yourself physically, mentally, and emotionally. This can include exercise, healthy eating, getting enough sleep, and engaging in activities that bring you joy.
- **Say NO:** Learn to say "no" to tasks or responsibilities that are outside of your job description or that you don't have time for. Set realistic goals and deadlines, and don't overcommit yourself.
- **Breathe deep:** This can include deep breathing, meditation, yoga, or other relaxation techniques.
- **Take breaks:** Allow yourself to take breaks throughout the day, whether it's taking a walk or simply stepping away from your work for a few minutes. We are not lazy when we take a break or a day off.
- **Seek support:** Reach out to friends, family, or colleagues for support when you need it. Talking to someone can help you gain perspective and reduce stress.
- **Create an environment that uplifts you:** Surround yourself with people who add value to your life. Find those that are supportive and collaborative.
- **Create some easy wins:** Break down large goals into smaller, more achievable ones. This can help you feel a sense of accomplishment and keep you from feeling overwhelmed. Sometimes I write something on a list just so I can cross it off.

We are part of an industry that is more susceptible to burnout. Each of you knows exactly what it is like to be in this industry - you give everything. Burnout isn't a one-time problem in that once it's fixed, it won't ever come back. It's something that we each need to be on the lookout for, not just in ourselves but in each other too. Sometimes we need a little reminder that we are more than what we feel!



Always,
Jill Franquelli
Editor-in-Chief
Jill@rpmags.com



Proud to be #1
in Customer Satisfaction with Mortgage Origination
— J.D. Power

Helping our customers achieve homeownership is our why and we work every day to ensure that they receive the best level of care.

An accomplishment this great would not have been possible without people like you helping us guide our customers toward their homeownership goals.

We truly appreciate your continuous support!

For J.D. Power 2023 award information, visit jdpower.com/awards.

Copyright © 2023 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. Intended for industry professionals only. All rights reserved. Licensed by the NJ Department of Banking and Insurance, Fairway Independent Mortgage Corporation NMLS ID #2289 (www.nmlsconsumeraccess.org).



FAIRWAY
INDEPENDENT MORTGAGE CORPORATION



The Lori Martin Group
Loan Officers, NMLS 140471
Office: 302-539-1290
Cell: 703-338-4024
lorimartingroup@fairwaymc.com
www.lorimartinloanofficer.com
37156 Rehoboth Avenue, Suite 1, Rehoboth, DE 19971






Cardinal Settlements

CARDINALSETTLEMENTSMDCOM.COM
BUSINESS HOURS: 410-213-3888
AFTER HOURS: 240-394-0728

FAST, RELIABLE COMMUNICATION

FLEXIBLE CLOSINGS

COVER ALL OF MD & DE

TECHNOLOGY DRIVEN

REALTORS®

YOU NEED A TRUSTWORTHY PARTNER WHO UNDERSTANDS YOUR NEEDS.

WHEN YOU WORK WITH CARDINAL SETTLEMENTS, YOUR JOB IS EASIER.

outside is fun again.




a neighborly company

\$49⁹⁹ first treatment

barrier treatments • special events
natural options • no contracts



302-268-8530

Salisbury-RehobothBeach.MosquitoJoe.com

Independently owned and operated franchise. ©2023 Mosquito Joe SPV LLC. All rights reserved.



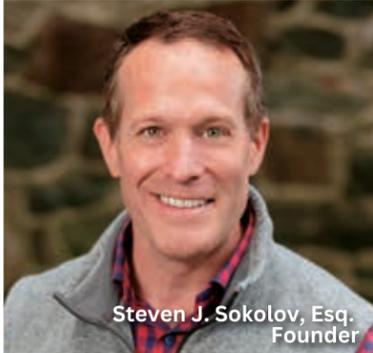
#golaynewroots

BLACK OAK TITLE

WE CONSCIOUSLY UNDERSTAND THAT REAL ESTATE CAN BE CONFUSING. AND IT'S MORE THAN JUST "BUYING" A NEW HOUSE; IT'S CREATING THEIR HOME. BLACK OAK TITLE LLC WAS CREATED TO ALLEVIATE ALL THIS STRESS! IT IS OUR MISSION TO CREATE A SIMPLE, PROFESSIONAL, AND ENJOYABLE REAL ESTATE EXPERIENCE FOR EVERYONE INVOLVED!

SERVICES:

- Escrow services
- Title Insurance
- Other Legal Services

Steven J. Sokolov, Esq.
Founder

410.344.7925
206 Hays Street Suite 101 | Bel Air, MD 21014
www.blackoaktitle.com



JDog
Junk Removal & Hauling

Get Ready to Sell

Services Offered:

- ★ Full House Cleanout
- ★ Single Item Pick up
- ★ Dumpster Rentals
- ★ Attic/Garage Cleanout
- ★ Shed/Deck Demolition

Call or Text for a FREE Estimate
Military, Senior and Realtor Discounts Available
410-881-5364

VETERAN OWNED ★ VETERAN OPERATED

ELITE PROPERTY MANAGEMENT FOR YOUR OCEAN CITY RENTALS




The Benchmark Difference:

- 1. LOCAL TO YOU**
We are Ocean City locals with decades of customer service experience.
- 2. TARGETED**
Specializing exclusively in vacation rentals/investment properties.
- 3. REFLECTION OF YOU**
We make you look good by extending the goodwill created by client
- 4. RAPID RESPONSE**
Promptly address inquiries and follow through on our commitments
- 5. ON YOUR SIDE**
We will never be your competition when the owner sells.



BENCHMARK PROPERTY SERVICES

benchmarkatthebeach.com
443-371-0052



Find us on 

Heather

By Abby Isaacs
Photos by Atlantic Exposure

► agent to watch

GATES

Brings Service, Sacrifice and Success

In the fast-paced world of real estate, balancing professional dedication with personal life is often a challenging feat. Having a military background, Heather Gates, a REALTOR® with Long & Foster Real Estate, prides herself on making the tough personal sacrifices to deliver exceptional service and top-tier numbers.

Whether it's during a golf outing at Bear Trap Dunes near her home in Ocean View, DE or even on the back of her husband's motorcycle, she is never out of reach for her clients.

"I give great service, but sometimes it comes at a price. I'm very grateful to have a supportive husband who also has a military background and understands that I'm going to stand up in a restaurant to take a phone call or sit in the golf cart with my computer and phone. Because if I don't, they're going to call someone else and that's just the nature of this business," said Heather.

Heather's journey into real estate began with a background in the military. Joining the Navy at the age of 19 as a hospital corpsman, she developed a profound understanding of sacrifice and service—a foundation that would shape her future career. After leaving the military, Heather transitioned into teaching for the Archdiocese of Baltimore, continuing her commitment to service.

Drawn to the beach, she, her husband and two kids relocated to Ocean View, DE in 2009. Once her kids were old enough to be more independent, she decided to pursue a career in real estate inspired by a less-than-ideal experience selling her own home.

"I had the worst experience. I took the photos. I made the flyers. I gave tours of my house. My REALTOR® was nowhere around. I wound up selling my home and then I thought to myself, 'I can

do 10 times better than this agent ever did. I know I can do it.'

In 2015, Heather officially entered the real estate arena with licenses in Maryland and Delaware and her commitment to providing superior service became evident early on. In her first year, she sold an impressive 14 homes. Whether it's a \$60,000 lot or a \$6 million home, everyone gets the same five-star service.

