



Caliber Home Loans, Inc. is pleased to announce the Ultimate Home Buying Experience. It puts today's technology to work for borrowers, taking them from application to approval to closing quickly while keeping the entire process simple.*

High-tech services that give customers more of what they want.

Today's borrowers want a simple, streamlined home financing experience. However, they also recognize the benefits of a traditional relationship with a Loan Consultant who can explain the benefits of different loan programs. Caliber's Ultimate Home Buying Experience provides all this and more, including:

- A high-touch, individualized process: A borrower's application can now be completed in minutes so Caliber can verify electronically.
- **A new industry standard in closing times:** Approval and closing a loan used to take at least a month. With the Ultimate Home Buying Experience, eligible loans may close in less than 10 days.
- A reduction in mortgage paperwork: Caliber offers a fast and streamlined process at closing, that makes it easier to get into a home.

Finally ... a faster, easier way home

Caliber's Ultimate Home Buying Experience enables us to provide personal guidance to our borrowers with the help of our cutting-edge technology. Contact me today to learn more.



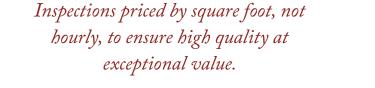
Justin Glenney US Navy Veteran Loan Consultant NMLS ID #584585VA Lic. #MLO-36889VA 324 Laskin Road Virginia Beach, Va. 23451 Mobile 757-352-6436 Fax 844-872-9456







- Structural Repairs
- Termite & Fungus Treatments
- Insulation Replacement
- Moisture Barriers
- Dehumidifier Packages



address your property's specific needs.

Residential & Commercial Property Inspections

New Construction Inspections

Certified Inspections

Pre-Sale Inspections

Maintenance Inspections

- 11-Month Inspections
- Mold Sampling
- STR Safety Inspections
- Air Quality Testing



USE CODE 250FF FOR

YOUR NEXT **HOME INSPECTION**



© 2023 Newrez LLC dba Caliber Home Lending, 1100 Virginia Dr., Ste. 125, Fort Washington, PA 19034. 1-888-673-5521. NMLS #3013 (www.nmlsconsumeraccess.org). Alaska Mortgage Lender License #AK3013. Arizona Mortgage Banker License #919777. Licensed by the Department of Financial Protection & Innovation under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to a California Finance Lenders Law license.n Massachusetts Lender #ML-3013. Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Banking Department. Additional licenses available at www.newrez.com. For real estate and nortgage professionals only and not intended for distribution to consumers or other third parties.

TABLE OF

CONTENTS





16 Couple: Lonnie & Heather Bush



20



26 Glocker & Jim Butler



32 They Now









EXPERT DESIGN, LOCAL TOUCH

From in-stock solutions for your client's immediate cabinet and flooring needs, to custom kitchens that are intentionally designed, we have everything you need to make any client happy.

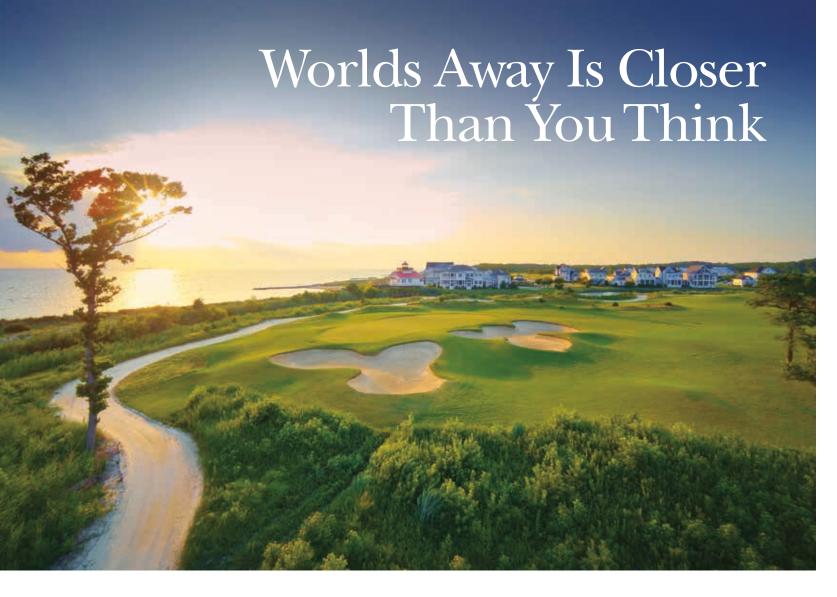
(757) 461-1454 SAME QUALITY

Family owned and proudly serving

Hampton Roads since 1990!



VISIT OUR NEWLY RENOVATED SHOWROOM! • 5950 Poplar Hall Dr, Norfolk, VA 23502



Explore A Fantastic Lifestyle Opportunity For Your Clients

Beautifully situated in Cape Charles on 1,720 acres of one of the most picturesque landscapes on the lower Eastern Shore, Bay Creek is a master planned community and resort less than an hour from almost anywhere in Hampton Roads, yet worlds away from anything you've ever experienced in Virginia.

Recognized by ideal-LIVING Magazine as the 'Best Coastal Community In Virginia' and 'One Of The Top 100 Places To Live In The U.S.', families from Hampton Roads are discovering a lifestyle they never dreamed was possible this close to the Southside. Be it a retirement home close to family and friends, a second-home alternative to the crowds and traffic of the Outer Banks, or a primary residence where the morning commute across the Bay is actually shorter than from their current residence, Bay Creek has been discovered by many affluent families in Hampton Roads.

As the sales and marketing arm of the developer, Bay Creek Realty enthusiastically welcomes Buyer's Agents. Whether you accompany your clients onsite or simply refer them to our team, Realtors and Brokers can earn big commissions here on Virginia's Cape!









Outlook Cottage

411 WALBRIDGE BEND | BAYSIDE VILLAGE 4 BR | 3.5 BA | 2,940+/- SQ FT | \$1,056,998

Welcome to The Outlook Cottage in Bayside Village, a spacious new home offering situated beautifully across the street from Cassatt Green Park and just steps from the Life Center and private beach coves along the Chesapeake Bay.

This coastal design by Showcase Builder Terry Industries offers a beautiful open floor plan on the main level and is ideal for families who require just a bit of extra space, with both a main level and upper-level Owner's Suite, a home office, and a 2-car garage.

Homesites from the \$100s | Condos & Townhomes from the \$500s | New Single Family Homes from the \$800s

Bring your clients for a memorable visit today!