Heather's approach to real estate is characterized by the military mantra she lives by: improvise, adapt, and overcome. This philosophy has fueled her success, allowing her

to navigate smoothly through the ever-changing real estate landscape. "Even a transaction that's going smoothly can flip overnight and then you have to dive in, fix everything and put out the fires."

She is humbled to be named an "Agent to Watch," and Heather attributes her success to the collaborative environment of The Ashley Brosnahan Team. The team's innovative use of technology, including a dedicated social media assistant and comprehensive tracking metrics, has allowed Heather to connect with clients more organically and attract serious buyers.



Delegating tasks such as social media management and transaction coordination have enabled her to focus on what matters most—providing excellent service to her clients. "For example, our social media assistant will take videos of my listings so they can be marketed and not just placed in the MLS. Who as a seller wouldn't love to see how much advertising we do for your listing to get it sold at the highest price and within your timeframe?"

Beyond the numbers, Heather's commitment to her clients extends to forming lasting relationships. Whether working with clients from Connecticut, Pennsylvania, or New Hampshire, Heather's goal is to match them with the perfect home and ensure a seamless transition to the coastal lifestyle. "They're coming from everywhere to the beach. They want this lifestyle and everybody's excited about it. I'm just happy to be able to provide that for them."

As Heather continues her real estate journey, covering Sussex County from Milford down the coast to Ocean Pines, she remains rooted in her 28-year marriage and her passion for coastal living. Her perpetual optimism, disciplined mindset, and good habits have become the cornerstones of her success.

"I'm very regimented. If I'm not behind a computer or with a client by 9 a.m., there's a problem. I'm usually out walking early, listening to audiobooks, and getting myself set up for the day so that if there are some things that come my way, I'm prepared mentally, and physically to handle them."

Through service, sacrifice, and a commitment to her clients, she has not only built a successful career but also created a community of satisfied homeowners who consider her not just their realtor but also a trusted friend.

"After our transaction, they become family because that's how I treat them."





— FULL CONCIERGE SERVICE —

www.AuthorityInspections.com | 443-315-7802



You Get All of This Free with Your Home Inspection

<p>90 DAY WARRANTY</p> <p>You need a professional you can depend on even after the job is done. That's why we back all of our inspections with a 90 Day Limited Structural and Mechanical Warranty.</p>	<p>MOLD SAFE</p> <p>For up to 90 days following the date of the inspection, if you move in to your new home and mold is present that was not found when inspected, you're covered for remediation.</p>	<p>SEWER GARD</p> <p>Offered for a period of 90 days following the date of the inspection, SewerGard covers your water line and sewer line against failure due to normal wear and tear, giving you peace of mind.</p>	<p>PLATINUM PROTECTION PLAN</p> <p>Handles the repair of leaks to your home's roof for a period of 5 years following the date of inspection.</p>
<p>Full Concierge Service & Utility Set-Up</p> <p>Take the stress out of moving with utility assistance and special deals on security system, internet, cable/satellite. This is a one-stop service; one call does it all!</p>	<p>RecallChek</p> <p>The first service for consumer recalls in the U.S. has compiled over 225 million recalls from public records, to create a fail-safe system to check for dangerous flaws with home appliances.</p>	<p>Rn RADON Protection Plan</p> <p>Covered for a period of 120 days following the date of the inspection, we guarantee your radon levels to be under 4.0 PCI/L.</p>	<p>NXT STRUCTURAL WARRANTY</p> <p>The 12 month \$100,000 policy from the inspection date covers major structural issues with the full home inspection. No age limits, guaranteed repairs, and you can choose your own contractor.</p>
<p>18 MONTH WARRANTY Get an extra 6 months of coverage with a 12 month warranty purchase, at no additional cost, courtesy of Residential Warranty Services* *with purchase of one year warranty for a total of 18 months of coverage at the regular price</p> <p>Concierge Services Include: Phone, TV, Internet, Alarm Systems, and much more! Call: 888-263-2844</p>			



MELISSA GEESLIN AGENCY



MELISSA GEESLIN

melissa.geeslin@goosehead.com
Office: (443) 266-8807
Direct: (443) 736-2274



We are here for YOU. Catering to realtors and lenders 100% means we love hearing Clear to Close as much as you do! We are a smarter, simpler way to shop for insurance.

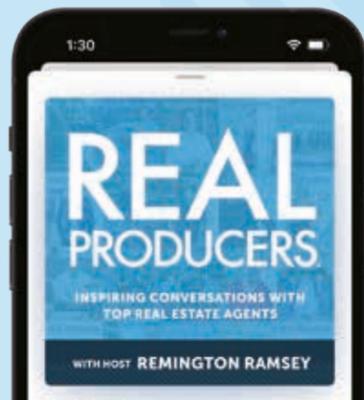
SCAN THE QR FOR A QUICK HOME QUOTE!



HOME | RENTALS | COMMERCIAL | AUTO & MORE!

REAL PRODUCERS. PODCAST

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



podcast.realproducersmag.com

Same Brand, New Reach – Tune in for free today



Now is the time to protect your most precious assets ... *your family, your home, and your legacy*

When you want to protect your nest egg, and to make sure your plans for your family are rock solid, you need experienced, reliable help.

The attorneys at DK Law Group have been preparing wills, trusts, and family estate plans and real estate transactions for years, and

will make sure that your wishes are fulfilled should something untoward happen to you.

Because our clients and their families matter.

Realtors, military, LEO, and First Responders all receive special pricing on wills and estate planning, and special care on every confidential interaction.



A Diana Khan Company



DK Law Group –
The protection you deserve, the care you need.

Call today, 443-739-6724
to set up your free
initial 1-hour consultation!
www.dklawmd.com • dgrueva@gmail.com