Toll Free 844.620.2900 | info@BayCreekLife.com | BayCreekLife.com

BAY CREEK Cape Charles, Virginia

Obtain the Property Report required by Federal Law and read it before signing anything. No Federal agency has judged the merits or values, if any, of the property. This is not intended to be and does not constitute an offer in any state or jurisdiction where prohibited by law. Information deemed reliable but not guaranteed. Prices and square footages are provided for reference only but are subject to change and not guaranteed. Renderings are artist's conceptual illustrations and are subject to change. Sales by Bay Creek Realty/Broker. ©2023 Bay Creek. All rights reserved.



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!

ADVERTISING

Real Producers (757) 348-7809

APPRAISAL SERVICES

CMP Appraisals (757) 689-0607 vabeachappraisals.com

ASSOCIATION OF REALTORS®

Hampton Roads REALTOR® Association (302) 359-8356

BLINDS/SHADES/ **SHUTTERS/DRAPES**

Budget Blinds of Hampton Roads (757) 356-9996 budgetblinds.com/ chesapeake

KISS

ME

TRUE

LOVE

Maddie Podish

C: 757-634-8998

Tina Carneal

C: 757-291-4398

Senior Sales Executive

Senior Sales Executive

2022 & 2023 Diamond Elite Producer

E: tina-maddie@achosahw.com

BUILDER

Chesapeake Homes Nicole Maggio-Deaton (757) 448-3742 ChesHomes.com

BUILDER/DEVELOPER

Bay Creek Cape Charles (844) 620-2900 baycreeklife.com

CLOSING GIFTS

Cutco Closing Gifts — Russell Wimbrough (757) 714-7207 AForeverGift.com

CRM

ACHOSA

A HOME WARRANTY

SWEET AS CANDY

Restoring your faith in home warranties

Bonzo (614) 357-2367 getbonzo.com

BE

MINE

LOVE

YOU

FINANCIAL ADVISOR/ **FINANCIAL PROFESSIONAL**

Peacelink Financial Planning, LLC (757) 504-2765 peacelinkfp.com

GENERAL CONTRACTOR CONSTRUCTION/REMODELS

Cubas LLC (757) 837-8145 Cubasqc.com

HOME INSPECTION

Beacon Property Inspections (757) 822-4839 www.beaconproperty inspections.com

Lind's Property Inspections (757) 575-5932 Lindspropertyinspections.com

QAI - Home Inspections (757) 689-7356 QAIHome.com

Safe House Property Inspections Austin McCrory (757) 418-0944 SafeHouseProperty Inspections.com

The Brickkicker Inspection Services (757) 583-4444 Brickkicker.com/ hamptonroads

HOME STAGING

Impressive Home Staging (757) 803-3877 **ImpressiveHome** Staging.com

HOME WARRANTY

ACHOSA Home Warranty, LLC Tina Carneal & Maddie Podish (757) 291-4398 achosahw.com

First American Home Warranty Jamie Cook (757) 390-8785 FirstAM.com

Old Republic Home Protection

(910) 382-8048 My.ORHP.com/PerryBocson

HYPNOTHERAPY

Hypno Health Solutions (757) 720-4204 www.hypnohelpsyou.com

INSURANCE

Prosper Insurance Sarah Dodson (757) 248-5973 Prosper.Insurance

Torcia Agency — Goosehead Insurance Kevin Torcia (757) 785-0448 Goosehead.com/ kevintorcia

MORTGAGE

AnnieMac Home Mortgage The Elite Team (757) 737-3484 hamos@annie-mac.com

Carrie Williams - Atlantic Bay Mortgage Group (757) 870-4614 AtlanticBay.com/ CarrieWilliams

Christie Woytowitz loanDepot (757) 619-5279 loanDepot.com/ cwoytowitz

Colby Raymond — TowneBank Mortgage (757) 748-5522 townebankmortgage.com/ officers/colby-raymond

Cynthia Lewis - New **Dominion Mortgage** (757) 822-0330 NewDominion Mortgage.com

David Burchett -Caliber Home Loans (757) 773-8545 CaliberHomeLoans.com

Justin Miller - Veterans United Home Loans (619) 818-5976 VUJustinMiller.com

Katie Brinson — Atlantic Coast Mortgage (540) 212-8277 atlanticcoastmortgage.com/lo/ katie-brinson/

Kimberly Vap — Clear Mortgage (757) 544-8934

Rusty Parker — OVM Financial Team (757) 560-8661 rustyparker.ovmfinancial.com/

The Broker (757) 619-4494 thebrokerva.com

MOVING COMPANY

Off Load Moving (757) 749-7212 offloadmoving.com **PHOTOGRAPHY & VIDEOGRAPHY**

Charles Townsend Photo & Video Charles Townsend

(757) 559-4745 www.charlestownsend.net

Murawski Photography, LLC Mason Murawski (757) 504-6461 www.murawskiphoto.com/

PHOTOGRAPHY/ **BRANDING**

Leah Ariel Photography (757) 202-7666 LeahArielPhotography.com

Rachel Saddlemire Photography (336) 970-1386 www.rachelsaddlemire.com

PRINTING / **PROMOTIONAL**

Innovative Twist (757) 553-1111 innovativetwist.com

PROPERTY MANAGEMENT

Renters Warehouse (757) 272-1616 RWHamptonRoads.com **REAL ESTATE PHOTOGRAPHY/ VIDEOGRAPHY**

Lighthouse Visuals (252) 531-3024

LightHouseVisuals.com **REMODELING - KITCHEN/**

BATH/FLOORING Cabinet Factory (757) 805-3825

cabinetfactoryva.com

REMODELING/HOME IMPROVEMENT

Reliable Home Solutions (757) 579-1027 Www.rhs757.com

SOCIAL MEDIA MARKETING/ MANAGEMENT

A Digital Marketing Consultant (732) 606-5236 ADigitalMarketingConsultant.com

TAX SERVICES

O'Neal Tax Services (757) 226-7124 OnealTaxVA.com

TERMITE INSPECTION & PEST CONTROL

Detect Termite & Moisture Services (757) 583-4444 DetectTermite.com

PESTOUT (757) 737-8688 x103 www.pestout.com

The Brickkicker Inspection Services (757) 583-4444 Brickkicker.com/ hamptonroads

TITLE & ESCROW

Noble Title & Escrow (757) 524-4210 www.nobletitleva.com/

Title Concepts (757) 819-6682 TitleConcepts.biz

True North Title (757) 963-5223 TrueNorthTitle.com

TRANSACTION COORDINATOR

Coastal Coordinating, LLC Karen Plate (757) 409-9314 Facebook.com/ coastalcoordinatinglic



CMP. RELATIONSHIPS THAT WIN

Third-generation appraisal team specializing in complex properties, waterfront, acreage, and beyond in Virginia Beach, Chesapeake, Norfolk, Suffolk, and the surrounding Hampton Roads area

2509 George Mason Drive #6658 Virginia Beach, VA 23456

(757) 689-0607 www.vabeachappraisals.com

8 • February 2024

Hampton Roads Real Producers • 9

MEET THE

HAMPTON ROADS

REAL PRODUCERS TEAM



JONI GIORDANO-**BOWLING** Publisher joni@realproducersmag.com (757) 348-7809



JACKI DONALDSON Managing Editor hrrealproducers @gmail.com (352) 332-5171



MARY KROMER Social Media Manager mary@adigital marketingconsultant.com (732) 606-5236



TORI EISELSTEIN Writer info@toribirdsocial.com (540) 735-6063



DANIELLE **KIDWELL** Writer danielle.kidwell @amail.com



Msparks7382@gmail.com (757) 634-8998



LEAH WALLACE Photographer info@leahariel photography.com (757) 202-7666



MASON MURAWSKI Photographer murawski.photography@ gmail.com (757) 504-6461



CHARLES **TOWNSEND** Photographer charlestownsendvideo@ gmail.com (757) 559-4745



SADDLEMIRE Photographer rachelthephoto42@ gmail.com (336) 970-1386



COREY HAYNES Photographer Corey@hdbros.com (540) 538-6929



MISTY PREWITT Photographer misty@misty savestheday.com (757) 620-0082



DAVE BOWLING Director of Events dave.bowling@n2co.com (757) 450-2899



IRAN PARKER Event Coordinator Iran@asharpevents.com (757) 450-1936

If you are interested in contributing or nominating real estate agents, affiliates, brokers, owners, or even yourself for stories, please email us at joni@realproducersmag.com.

Cover photo by Leah Wallace, Leah Ariel Photography



If you are interested in contributing or nominating real estate agents, affiliates, brokers, owners or even yourself for stories, please email us at joni@realproducersmag.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 Hampton Roads Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.



Make Your Clients' Hearts Skip A Beat!

Let's help them find their perfect mortgage match and fall in love with their dream home!



Download My Mobile App

COLBY RAYMOND | 757-748-5522

Mortgage Producing Sales Manager | NMLS# 455342 colby.raymond@townebankmortgage.com townebankmortgage.com/colbyraymond

Follow Me @ClosedByColby



NMLS # 512138. This is not a commitment to lend. For Agents and professional use only.









Photos by Leah Wallace, Leah Ariel Photogrpahy

Navigating the Real Estate Journey Together

In real estate, where every transaction carries the weight of dreams and investments, Kevin and Debra Monette stand out as a testament to love, collaboration and a shared passion for helping others achieve their homeownership goals. Their journey from diverse professional backgrounds to becoming a power couple in the real estate industry is inspiring and insightful.

Debra and Kevin have always been entrepreneurs who focus on serving others. Before venturing into the real estate realm, Debra enjoyed a successful career in print sales. Her journey began with designing and selling advertisements to local businesses, eventually leading her to create the first Yellow Pages book for Yorktown. However, the evolution of online advertising prompted her to shift her perspective. "I believe everyone needs a place to call home, so I dedicated my attention to real estate and helping others," she shares. Debra secured her license in 2004 and

has been building strong and strategic relationships with real estate companies and real estate agents ever since.

Conversely, Kevin Monette, a seasoned 12-year Army veteran and proprietor of the esteemed life insurance sales agency Monette & Associates, encountered a pivotal juncture amidst the economic downturn of 2008. Reflecting on those testing times, he reveals, "In the wake of the economic downturn in 2008, I experienced a decline in sales, and clients began to disengage. Subsequently, I made the strategic decision to transition into the real estate market in 2009."

Their professional paths converged when Debra hired Kevin after witnessing his business acumen during the closure of his insurance agency. This merger of skills and experiences

laid the foundation for a successful partnership in life and business.

"Debra's and my relationship grew during that time, and we decided to get married," Kevin remembers.

"It wasn't always easy in the beginning, but as we grew together personally and professionally, we developed a system that worked for us, and we thrived."

In 2016, their discerning choice led them to embrace



"During my tenure with Better Homes and Gardens Real Estate Native
American Group, I have consistently secured a position in the top 1% of REALTORS® in Hampton Roads' vibrant real estate market," Debra expresses. "Nationally, my performance stands in the distinguished top 1.6%, earning me consecutive Diamond awards. I have had the honor of being a part of a relocation team that has obtained national recognition and awards for Champion Cups 2022 and Master's Cup 2023."

Working alongside a spouse can be challenging, but the Monettes credit their success to embracing the DISC Theory, a behavioral assessment tool. This tool helped them understand each other's strengths and obstacles,

realproducersmag.com Hampton Roads Real Producers • 13

"Debra and Kevin are dynamic professionals who captured the true essence of partnership with their respective strengths. They are exceptional at serving their clients and delivering unparalleled results. Their knowledge, insights and understanding of the needs of their clients have made them one of the most successful partners in this industry. One reason for their success is they are people of faith, and that faith is part of their practice. I am honored to have them in our #tribe!"

—Dr. Susan Jenkins-CEO/ Founder-Principal Broker, Better Homes and Gardens Real Estate Native American Group



fostering open communication, reducing stress and increasing productivity. "DISC correlates the words dominance, influence, steadiness and conscientiousness to four fundamental behavioral styles," Debra reveals. "It provides valuable insights into individuals' behavioral tendencies and helps identify their predominant characteristics." Debra is a Maxwell DISC Certified Trainer and hopes to coach other couples in real estate through the same approach with Kevin by her side.

Their collaborative approach is built on celebrating each other's strengths and using them strategically. Debra focuses on building a business, leveraging her professional expertise. "As a certified speaker/trainer/coach with John Maxwell, I'm building a second business with my 20 years of experience as a REALTOR® to pour into the next generation," she says humbly. "I am a passionate, dedicated individual who unlocks hidden potential and maximizes individuals' and teams' performance by believing in and developing REALTORS® from the inside out."

Kevin is keen on becoming a team leader, training and motivating a new generation of real estate professionals. "Our three daughters are in real estate in different capacities; one is a Relocation Director, one is a Foreclosure Director, the other is a new agent, and all three are excelling," Kevin shares proudly. "I am working on building a team in 2024, and now is the time to start teaching new REALTORS® all the tips and tricks."

The Monettes set themselves apart by prioritizing genuine care for their clients, always putting their clients' best interests first.