MONICA WATTS

of Fully Promoted West Ocean City

BRINGING BRANDS TO LIFE

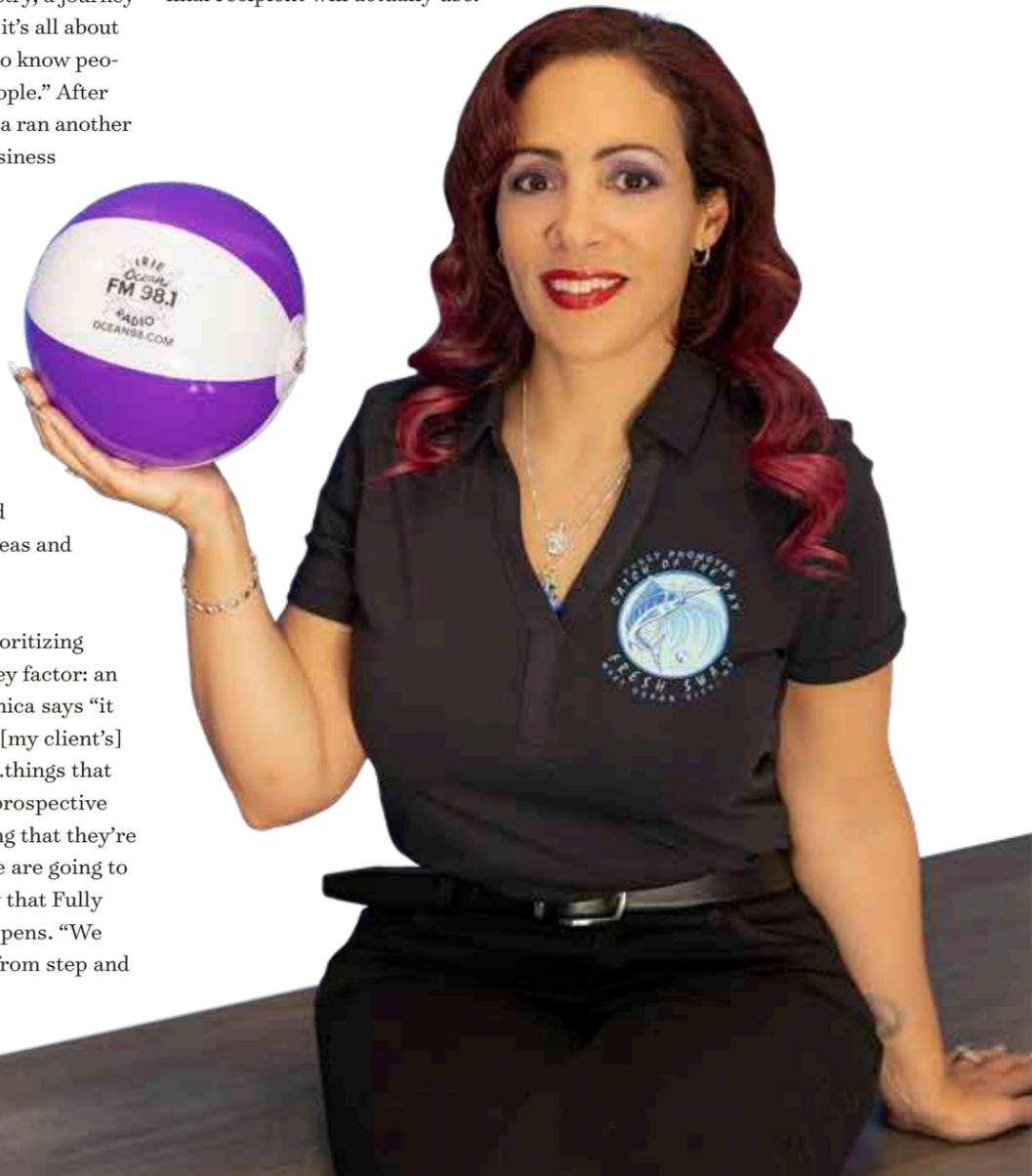
By Lauren Stevens
Photos by Atlantic Exposure

Monica Watts is the co-owner of Fully Promoted West Ocean City. Along with her full-time, onsite team member, Lisa Veze, she strives to realize clients' visions through high-quality branded and promotional products. And with this team, you're in experienced hands.

Monica boasts 30 years in the sales industry, a journey she says began in her late teens. For her, it's all about the people. "I've always enjoyed getting to know people - building relationships, talking to people." After years as a work-from-home Mom, Monica ran another Fully Promoted branch with a former business partner for four years. In 2020, Monica and her husband, Otis, co-founded Fully Promoted West Ocean City with a business model centered on her passion for people. For Monica, it isn't just about selling products—it's about understanding client needs and goals, creating lasting connections, and being a partner in their success. "It makes the business much more worthwhile for me and much more fulfilling...I truly love and enjoy taking people's visions and their ideas and bringing them to fruition."

At Fully Promoted West Ocean City, prioritizing client relationships boils down to one key factor: an unwavering commitment to quality. Monica says "it makes me feel good putting products in [my client's] hands that I know are quality products...things that they can hand out to their clients or to prospective clients and have a sense of pride knowing that they're giving them functional items that people are going to use." And Monica wants people to know that Fully Promoted offers more than apparel and pens. "We can do anything you can put a logo on" from step and repeats to business cards.

Lisa and Monica are there to help clients think outside the box to come up with the best way to highlight their brand. The foundation of their conversations with clients centers on this question: "When you give your clients something, what do you want that thing to tell them about you?" This helps them come up with unique and functional products that the final recipient will actually use.



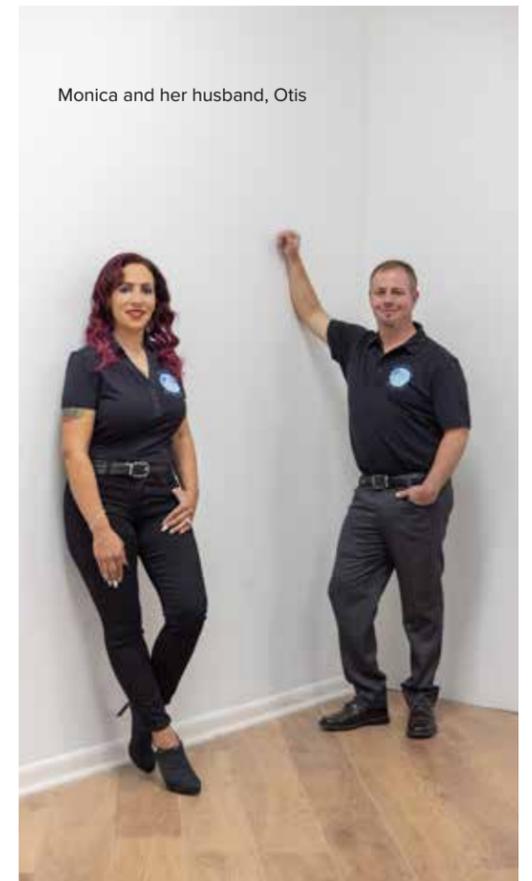
One of the reasons the Fully Promoted West Ocean City team loves working with REALTORS® is the opportunity to be creative with product options – from pizza cutters to blankets – that homebuyers or sellers will enjoy and use. Monica attests that, aside from acting as a thank you for the recipient, a usable item keeps a brand top-of-mind for the recipient. For REALTORS®, this could translate to referrals. "Every time [the recipient] uses the item, they'll go 'hey? You know James was a really great agent. I'm going to pass this information on to my friend because I know she's buying a house.'"

At Fully Promoted West Ocean City, this unwavering commitment to quality doesn't have to be price prohibitive. Monica says that she and Lisa ask for a client's budget up front – and they stick to it. Then they use a "good, better, best" system for providing

each client with three, in-budget options to achieve their vision. "I know that a lot of times people are hesitant to give their budget when you ask for one, because they think 'oh, well, you just want to max my budget out.' It's not that at all. It's that if your budget is Honda, I'm not going to offer you Mercedes products. It's not fair. I'm going to offer you products that fall within your budget...I don't want to waste [a client's] time."

When Monica's not working, her favorite thing to do is spend time with her family. Otis and Monica have been together for 15 years and just celebrated their ninth wedding anniversary. They have three children: 24-year-old Victoria, 12-year-old Austin, and 10-year-old Elena. They also have a two-year-old grandson, Quentin. Recently, the family celebrated Victoria's wedding to her now husband Quentin.

Monica and her husband, Otis



▶▶ cover story

CAROL PROCTOR

CHANGING LIVES

By Pat Rippey
Photos by Atlantic Exposure

It would be tough to find anyone who works harder than Carol Proctor. Currently an Associate Broker and Team Leader with Berkshire Hathaway HomeServices PenFed Realty, she's received BHHS's Legend Award and achieved the Chairman's Circle every year since 2015. In 2023 alone (as of December 3) her sales topped \$43.3 million, and her team consistently ranks in the top three in Maryland in units and GCI. If that weren't enough, for the past year she's served on the Ocean City Council—a job she says gives her a chance to really make a difference in people's lives.