They adhere to the "Platinum Rule," treating others how they want to be treated, ensuring a personalized and empathetic approach to every transaction. Or, Debra elaborates, "communicate with others the way they want to be communicated to."

The Monettes believe in the power of kindness, authenticity and

problem-solving, values that have undoubtedly contributed to their success. In their downtime, they cherish family moments, enjoying activities such as fishing, camping and traveling. Their love for water-related activities reflects their appreciation for life's simple joys.

"I am most grateful for the love and support of my family, friends who have changed my life and Better Homes and Gardens Real Estate Native American Group for the opportunities they have bestowed on me and my family," Debra states. "I am grateful first and foremost to God for our relationship; His direction, guidance, protection, favor and word; and for giving me everything I have today and for all of the lessons learned." Kevin adds, "I am grateful for God, family and life, and as a 12-year Army vet, I have seen the best the world has to offer and the worst. I am thankful for what I have."

As the Monettes continue shaping their legacy in the real estate industry, they build a trail of wisdom and insights for aspiring real estate professionals. Their story underscores the transformative power of collaboration, adaptability and a genuine commitment to making a positive impact on the lives of others.

Justin knows

Veterans.

Dedicated to serving those who served, Justin makes the VA loan process simple.





Veterans United.

Home Loans of Hampton Roads

Justin Miller

RETIRED US NAVY SEAL, Senior Loan Officer, NMLS #2102284

Cell: (619) 818-5976

Justin.Miller@vu.com | VUJustinMiller.com



Connect with Justin!

"At every step, Justin went above and beyond. Every question I had was answered quickly, professionally, and succinctly."

- Nathan G.

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

- Glenn G.

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

- Alex O.

VA approved lender: Not endorsed or sponsored by the Dept. of Veterans Affairs or any government agency. NML5 #1907 (www.nmlsconsumeraccess.org). Equal Opportunity Lender. (757) 340-0013: 561 Lynnhaven Parkway, Virginia Beach, VA 23452. HamptonRoadsVU.com.

LONNIE & HEATHER BUSH

Lonnie Bush Real Estate

>>> power couple

Story by Danielle Kidwell
Photos by Charles Townsend Photography

Building Legacy and Success in Real Estate





a passion for real estate that goes beyond buying and selling homes. Their work is marked by a commitment to each other, their family and a vision of creating a legacy. "We are, and have been, extremely passionate about our agents' growth," Heather says. "Not just in real estate, but personal with goals like paying off debt and buying properties and not just personal, but also investment, giving them rehab opportunities, diversifying investments and realizing they have a great opportunity to build a life they envision through this career." Lonnie adds, "We enjoy celebrating all of their successes every day, and our doors are always open for them."

Before real estate, Lonnie spent a decade serving in the Navy while Heather brought a unique blend of skills from her background in ABA therapy and property management. Real estate became a shared dream as Lonnie strategically planned his transition from the Navy, getting licensed just before leaving the



service. Recognizing the growing demands of their successful venture, Heather worked on different parts of the business beginning in 2000. "I joined the business more deeply before opening a RE/MAX franchise in 2006," she explains. "I was mostly project-oriented with the business until the opening of our Lynnhaven office."

The couple's commitment to excellence led them to their current brokerage, a decision they made with careful consideration. Joining forces with Robert Palmer's vision of building a national brokerage proved to be a natural fit, providing their team with unprecedented opportunities for growth and success. Lonnie shares, "Their vision and execution are just a natural addition to all of the coaching, marketing, opportunities, support, training and tools we were already offering."

Working as a couple in real estate comes with its challenges, but Heather and Lonnie emphasize knowing each other's strengths, showing grace and being patient. They acknowledge the difficulty of fully turning off work at home but focus on not letting it consume every waking moment. Heather reflects, "Of course, the highs and successes are naturally the easy part to walk through together and enjoy, but being in the trenches together, whether creating and brainstorming new projects or working out ways to improve, is truly amazing."



Of course,

successes

are naturally the easy part

to walk through together

and enjoy, but being in

the trenches together,

whether creating and

or working out ways to

brainstorming new projects

improve, is truly amazing."

the highs and

Reflecting on their journey, the couple would have been more mindful of financial aspects in the beginning, emphasizing the importance of understanding the numbers early on. It took

years before we took a deep dive into the numbers," Lonnie comments. "Knowing which marketing is truly productive, the cost of acquisition, etc. — dialing all of that in was a game-changer." Heather adds with a laugh, "Now, they joke about Lonnie at the office for his love of spreadsheets — not creating them, just looking at them."

Heather and Lonnie distinguish their approach by treating real estate not as a job, but as a business that can provide the means to create a lasting impact. "Real estate is a tool to help build a legacy," Heather expresses. "We have never treated this like a job but more like a business that can provide the income we could use to build a legacy."

18 • February 2024

Looking ahead, Heather and Lonnie see themselves continuing to be pioneers, embracing innovative measures in an ever-changing real estate landscape. They emphasize the need for flexibility and adaptability to ensure continued success.

> For the Bushes, success is a personal journey defined by individual achievements, well-being, giving back and a sense of peace and fulfillment. They encourage others to set their own ceilings in the limitless world of real estate.

Beyond their professional lives, the Bush family is a tightly-knit group that includes four adult children, bonus family members, grandkids and two loyal dogs. Their recent family trip to Disney reflects the chaos and joy of their close, rambunctious family. Heather says, "We love each other so big, and the fact that our kids are so close is the biggest blessing."

The couple agrees they are most grateful for God, their family, their health and the opportunity to work together in a business they love. When not working, Heather and Lonnie indulge in their newfound love for pickleball and can be found at Virginia Beach Pickleball and the Cavalier Golf and Yacht Club and occasionally relaxing at Lake Gaston.

SMOOTH CLOSINGS. NO HEADBANGING REQUIRED.

In the world of mortgages, Katie Brinson is a force to be reckoned with. She's not just a loan officer; she's a relentless advocate for her clients, and an experienced mortgage advisor with a heart and a passion for helping her clients leverage their investments to create generational wealth.

Katie works with all types of borrowers and is known for her specialization in self-employed clients. She has created a process that is streamlined and systematic, allowing people to relax and enjoy the fun part of buying a home while she handles the details that can often seem overwhelming.

Katie has guided countless families into homeownership, turning the impossible into possible. Check out a few of her 5-star reviews. Their experiences speak louder than words!



Katie and her team kept us informed every step of the way. She was very pleasant to work with and reassuring during the whole process. We never had to guess where we were during the process. We will definitely recommend her and her team. - Michael G.



Her professionalism, attention to detail, and prompt communication made the entire process smooth and stress-free. I appreciate their dedication to finding the best options for me and guiding me through each step with expertise - Sophia B.

WHETHER YOU ARE LOOKING TO PURCHASE, BUILD, OR REFINANCE THE PRIMARY OR VACATION HOME OF YOUR DREAMS, KATIE CAN HELP GUIDE YOU THROUGH THE STEPS TO MAKE IT A REALITY.



NMLS 820647 (540) 212-8277 | kbrinson@acmllc.com

HeavyMetalMortgages.com



ATLANTIC COAST



This is an advertisement and is not a commitment to lend. | Atlantic Coast Mortgage, U.C is an Equal Housing Lender. Company NMLS ID 643114 (nmisconsumeraccess.org). (2024)







> partner spotlight

Story by Jacki Donaldson Photos by Rachel Saddlemire Photography

CONNECTING AND CAPTURING THE **EXTRAORDINARY**

Rachel Saddlemire recalls the day she sent her photography mentor some photos from one of her shoots expecting to receive constructive feedback. Her mentor, Allie Miller, responded, "You knocked this out of the ballpark; these are amazing!" Rachel shares, "THAT is success to me. I am extremely self-critical, so having someone who inspires me, drives me and coaches me tell me my work is amazing is pretty much the cat's pajamas."

Rachel has been a college basketball

player, food and customer service professional and physical therapist assistant for outpatient and inpatient clinics, as well as a rehabilitation director at an assisted living center, but never has she been as happy as she is now, traveling mainly throughout Virginia and North Carolina and along the East Coast, to capture the magic of her photography clients. "I am extremely empathic, and I have always been able to see people and feel their energy, and I wanted to be there for others more; I wanted to paint the world with color and light," Rachel reveals. "I had dreamt of being a photographer, dabbled in it for years and finally took the leap after resigning my position as a physical therapist assistant and rehab director.

Rachel's specialties are real estate and commercial photography, including professional headshots and branding, as well as weddings, families, parties, events and engagements. The abstract painter and



Part of Rachel's process for real estate clients is staging her shots with the onlooker in mind. She sets the stage and sits or crouches to get just the right perspective that will give photos the WOW factor. "I want people to feel welcomed, to feel warmth and comfort through every photo no matter the subject," she states.

One of the best feelings for Rachel is having a vision for a photo and seeing it come to fruition. "My heart literally drops when the light, the colors, the perspective culminate in perfect harmony," she comments. Having just renovated a workable space for a studio, Rachel is offering indoor sessions for headshots and family portraits and is offering 20% off normal package prices, along with an extra 5% off for referrals.





life and vibrance to every photo

she takes. But her superpower is a

knack for connecting with others.

my clients, but I never treat them

like just clients." she expresses. "I

sincere and show them what I see

so they love their photos. People

generally don't like having their

photos taken; everyone has a part

of themselves they don't like or try

to hide. I am here to capture their

world one shot at a time and help them see all the inner beauty, color,

light — everything that is around

clients, hang out like friends and

part ways like family. I genuinely

love seeing others smile and want

to see people smile over and over."

them. I want people to start as

listen and learn; I am honest and

"I spend time with my people,

Hampton Roads Real Producers • 21





Originally from upstate New York, Rachel has a home on the Outer Banks, and when she is not behind the camera, editing or in her newly renovated studio, she loves traveling (especially to visit family), reading, walking, fishing, building Legos, sitting at the beach or hiking a trail. "I enjoy landscape and nature photography, which has become a catharsis for me," she mentions. "I need to recharge my batteries periodically, and the sound of nature helps."

Rachel is most grateful for her family's unwavering support and love, her fur kids and God for enlightening her to the path she was meant to travel. She has been blessed with some amazing mentors, namely Allie Miller with Allie Miller Weddings. "She has taught me so much,

believed in me and pushed me, not to mention saved me so much time and money so I didn't have to struggle to learn the ins and outs of the biz." Rachel comments.

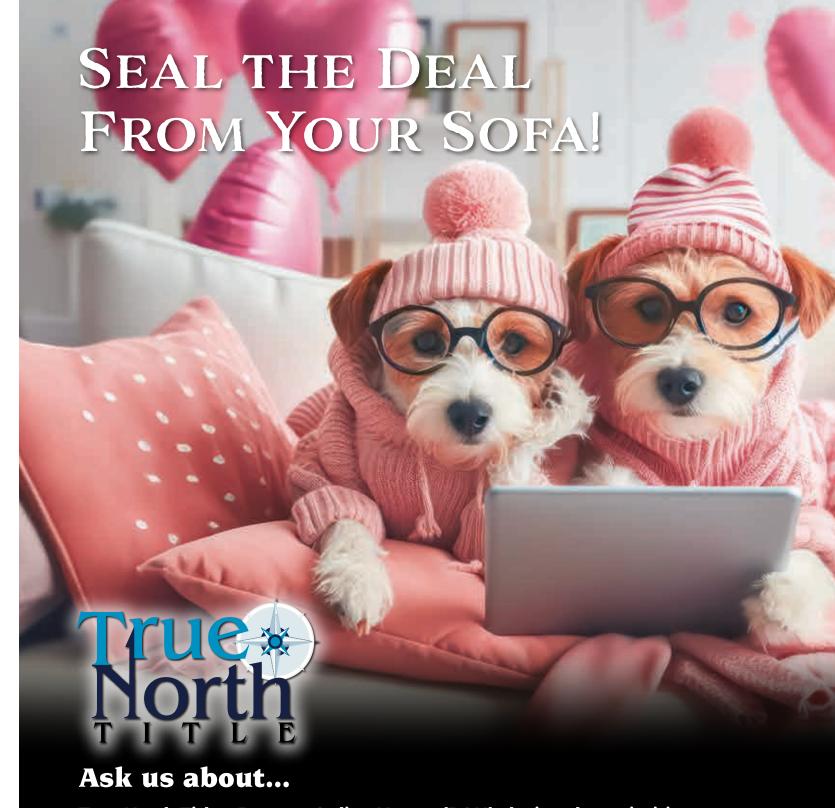
Hoping to be THE East Coast go-to photographer, Rachel would love to be remembered for making people stop and take a breath to witness something truly extraordinary, and she imparts some wisdom for everyone: "Be the good you want to see in this world and put forth the energy and love you want to receive," she recommends. "Pay it forward. Breathe deeply, smile and laugh often."

Rachel Saddlemire Photography Rachelsaddlemire.com

rachelthephotog42@gmail.com 336-970-1386







True North Title's Remote Online Notary (RON) closing that prioritizes your client relationship and puts you - and all parties - at the virtual closing table.



Chosen first as your local settlement company, we're approved to close Cash2Keys transactions in Virginia!