As with many agents, Carol's path to real estate was circuitous. She started out in the banking industry, becoming an account representative and eventually rising to Regional Vice President. She was traveling to different states every week, and doing \$250 million/month in residential mortgages—with three young children at home. Her

employer took a hit in the 2007-08 financial crisis, and Carol was forced to get jobs in several banks, each time building up her accounts before the company would go under. She was nevertheless driven by the need to help provide for her family (her husband Rick also works in banking). She decided to change careers, using the knowledge

she had gained on the lending side, and got her real estate license in 2011. Carol found she loved helping people start on a new adventure. "Once I started doing it, I loved it," she recalls. "That home is going to be a big part of their lives. It's wonderful being able to be a part of that. It gives me an opportunity to share in their happiness."

“

That home is going to be a big part of their lives. It's wonderful being able to be a part of that.

It gives me an opportunity to share in their happiness.

”





“ I know the process from A to Z. I dive right in. ”

“I Dive Right In”

Carol brings a little extra to the home-buying experience, having specialized in residential mortgages. She can answer most questions about the lending process and educate people as to what they can expect. “I know the process from A to Z,” she asserts. “I dive right in.” Carol credits her team for their tremendous support and willingness to step in and help each other out. She shares an office with Tony Golden, an experienced, hardworking realtor whom she describes as more like a partner than a team member. Collectively, they bring a wealth of experience to their clients, some of whom may not have purchased a home in many years and are now looking for a retirement home, vacation unit, or a second home investment. She loves seeing how things turn out for people, and gives an example of grateful clients who recently texted her a photo of their family on the boardwalk. She had sold them a house 5 years ago.

Stand Up and Do It

Carol had humble beginnings, growing up in rural Darlington Maryland, getting up at 4 am to tend to the farm animals. She rode combines, went hunting with her dad, and spent afternoons on her dirt bike. She looks back fondly at what she calls a slow-paced lifestyle, which she says taught her a lot about life, people, and working hard. Her family values stem from her upbringing; her dad worked several jobs to provide for the family but still made time to coach her softball and basketball teams. Although she lost her dad in 2019, it would be his words that pushed her to run for City Council when she saw the need for changes in Ocean City. “If you don’t agree with certain things that are being done, don’t wait for someone else to do it,” she remembers him telling her. “You stand up and do it.” She’s been on the



“ I don’t really see the obstacle. I look at what we can do to get through it and get on the other side. ”

Council for a year, and has already made contributions. One of her proudest accomplishments was fighting to build a new firehouse and hire 12 additional firemen for the town, ultimately casting the deciding vote to make it happen. “I like to make a difference in people’s lives,” Carol says, noting that 7,000 people live in Ocean City year round, but in the summer it becomes the second largest town in Maryland. She believes public safety and equal access are paramount, and promotes clean beaches, public parks, and pickleball courts. She hopes her voice brings a different perspective—she’s the only woman on the 7-person Council—but says it’s a collaboration of all members working together.

Overcoming Obstacles

Carol’s strong work ethic and thoroughness have brought her to where

she is today, but above all, she listens to people. As an agent, she takes the time to hear what clients need and listens to their concerns. In her work on the Council, she wants to be the voice of those who don’t feel they are being heard. Though she’s a newcomer, she’s earned some respect due to her reliance on data and her broader perspectives on tourism, real estate, and the financial aspects of proposed actions. As for hurdles, Carol has a positive approach, seeing them as learning opportunities. “I don’t really see the obstacle. I look at what we can do to get through it and get on the other side.”

Carol lives in Ocean City with Rick, her husband of 27 years. They have three children: Hannah (27), Sarah (22), and Aaron (20), and share the home with Carol’s mom, two cats, and a boykin spaniel. The family loves to travel

to amusement parks; Carol says she still goes on all the rides, albeit with a little help from Dramamine. She is a huge Washington Capitals fan, and enjoys riding her bike and playing golf, pickleball, and basketball. Her goals for 2024 are to find a better work/family balance, and perhaps travel to Europe if she can take time away from her other commitments. And, spoiler alert: she hinted at an interest in politics.

Carol still gets up every day at 4 am; she values her morning quiet time and says she needs it to reset and function throughout the day. She orders coffee with an extra shot of espresso, and carries two mobile phones (one dedicated to the Council, which Tony has dubbed ‘the bat phone’). Carol still hears her dad’s voice in her head and knows that he is present and guiding her. She’s not slowing down any time soon.

UNLOCK YOUR DREAM HOME

We're passionate about helping people achieve homeownership and save big with our extensive program offerings!

CALL US TODAY! 410.404.3317



The Tammy Andrews Team of Coastal Lending Group, LLC
 Tammy Andrews, Eastern Shore Branch Manager | NMLS #197860 | 410-404-3317

Licensed in DC, DE, FL, MD, NJ, PA, SC, VA, & WV | info@coastallg.com | 877.565.3140 | NMLS #297505

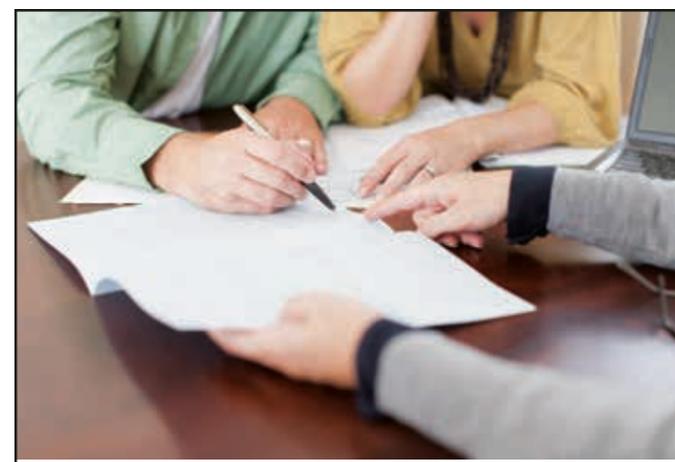
22 W Padonia Rd, Ste C-145 Timonium, MD 21093 | 112 N Talbot St St Michaels, MD 21663 | 410 Severn Ave Annapolis, MD 21403

Our photography speaks for itself.....



atlantic Exposure LLC

BEST OF coastal STYLE 2023
 REAL ESTATE PHOTOGRAPHER
 SUSSEX COUNTY



In-House Settlement Solutions for You and Your Client

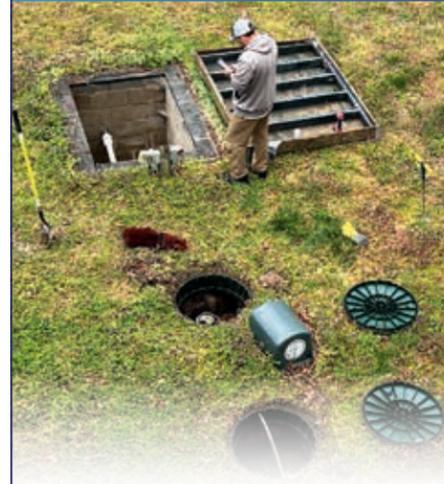
Education. Processing. Consultation. Settlements.



LICENSED IN MARYLAND, PENNSYLVANIA AND DC

1014 W. 36TH STREET BALTIMORE, MD 21211
 (410) 777-5311 | INFO@IHTITLE.COM | WWW.IHTITLE.COM

DELMARVAS SEPTIC INSPECTION SPECIALISTS. YOUR CLIENTS DESERVE THE BEST!