(757) 963-5223 | TrueNorthTitle.com



THE DIFFERENCE



VIRGINIA BEACH

SUFFOLK

CHESAPEAKE

BE ELIZABETH

BURGESS





Get ready to call Hampton, Virginia home with these beautiful three-story townhomes. The perfect location for anyone who wants to have their own oasis away from the hustle and bustle of everyday life.



A picture-perfect location hugging the newly revitalized city of Hampton, Virginia, Low-maintenance townhomes for residents to enjoy the benefits inside and outside their homes



Remington Park

It's the grand finale of Remington Park, and we have brand new three-story townhomes coming soon! These townhomes will provide functionality in a location that is second to none in convenience.



River Club

Welcome to the heart of Suffolk, where you can call the community River Club home. While located close to various city centers. the community itself offers lots of entertainment.



The Preserve at Lake Meade

Experience Chesapeake Homes' expertly constructed homes at The Preserve at Lake Meade. Located in the heart of Suffolk, buyers will find themselves surrounded by the beauty of nature right outside their door.



Haven at Centerville

our personal place of refuge is waiting for you at Haven at Centerville. Within the serenity of Chesapeake, you will find a community of expertly constructed homes surrounded by the beauty of nature.



Waterleigh



Albemarle Plantation

Welcome to Albemarle Plantation, our single family master planned community in Hertford, NC! We are bringing our tried and true floorplans to this established community that is chock full of things to do!



KNOTTS ISLAND

CURRITUCK

Beautiful homes in picturesque Moyock, North Carolina. Whether you want to spend the weekend in the Outer Banks kayaking or an evening out in Virginia Beach enjoying the boardwalk, it is all within easy reach.



Story by Danielle Kidwell
Photos by Rachel Saddlemire Photography

NICOLE GLOCKER & JIM BUTLER

IRON VALLEY REAL ESTATE HAMPTON ROADS

Striking the Perfect Balance in Real Estate

"We have different work styles, but they complement each other to help us make a perfect team," says Nicole Glocker of Iron Valley Real Estate. "Jim is an analytical thinker and very patient, and I like to get things done immediately with a much stronger approach."

Nicole Glocker and Jim Butler are a dynamic couple who share a life and have also found a thriving partnership in the real estate industry. "There is nothing better than watching and listening to one another overcome obstacles and implement creative strategies to conclude a successful transaction," Jim explains. "Whenever one of us needs something from the other, there are no questions asked; we just jump in and take care of business immediately."



Both Nicole and Jim graduated from First Colonial High School, albeit in different years. Nicole owned a professional in-home daycare business for 15 years and is a certified birth doula while Jim owned a landscaping company and engaged in real estate investing on the side. For Nicole, the transition to real estate came when her youngest child started school full-time, and she sought a way to care for people in a significant way during the home buying and selling process. She recognized that after working long and hard for many years raising and supporting his four sons and family, it was time for Jim to make a change. "One Christmas, I gave him a briefcase with a paid class



to Alpha Real Estate and asked him to partner with me," Nicole recalls. "He earned his license and worked with a different firm for about a year before joining me on the team I was working with."

Nicole chose Iron Valley Real Estate to break away from her team and establish herself as an individual businessperson. "I have the utmost respect for my former team leader, and without his guidance and influence, I wouldn't be where I am today," she shares. "But after nine years on the team, I was ready to go out on my own." Jim followed suit, finding Iron Valley to be a perfect fit based on the leadership team, business model and overall atmosphere in the offices. "It was exactly what I was looking for," he voices. "We share a home office, and neither of us is in charge or the boss; we are a true team."

Respect, communication and aligned work ethics are the cornerstones of Nicole and Jim's successful partnership. They emphasize the importance of listening, breathing and understanding each other's strengths and weaknesses. As a team, they tackle challenges head-on and celebrate success stories together. "Right now, we are passionate about expanding our referral network," Nicole comments. "We enjoy work events together with our firm and the community, as well as social events with our clients." Jim elaborates, "We are dedicated to taking care of our clients in such a phenomenal way that they will want to share their experience with others." The pair works their business with a relationship — not transaction - mindset. "Jim always steps in during walk-throughs while my strength is writing contracts on the fly," Nicole mentions. "Both of us always answer our phones and strive to be available seven days a week."

Nicole and Jim share a family with eight children, a Chesapeake Bay Retriever named Reagan and a kitten named Ace. Their favorite family activities include outings, vacations and quality time at home. Beyond work, they enjoy day trips, especially to Eastern Shore and Outer Banks, where Jim plays golf. Nicole favors spa days, and both enjoy concerts, Snoop Dog and Wiz Khalifa being their recent favorites.







Nicole's children, pictured left to right: Emma, Paul, Cole and Maci

Jim and his son Christopher

Jim and Nicole have been stellar additions to the Iron Valley family. They are both top producers who deliver a high-value customer experience.

They're also my neighbors!

— Mike Little, Principal Broker-Owner, Iron Valley Real Estate Hampton Roads "We want to be remembered for making a positive impact on people's lives during significant financial decisions," Nicole says. "We cherish our family, health and the blessings of friends and are grateful for our unique journey." Jim adds, "We see our future in real estate as long-lasting and fulfilling, with a commitment to continuous growth and setting new goals."

In the world of real estate, Nicole Glocker and Jim Butler shine as successful professionals devoted to the power of love, loyalty and a shared vision for a bright future.

28 • February 2024 © @realproducers

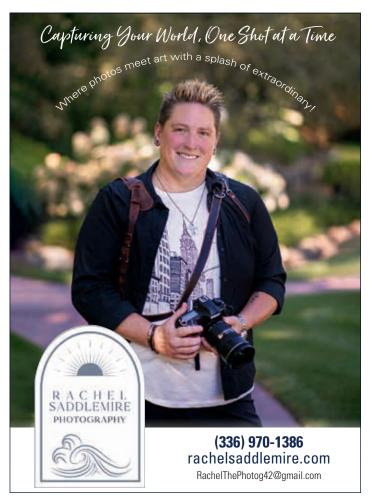
What's not to love about passive income opportunities?



Locally owned and operated, your number one choice for property management

SE Virginia 1354 Kempsville Rd. Suite 102 Chesapeake, VA 23320 (757) 272-1616 • rwhamptonroads.com









hampton roads REALTORS® association HRRA Carries On..."