- Property Transfer Inspections
- Design and Repair
- Service and Maintenance

Serving MD, DE, and VA.
 Certified and Licensed




CHESAPEAKE INSPECTION SERVICES

(410) 251-1425 for MD • (302) 947-8898 for DE
 chesapeakeinspectionsservices.com




BECAUSE WE KNOW COASTAL REAL ESTATE...

**Real Estate Settlements
 Estate Planning & Administration
 Business Entity Formation**

Ocean View | Millsboro | Rehoboth Beach

302-539-1388 | wtdelaw.com




MADD CLEAN
 "Had my first cleaning with MaddClean today and they did an awesome job! I was very impressed with their work ethic, and my house is sparkling!"

Service

- Residential Cleaning
- Commercial Cleaning
- Antiviral Disinfection

410-693-3404
 MaddClean.Sussex@gmail.com
 /MaddCleanLLC

TOP 100 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Dec. 31, 2023

Based on MLS data for agents in Sussex County, DE, Wicomico County, MD and Worcester County, MD.

RANK	NAME	OFFICE	SALES	TOTAL
1	Lee Ann Wilkinson	Berkshire Hathaway HomeServices PenFed Realty	339.5	\$290,219,880
2	Dustin Oldfather	Compass	134.5	\$56,995,557
3	Brandon C Brittingham	Long & Foster Real Estate, Inc.	132	\$41,553,966
4	CARRIE LINGO	Jack Lingo - Lewes	130.5	\$126,380,626
5	Mary SCHROCK	Northrop Realty	112.5	\$64,622,392
6	Pamela Price	RE/MAX Advantage Realty	106.5	\$36,109,800
7	MICHAEL KENNEDY	Compass	93	\$65,144,474
8	Debbie Reed	RE/MAX Realty Group Rehoboth	93	\$65,056,844
9	Tyler L Nicholls	The Parker Group	72.5	\$23,754,075
10	PAUL TOWNSEND	Jack Lingo - Lewes	70.5	\$66,825,713
11	Joseph Wilson	Coastal Life Realty Group LLC	66	\$35,220,165
12	LESLIE KOPP	Long & Foster Real Estate, Inc.	64	\$84,488,175
13	Carol Proctor	Berkshire Hathaway HomeServices PenFed Realty	64	\$37,347,650
14	JAIME HURLOCK	Long & Foster Real Estate, Inc.	62.5	\$28,963,448
15	Russell G Griffin	Keller Williams Realty	62.5	\$21,143,625
16	Bethany A. Drew	Hileman Real Estate-Berlin	58	\$22,133,219
17	LINDA BOVA	SEA BOVA ASSOCIATES INC.	56	\$10,078,975
18	Kimberly Lear Hamer	Monument Sotheby's International Realty	55.5	\$60,982,600
19	Erin S. Lee	Keller Williams Realty	55	\$9,318,090
20	Grant K Fritschle	Keller Williams Realty Delmarva	52.5	\$31,013,228
21	PAUL MALTAGHATI	Monument Sotheby's International Realty	50	\$47,717,998
22	Kevin E Decker	Coastal Life Realty Group LLC	50	\$31,220,900
23	Darron Whitehead	Whitehead Real Estate Exec.	49.5	\$14,874,850
24	Nicholas Bobenko	Coastal Life Realty Group LLC	49	\$21,805,115
25	Suzie Parker	Northrop Realty	49	\$30,891,262
26	Ryan Haley	Atlantic Shores Sotheby's International Realty	47.5	\$25,441,084
27	COURTNEY V BOULOUCON	Coldwell Banker Realty	47.5	\$47,254,089
28	Nancy Reither	Coldwell Banker Realty	46	\$38,662,380
29	SUZANNE MACNAB	RE/MAX Coastal	44	\$23,759,115
30	Cory Mayo	Monument Sotheby's International Realty	44	\$36,057,396
31	BARROWS AND ASSOCIATES	Monument Sotheby's International Realty	44	\$32,869,910
32	Meme ELLIS	Keller Williams Realty	44	\$17,574,249
33	Julie Gritton	Coldwell Banker Premier - Lewes	43	\$23,254,657
34	Kimberly Heaney	Berkshire Hathaway HomeServices PenFed Realty-WOC	43	\$15,572,290

RANK	NAME	OFFICE	SALES	TOTAL
35	Gary Michael Desch	Northrop Realty	43	\$29,644,621
36	BRIDGET BAUER	SEA BOVA ASSOCIATES INC.	42	\$6,630,675
37	DANIEL R LUSK	McWilliams/Ballard, Inc.	41.5	\$35,686,218
38	JAMES LATTANZI	Northrop Realty	41	\$25,259,480
39	Richard Barr	Long & Foster Real Estate, Inc.	40	\$10,317,370
40	Larry Linaweaver	Iron Valley Real Estate at The Beach	40	\$11,543,156
41	JOHN ZACHARIAS	Patterson-Schwartz-OceanView	39	\$26,899,284
42	JOSHUA RASH	Long & Foster Real Estate, Inc.	38.5	\$17,192,084
43	Jamie Caine	Coldwell Banker Realty	38	\$21,024,676
44	Allison Stine	Northrop Realty	37.5	\$20,673,888
45	Suzannah Cain	Coldwell Banker Realty	37	\$13,414,125
46	CHRISTINE MCCOY	Coldwell Banker Realty	37	\$21,301,230
47	Anthony E Balcerzak Jr.	Berkshire Hathaway HomeServices PenFed Realty-WOC	36	\$16,093,551
48	Nicole P. Callender	Keller Williams Realty Delmarva	36	\$15,790,364
49	Melanie Shoff	Coastal Life Realty Group LLC	36	\$17,391,950
50	Timothy D Meadowcroft	Long & Foster Real Estate, Inc.	35	\$14,658,290

Disclaimer: Statistics are derived from closed sales data. Data pulled on January 6th 2024, and based on reported numbers to MLS. This is closed sales in all of Maryland and Delaware by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Coastal Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

Locally Owned & Family Operated



- Garbage Collection
- Roll-Off Dumpsters
- Junk Removal / Cleanouts

615 Eastern Shore Drive
Salisbury, MD 21804

SEAGULL
DISPOSAL

443-880-0809
seagulldisposal.com



TOP 100 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Dec. 31, 2023

Based on MLS data for agents in Sussex County, DE, Wicomico County, MD and Worcester County, MD.

RANK	NAME	OFFICE	SALES	TOTAL
51	Robert Payne	RE/MAX Advantage Realty	34.5	\$10,110,275
52	Jaime Cortes	Coldwell Banker Realty	34	\$8,890,380
53	Anna Spann	Coldwell Banker Realty	34	\$12,076,240
54	ASHLEY BROSNAHAN	Long & Foster Real Estate, Inc.	34	\$19,792,703
55	Sandi Bisgood	Monument Sotheby's International Realty	34	\$32,085,195
56	VICKIE YORK	VICKIE YORK AT THE BEACH REALTY	33.5	\$21,318,499
57	William Bjorkland	Coldwell Banker Realty	33.5	\$15,493,697
58	Donna Harrington	Coldwell Banker Realty	33.5	\$11,742,850
59	BILL CULLIN	Long & Foster Real Estate, Inc.	33	\$21,941,745
60	FRANCIS ESPARZA	Linda Vista Real Estate	33	\$8,125,400
61	Shawn Kotwica	Coldwell Banker Realty	32.5	\$14,441,115
62	Tracy L. Zell	Long & Foster Real Estate, Inc.	32.5	\$19,672,400
63	Anthony Matrona	Resort Real Estate	32	\$7,954,600
64	Michael David Steinberg	Patterson-Schwartz-Rehoboth	32	\$16,726,105
65	Terence A. Riley	Shore 4U Real Estate	32	\$26,159,715
66	Marti Hoster	ERA Martin Associates	31.5	\$8,908,392

RANK	NAME	OFFICE	SALES	TOTAL
67	William P Brown	Keller Williams Realty	31	\$9,471,199
68	Larry E Holdren	Larry Holdren Real Estate Inc	31	\$5,556,600
69	Renee Parker	The Parker Group	31	\$9,106,739
70	Phillip W Knight	Atlantic Shores Sotheby's International Realty	31	\$16,081,317
71	Nitan Soni	Northrop Realty	31	\$15,650,555
72	Lisa Mathena	The Lisa Mathena Group, Inc.	30.5	\$8,526,146
73	David L Whittington Jr.	Coastal Life Realty Group LLC	30	\$16,588,100
74	Jonathan M Barker	Keller Williams Realty Delmarva	30	\$25,146,124
75	Andy Whitescarver	RE/MAX Realty Group Rehoboth	30	\$11,826,040
76	Dustin Parker	The Parker Group	29.5	\$13,293,860
77	Dale King	Vision Realty Group of Salisbury	29	\$7,915,423
78	Virginia Malone	Coldwell Banker Realty	29	\$13,926,375
79	Dustin Oldfather	Compass	29	\$11,663,314
80	ROBIN PALUMBO THOMPSON	Northrop Realty	29	\$14,689,607
81	Deborah K. Bennington	Berkshire Hathaway HomeServices PenFed Realty - OP	28.5	\$12,392,850
82	ELIZABETH KAPP	Long & Foster Real Estate, Inc.	28.5	\$17,968,922
83	Lauren W. Bunting	Keller Williams Realty Delmarva	28	\$12,397,664
84	Patricia Lynn Himelright	Northrop Realty	28	\$5,328,400
85	ANTHONY SACCO	RE/MAX Associates	28	\$9,068,406
86	Bill R. Rothstein	Montego Bay Realty	28	\$11,374,250
87	Leslie I. Smith	Sheppard Realty Inc	28	\$11,324,558
88	MATT BRITTINGHAM	Patterson-Schwartz-Rehoboth	28	\$13,594,550
89	Amanda Ellen Tingle	Coldwell Banker Realty	28	\$10,169,767
90	KIM S HOOK	RE/MAX Coastal	27	\$20,856,913
91	Matthew Lunden	Keller Williams Realty	27	\$15,703,209
92	Jeffrey Douglas Messick	Berkshire Hathaway HomeServices PenFed Realty-WOC	27	\$9,427,507
93	VALERIE ELLENBERGER	Compass	27	\$15,463,710
94	SHELBY SMITH	Long & Foster Real Estate, Inc.	26.5	\$14,376,050
95	DANIEL TAGLIANTI	Keller Williams Realty	26	\$17,085,206
96	Charlene L. Reaser	Long & Foster Real Estate, Inc.	26	\$8,571,440
97	SHAUN TULL	Jack Lingo - Rehoboth	26	\$56,928,320
98	Harryson Domercant	Keller Williams Realty Delmarva	26	\$6,105,370
99	SHANNON L SMITH	Northrop Realty	25.5	\$13,716,837
100	Marc Bouloucon	Coldwell Banker Realty	25.5	\$22,067,293

Disclaimer: Statistics are derived from closed sales data. Data pulled on January 6th 2024, and based on reported numbers to MLS. This is closed sales in all of Maryland and Delaware by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Coastal Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

Ready to Elevate Your Real Estate Game?

Offering Solutions to Help Your Coastal Buyers with Capital Bank Second Home Loan Purchase Promotion.

With the changes recently made, lenders must now offer you rates equivalent to purchasing an investment property. Capital Bank offers you a significantly better option, a 30-year fixed rate second home purchase mortgage at primary rates!

- 30-YEAR FIXED RATE
- OFFERED AT PRIMARY RATES
- 80% MAX LTV UP TO \$1 MILLION IN LOAN AMOUNT
- SECOND HOME PURCHASE LOANS ONLY IN DE, MD, & VA
- RATE REDUCED ADDITIONAL .25% FOR AUTO PAY

Contact us today to learn more about our Second Home Program

Eric Parsons: eparsons@capitalbanmd.com, 302-632-2515, eric-parsons.com
 Joe Gensoli: jgensoli@capitalbanmd.com, 484-894-5827, mortgagepro-joe.com



Your Property is Our Priority



Fall in love with your home!

Our team of certified Title Insurance agents are ready to help you!

- 27 years in Business
- Woman-Owned
- Multiple Locations across MD, VA, PA, DE



From your first home to a commercial project, Lakeside Title is the choice for real estate transactions.

You can **trust** our team to continually provide protection and value to everyone involved!

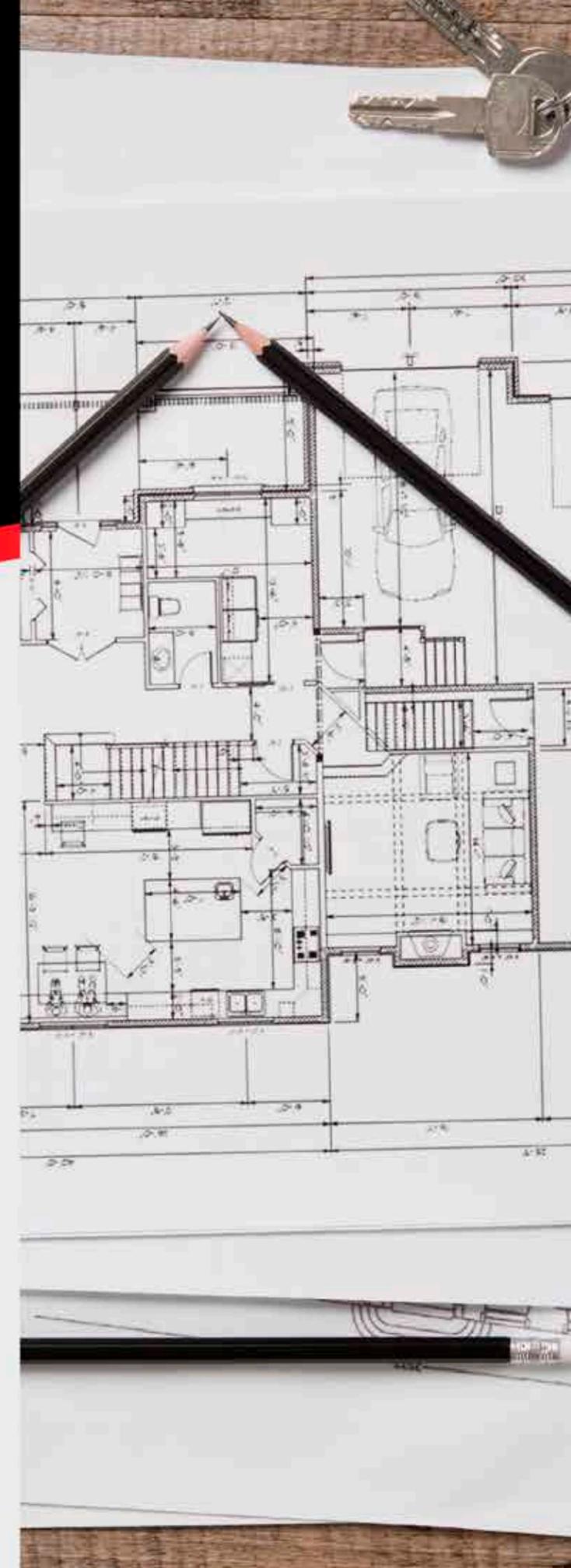


Contact us today, **Scan here.**

Headquarters:

9200 Old Annapolis Road, Suite 200
Columbia, MD 21045

410-992-1070 / info@lakesidetitle.com
www.lakesidetitle.com



TOP 100 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Dec. 31, 2023

Based on MLS data for agents in Sussex County, DE, Wicomico County, MD and Worcester County, MD.