By Dr. Dawn Kennedy, CEO, Hampton Roads REALTORS® Association

Decades ago, physicians of



On Wednesday, December 20, 2023, the Hampton Roads **REALTORS®** Association (HRRA) installed its next President of the Board, Kim Georges, managing broker with **Howard Hanna. The** office of President-Elect is the only office that automatically ascends to the next highest office, which is the **HRRA** Presidency. The association installation of officers is largely ceremonial, with elections typically held in September (this year, they were held in November). REALTOR® **President-Elects begin** their training for office in mid-August at the **National Association** of REALTORS® (NAR) **Leadership Summit** held in Chicago. Every **HRRA** President has unique challenges and opportunities, but one thing is consistent the desire to better the working environment

for their members.

The 2024 leadership year will be challenging as NAR faces legal battles on many fronts. Organized real estate appears to be the target of the day. When faced with situations that may have massive consequences, as the CEO of HRRA, I always ask myself two questions: "Who stands to lose?" and "Who stands to gain?" In the case of the Sitzer/Burnett verdict, the losers are the American homebuver and seller. If this particular case's verdict stands, currently, NAR has indicated that an appeal is forthcoming, that buyers may have to pay for their agent representation (for most, the largest singular purchase in their lifetimes) prior to closing or even upfront upon signing the agency agreement or that they may risk going without representation at all. Sellers may find a rapidly shrinking pool of qualified buyers. So, we know who stands to lose, but who stands to gain?

As is often the case in class action suits (as most cases against NAR are), the real

winners are the attorneys representing the class, often with the claimants splitting a pittance after exorbitant legal fees and court costs are paid. While this may seem the obvious answer to the question, that is a one-time payout, who stands to gain long-term? Real estate is an incredibly lucrative industry that gives every practitioner an opportunity to earn high levels of income, and it is not generally controlled by corporate conglomerates. Pricey university degrees are not necessary to enter the profession or experience success. Over the decades, there have been multiple attempts to disintermediate the REALTOR® from the transaction. All have failed

due to the strength of NAR. NAR advocates for the REALTOR®, its members, for home buyers and sellers and for private property rights. NAR wins are wins for everyone in the industry, even those agents and brokers who directly benefit from NAR efforts but withhold their support by refusing to participate financially in the organization that works to keep them in business and profitable. Some may view dues as a burden (although the monthly cost is less than \$60) rather than a cost of doing business, not unlike a cell phone payment or internet service. What would happen if the association's sheer political might and policy influence were to be eroded? Who stands to lose then? Who stands to win?

any level of professionalism belonged to the American Medical Association (AMA). The AMA was held in high esteem and was a powerful group looking out for its members, protecting their ability to earn a living and protecting their image as necessary. Today, only 15% of all physicians are members of the AMA, most claiming that they do not need the association, can lobby on their own, believe it is a financial burden or do not understand or use the benefits or resources that their association offers them. Look at where that has led them. Who stood to gain and who stood to lose in this shift? Physicians, especially those in private practice, can no longer afford malpractice insurance, and they may opt for corporate hospital or clinic employment, losing the benefits and freedom of self-employment. Physicians are leaving states where they believe government regulations have too much control over their practice. Insurance conglomerates define how much the physician can earn. Then came the inexpensive urgent care centers (at least compared to an ER visit). Then, pharmacies began offering vaccinations and other services normally under the purview of a physician. Then came tele-med, where you can see a doctor for only \$25, and now artificial Intelligence (AI) has begun to replace tele-med and urgent care doctors. What did the physicians lose when they abandoned their trade association? Who gained from that shift? Food for thought.

TIM CHURCHWELL AND KIMBERLY PLOURDE

EXIT REALTY CENTRAL

Previous Power-Couple Story: February 2020

Since their first power-couple story in 2020, Tim has taken on more of a leadership role in CCIM as RVP for CCIM and on the global Board of Directors for CCIM in 2024. He serves on the CCIM Membership, Regional Activities and Marketing committees and has also become more active on statewide and national levels for REALTORS®, serving the Research Advisory

Committee for both NAR and VAR. Kimberly continues to focus on training agents and is serving on the REIN Board of Directors and the VAR Risk Management Committee and NAR Broker Engagement and State and Local Issues Policy Committee for 2024. She is heavily involved with the major issues confronting the industry. Tim and Kimberly continue their love of travel and have visited all seven continents.



Jackson Hole, WY

32 • February 2024 realproducers realproducers realproducers realproducers smag.com

We're Joining Forces With Evertree!

Visit www.prosper.insurance/evertree-faq to learn more





Russell Wimbrough 757-714-7207

Bulk Discounts Available ★ We Ship Direct ★

Only 9% of People Can Name Their Realtor After Just Two Years! Stop Wasting Money On Gifts That Fail and Start Creating Raving Fans!

Get A System In Place!

Best Classy Way to Put Your Name in Front of Your Client for The Rest of Their Lives

• Lasts Forever, Used and Loved Daily, Top-Quality Products, & Sure to Impress

• Engraved With Your Name, Number, Logo, & Even a Snazzy Tagline



We Turn Gifts Into Long-Term
Branding Opportunities

100% Tax Write-Off As Advertising

Lowest Cost-Per-Touch
Tool in the Universe

FROM SERVING OUR COUNTRY TO SERVING HOME OWNERS

VIRGINIA BEACH'S PREMIER HOME INSPECTORS





MARKETING. BRANDING. PHOTOGRAPHY.

757.202.7666
info@leaharielphotography.com
Visit today // leaharielphotography.com

>> power couple: where are they now?

STEVE AND HEATHER HEISHMAN

VERITY GROUP, KELLER WILLIAMS COASTAL

Previous Power-Couple Story: February 2020

By Cameron Bocanegra, Content Marketing Associate, PLACE

In 2020, Heather and Steve Heishman set out with a goal: to be extraordinarily purposeful in everything they do to assist clients. The ensuing market whirlwind prompted the Heishmans to strategically expand their team, navigating the ebbs and flows to deliver exceptional client experiences as they had done for hundreds before. During the past four years since being featured in *Hampton Roads Real Producers*, their team's agent headcount has grown by 125%, and transactions have nearly tripled. Part of their success is thanks to their ability to identify the resources

necessary to empower their agents, which is what led Heather and Steve to partner in 2022 with PLACE, a proptech platform that improves profitability and production to make running a real estate business easier.

Since partnering, the team's systems, infrastructure, marketing and operations are more streamlined than ever, heightening client and agent experiences. Heather and Steve now feel secure in their

business, having a real toolkit, built-in preparation and accountability ingrained in their technology and agent resources.

Today, they are taking the next steps in long-term growth plans, actively seeking resilient team members who weathered the challenges of recent markets and are ready to level up. Heather and Steve's business revolves around the mission of "helping people live," not just through the power of real estate, but also by partnering with community organizations and awareness groups focused on mental health support and suicide prevention. Their heartfelt passion for partnering with people, be it agents, clients and communities, reflects their growth as an extraordinarily purposeful power couple.