RANK	NAME	OFFICE	SALES	TOTAL
1	Lee Ann Wilkinson	Berkshire Hathaway HomeServices PenFed Realty	339.5	\$290,219,880
2	CARRIE LINGO	Jack Lingo - Lewes	130.5	\$126,380,626
3	LESLIE KOPP	Long & Foster Real Estate, Inc.	64	\$84,488,175
4	PAUL TOWNSEND	Jack Lingo - Lewes	70.5	\$66,825,713
5	MICHAEL KENNEDY	Compass	93	\$65,144,474
6	Debbie Reed	RE/MAX Realty Group Rehoboth	93	\$65,056,844
7	Mary SCHROCK	Northrop Realty	112.5	\$64,622,392
8	Kimberly Lear Hamer	Monument Sotheby's International Realty	55.5	\$60,982,600
9	Dustin Oldfather	Compass	134.5	\$56,995,557
10	SHAUN TULL	Jack Lingo - Rehoboth	26	\$56,928,320
11	PAUL MALTAGHATI	Monument Sotheby's International Realty	50	\$47,717,998
12	COURTNEY V BOULOUCON	Coldwell Banker Realty	47.5	\$47,254,089
13	BRYCE LINGO	Jack Lingo - Rehoboth	24	\$42,454,370
14	Brandon C Brittingham	Long & Foster Real Estate, Inc.	132	\$41,553,966
15	Nancy Reither	Coldwell Banker Realty	46	\$38,662,380
16	Carol Proctor	Berkshire Hathaway HomeServices PenFed Realty	64	\$37,347,650

RANK	NAME	OFFICE	SALES	TOTAL
17	Pamela Price	RE/MAX Advantage Realty	106.5	\$36,109,800
18	Cory Mayo	Monument Sotheby's International Realty	44	\$36,057,396
19	DANIEL R LUSK	McWilliams/Ballard, Inc.	41.5	\$35,686,218
20	Joseph Wilson	Coastal Life Realty Group LLC	66	\$35,220,165
21	BARROWS AND ASSOCIATES	Monument Sotheby's International Realty	44	\$32,869,910
22	Sandi Bisgood	Monument Sotheby's International Realty	34	\$32,085,195
23	Kevin E Decker	Coastal Life Realty Group LLC	50	\$31,220,900
24	Grant K Fritschle	Keller Williams Realty Delmarva	52.5	\$31,013,228
25	Suzie Parker	Northrop Realty	49	\$30,891,262
26	Gary Michael Desch	Northrop Realty	43	\$29,644,621
27	JAIME HURLOCK	Long & Foster Real Estate, Inc.	62.5	\$28,963,448
28	JOHN ZACHARIAS	Patterson-Schwartz-OceanView	39	\$26,899,284
29	KIKI HARGROVE	Long & Foster Real Estate, Inc.	20	\$26,186,312
30	Terence A. Riley	Shore 4U Real Estate	32	\$26,159,715
31	Ryan Haley	Atlantic Shores Sotheby's International Realty	47.5	\$25,441,084
32	JAMES LATTANZI	Northrop Realty	41	\$25,259,480
33	Jonathan M Barker	Keller Williams Realty Delmarva	30	\$25,146,124
34	SUZANNE MACNAB	RE/MAX Coastal	44	\$23,759,115
35	Tyler L Nicholls	The Parker Group	72.5	\$23,754,075
36	Julie Gritton	Coldwell Banker Premier - Lewes	43	\$23,254,657
37	Bethany A. Drew	Hileman Real Estate-Berlin	58	\$22,133,219
38	Marc Bouloucon	Coldwell Banker Realty	25.5	\$22,067,293
39	BILL CULLIN	Long & Foster Real Estate, Inc.	33	\$21,941,745
40	Nicholas Bobenko	Coastal Life Realty Group LLC	49	\$21,805,115
41	VICKIE YORK	VICKIE YORK AT THE BEACH REALTY	33.5	\$21,318,499
42	CHRISTINE MCCOY	Coldwell Banker Realty	37	\$21,301,230
43	Jay Phillips	Holiday Real Estate	15	\$21,206,400
44	Russell G Griffin	Keller Williams Realty	62.5	\$21,143,625
45	Jamie Caine	Coldwell Banker Realty	38	\$21,024,676
46	KIM S HOOK	RE/MAX Coastal	27	\$20,856,913
47	COLLEEN WINDROW	Keller Williams Realty	23.5	\$20,827,110
48	Allison Stine	Northrop Realty	37.5	\$20,673,888
49	CHRISTI ARNDT	Long & Foster Real Estate, Inc.	10.5	\$20,525,500
50	ASHLEY BROSAHAN	Long & Foster Real Estate, Inc.	34	\$19,792,703

Disclaimer: Statistics are derived from closed sales data. Data pulled on January 6th 2024, and based on reported numbers to MLS. This is closed sales in all of Maryland and Delaware by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Coastal Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.





Billy Apostolou
Business Development Manager
C: 443.286.4233



Kevin Parlett
Sr. Loan Officer | NMLS #1821922
C: 410.459.9299



Kristen Hall
Processor
O: 443.341.4140



Jeff Dobrzykowski
Branch Manager | NMLS #155799
C: 443.722.1680



TOP 100 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Dec. 31, 2023

Based on MLS data for agents in Sussex County, DE, Wicomico County, MD and Worcester County, MD.

RANK	NAME	OFFICE	SALES	TOTAL
51	Tracy L. Zell	Long & Foster Real Estate, Inc.	32.5	\$19,672,400
52	JENNIFER BARROWS	Monument Sotheby's International Realty	24.5	\$19,644,509
53	Walter Stucki	RE/MAX Realty Group Rehoboth	21	\$19,141,125
54	ELIZABETH KAPP	Long & Foster Real Estate, Inc.	28.5	\$17,968,922
55	Chris Jett	Shore 4U Real Estate	22	\$17,811,450
56	Meme ELLIS	Keller Williams Realty	44	\$17,574,249
57	Melanie Shoff	Coastal Life Realty Group LLC	36	\$17,391,950
58	JOSHUA RASH	Long & Foster Real Estate, Inc.	38.5	\$17,192,084
59	DANIEL TAGLIENTI	Keller Williams Realty	26	\$17,085,206
60	MICHAEL RODRIGUEZ	Jack Lingo - Rehoboth	9.5	\$16,923,100
61	Michael David Steinberg	Patterson-Schwartz-Rehoboth	32	\$16,726,105
62	RANDY MASON	Jack Lingo - Rehoboth	15	\$16,704,295
63	David L Whittington Jr.	Coastal Life Realty Group LLC	30	\$16,588,100
64	Jennifer A A Smith	Keller Williams Realty	20	\$16,560,242
65	HENRY A JAFFE	Monument Sotheby's International Realty	15	\$16,247,432
66	CHRISTINE TINGLE	Keller Williams Realty	24	\$16,158,895
67	Anthony E Balcerzak Jr.	Berkshire Hathaway HomeServices PenFed Realty-WOC	36	\$16,093,551
68	Phillip W Knight	Atlantic Shores Sotheby's International Realty	31	\$16,081,317
69	Nicole P. Callender	Keller Williams Realty Delmarva	36	\$15,790,364
70	Gail Mitkoff	Keller Williams Realty	14	\$15,781,500
71	Matthew Lunden	Keller Williams Realty	27	\$15,703,209
72	Nitan Soni	Northrop Realty	31	\$15,650,555
73	Kimberly Heaney	Berkshire Hathaway HomeServices PenFed Realty-WOC	43	\$15,572,290
74	JOYCE HENDERSON	Coldwell Banker Realty	11	\$15,501,212
75	William Bjorkland	Coldwell Banker Realty	33.5	\$15,493,697
76	VALERIE ELLENBERGER	Compass	27	\$15,463,710
77	Mitchell G. David	Sheppard Realty Inc	23	\$15,058,120
78	JOHN KLEINSTUBER	JOHN KLEINSTUBER AND ASSOC INC	9	\$15,035,000
79	Darron Whitehead	Whitehead Real Estate Exec.	49.5	\$14,874,850
80	Jacqueline Kay Martini	Coldwell Banker Realty	15	\$14,840,500
81	ROBIN PALUMBO THOMPSON	Northrop Realty	29	\$14,689,607
82	Timothy D Meadowcroft	Long & Foster Real Estate, Inc.	35	\$14,658,290
83	Tina Dorsey	Coastal Life Realty Group LLC	25	\$14,553,485
84	Shawn Kotwica	Coldwell Banker Realty	32.5	\$14,441,115

RANK	NAME	OFFICE	SALES	TOTAL
85	SHELBY SMITH	Long & Foster Real Estate, Inc.	26.5	\$14,376,050
86	Michael Kogler	Long & Foster Real Estate, Inc.	13	\$14,114,500
87	Whitney Jarvis	Coldwell Banker Realty	18	\$13,941,890
88	Virginia Malone	Coldwell Banker Realty	29	\$13,926,375
89	SHANNON L SMITH	Northrop Realty	25.5	\$13,716,837
90	MATT BRITTINGHAM	Patterson-Schwartz-Rehoboth	28	\$13,594,550
91	WAYNE LYONS	Long & Foster Real Estate, Inc.	9	\$13,556,250
92	Paul A. Sicari	Compass	20.5	\$13,523,290
93	Suzannah Cain	Coldwell Banker Realty	37	\$13,414,125
94	Lucius Webb	Jack Lingo - Rehoboth	16	\$13,337,000
95	Dustin Parker	The Parker Group	29.5	\$13,293,860
96	Cindy D Souza	Long & Foster Real Estate, Inc.	16	\$12,923,749
97	Julie Woulfe	ERA Martin Associates, Shamrock Division	24.5	\$12,915,300
98	Lauren W. Bunting	Keller Williams Realty Delmarva	28	\$12,397,664
99	Deborah K. Bennington	Berkshire Hathaway HomeServices PenFed Realty - OP	28.5	\$12,392,850
100	Andrew Staton	Monument Sotheby's International Realty	25	\$12,371,425

Disclaimer: Statistics are derived from closed sales data. Data pulled on January 6th 2024, and based on reported numbers to MLS. This is closed sales in all of Maryland and Delaware by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. Coastal Real Producers does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

3% Co-Op + Bonus for REAL PRODUCERS

The Village of College Park-
Georgetown
From the lower \$300s

Wetherby-
Millsboro
From the upper \$300s

Chase Oaks-
Lewes
From the mid \$400s

Sycamore Chase-
Frankford
From the upper \$400s

Scan to find the right community for your client!



DRB Homes.com 302.485.0202

DRB Homes reserves the right to make changes to speculative homes under construction. Some images subject to photo likeness and may contain optional structural features and optional interior features and finishes. Colors, exterior finishes, and square footage may vary from pictures and plans. Not all elevations or options shown are available in all communities. All dimensions/square footage are approximate; actual dimensions/square footage may vary. Prices are subject to change without notice.



QUICK MOVE IN HOMES AVAILABLE

DRB HOMES





Branded Apparel & Promotional Products

9748 Stephen Decatur Hwy
Suite 201
West Ocean City, MD 21842
410-213-0820

**Real Products
Real People
Real Results!**



Home
IS WHERE YOUR STORY BEGINS

Kari Story
Sales Manager
Cell: (443) 614-6286
kstory@mainstreethl.com
www.KariStory.com
NMLS ID: 476369

Ashley Harrison
Loan Originator
Cell: 443-614-5742
NMLS# 2183207
aharrison@mainstreethl.com
MSHE, NMLS #2893 mainstreethomeloans.com

Apply here!




"It was a pleasure working with Certified Title. Their team made the entire process easy and seamless. I highly recommend their services for anyone looking for a professional, reliable and trustworthy title company."



"Buddy the Retriever" is our proprietary virtual closing assistant that provides 24/7 real-time text and email communication throughout the process.

For more information, contact Stephen Millstein directly at stephen@certifiedtitlecorp.com or call our office.

888-486-5511 | certifiedtitlecorp.com




Certified Title CORPORATION



PRO-SPECT
Your Professional Property Inspection

PEACE OF MIND... GUARANTEED



SCHEDULE NOW

200% SATISFACTION GUARANTEE
If you are not satisfied with our services, we will refund your money and pay for another inspector to reinspect your property.

48 HOUR GUARANTEE
We know how important it is to get you to closing on time. If we can't get you on the schedule within 48 business hours then you get \$48 off the inspection!

90-DAY TERMITE-FREE GUARANTEE
Every home we inspect is guaranteed to be termite-free for 90 days. If you have termites within 90 days of your inspection, we will pay for your first treatment.



WHY CHOOSE T. CARNEY?
We're committed!
@TCARNEYSUSSEXLAW

T. CARNEY
SUSSEX LAW

Committed to providing the best comprehensive legal services for real estate transactions in the region.

T. Carney Sussex Law LLC
admin@tcarneylaw.com
302-567-2727



20 YEARS OF
THE N2 COMPANY

LOAN OFFICER SPOTLIGHT



○ ○ ○ ○

BRIDGE THE GAP WITH FREEDMONT

Freedmont's Bridge Loan allows you to buy your new home **BEFORE** you sell.

Call us today to learn more!



JAKE BRYAN

Sales Manager - NMLS #708269
jbryan@freedmont.com
443-735-5626
www.freedmont.com/jakebryan



SCOTT ALLEN

Loan Officer - NMLS #168088
sallen@freedmont.com
302-515-6568
www.freedmont.com/scottallen



Jake Bryan, Sales Manager - NMLS # 708269; Licensed in DE, MD, PA. Scott Allen, Loan Officer - NMLS # 168088; Licensed in DE, MA, PA. Employed by radius financial group inc., NMLS #1846. DE Lender License 040021; MD Mortgage Lender 1846; PA 70433/75643. Freedmont Mortgage Group is a Division of radius financial group inc.