Photo by Leah Wallace, Leah Ariel Photography

34 • February 2024 © @realproducers realproducers realproducers realproducers realproducers of the second realproducers of the second realproducers realprod

power couple: where are they now?

DUSTY AND TRACY THAYER

THE THAYER TEAM, OWN REAL ESTATE

Previous Power-Couple Story: February 2020

Since being featured in 2020, Dusty and Tracy's life and work have profoundly evolved. Navigating the real estate market together has strengthened their partnership significantly by not only facilitating their highest listing to date, but also proving instrumental in closing numerous transactions. This collaboration has garnered the duo several awards.

Dusty and Tracy's success is founded on prioritizing growing relationships over transactions and creating genuine connections. Expanding their business into northeastern North Carolina has been a success, showcasing this approach. Their belief in being faithful to the little has yielded much reinforces the significance of commitment and consistency in their journey. Their core values now encompass giving back, personal touches and community engagement.



Photo by Misty Prewitt, Misty Saves the Day

LOOK WHO MADE A

BIG MOVE IN 2024!



Carrie Williams is excited to announce her affiliation with Revolution Mortgage.

Carrie

Sales Manager NMLS#448070

Williams Pevolution

C 757.870.4614

W revolutionmortgage.com/crwilliams

© COMPANY NMLS#1686046

PESTOUT

(757) 737-8688















Fungus Insects

Termite and Moisture Inspections for Real Estate Transactions

- · Clear and efficient inspections support successful reports
- · Pestout staffs VPMA certified wood destroying insect inspectors
- · Our qualified technicians are equipped for substructural wood repairs

Don't get stressed out, call PESTOUT.



Kimberly has been originating loans since 2011 with extensive knowledge of VA, first-time buyers, and self-employed borrower mortgage loans. Her expertise helps clients make smart and strategic financial decisions beginning with their mortgage loan. Kimberly works to build wealth through real estate for every family, every day.

When she's not helping her clients achieve their goals of homeownership, Kimberly devotes her time to serving as a member of the Board for the Women Against Violence and Development Committee of the Samaritan House.



Clear Mortgage powered by City First Mortgage Services NMLS #3117

Kimberly Vap

Mortgage Loan Originator
NMLS #796166

5224 Indian River Road Unit 104 Virginia Beach, VA 23464 Branch NMLS #2473982

757.544.8934

kimberly.vap@clearmortgage.com clearmortgage.com/kimberly-vap



Why Use Kim?

- (O) LOCAL LENDER
- OVER A DECADE OF EXPERIENCE
- SPECIALIZES IN VA & SELF-EMPLOYED BORROWERS
- RESPONSIVE COMMUNICATION
- SPECIALIZES IN MULTIPLE LOAN PROGRAMS

>> power couple: where are they now?

LAUREN AND NATHAN PRICE

RIGHT PRICE REAL ESTATE TEAM, OWN REAL ESTATE

Previous Power-Couple Story: February 2021

Lauren and Nathan Price have been navigating a whirlwind since their previous article was released, as 2021 and 2022 brought a unique market for buyers and sellers, which kept them on their toes, constantly adapting and coming up with creative solutions for their clients. Their focus has remained constant, which is to give their clients top-notch service before, throughout and after their real estate journey while

still having fun with their two young kids and family.

In 2023, Nathan was asked by OWN Real Estate to take on a role as its VP of Real Estate, Compliance Broker and Agent Development, where he's deeply involved with the training and development of agents within the company, along with overseeing incoming transaction compliance. This position taps well into Nathan's love and passion to train and grow agents and enforces OWN's mission

"to train and coach agents to grow successful businesses, build thriving lives and impact their communities!"

Lauren has continued to develop her service and knowledge with obtaining her REALTOR® Military Relocation Professional (MRP) designation while striving to be a friend, teacher and confidant to her clients. They have also decided to expand their reach and customer service with Nathan getting his license in North Carolina. "In this ever-changing market, we have to adapt and grow," they share.



Photo by Misty Prewitt, Misty Saves the Day

>>> power couple: where are they now?

JAY AND AMBER HASSELL

KEYRENTER COASTAL VIRGINIA, KELLER WILLIAMS SMITHFIELD

Previous Power-Couple Story: February 2021

In just a few short years, Jay and Amber Hassell have achieved remarkable milestones in the real estate and entrepreneurial landscape. Commencing their journey as full-time real estate professionals in 2017, the dynamic duo established Countryside Real Estate Group in 2019, which has since flourished into a thriving venture boasting 13 agents. Originating as a team under Keller Williams Town Center, their success led to the opening of Keller Williams Smithfield in 2022, now serving as the team's headquarters. The couple further diversified their ventures with the launch of Hamtown Mercantile in Smithfield, VA, providing support and opportunities for more than 50 aspiring businesses all located in one storefront. In 2021, they expanded their portfolio by founding Keyrenter Coastal Virginia, a property management company, showcasing their commitment to growth and excellence in the real estate industry. Jay and Amber's journey exemplifies a dynamic blend of real estate prowess, entrepreneurial spirit and community support.

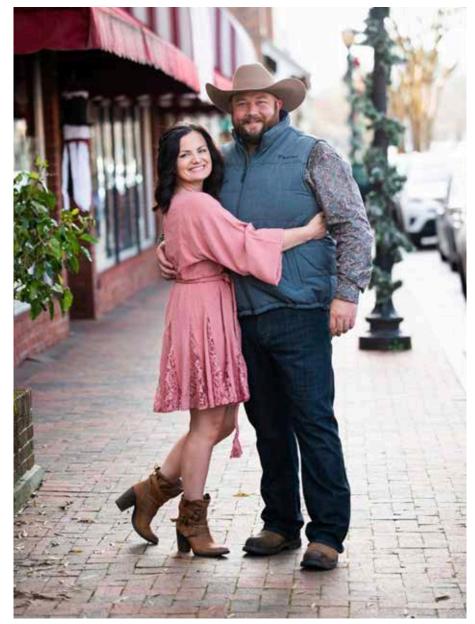


Photo by Jerry Omo, Virginia Photography Co.



An Interview with the HRRA 2024 Treasurer



PHIL KAZMIERCZAK
2024 HRRA TREASURER

The REALTOR® Association is an essential component of my business. Clients know and understand that as a REALTOR®, I adhere to a higher standard of conduct and ethics. In an increasingly competitive market, consumers are pickier about who they hire to represent them, and being a REALTOR® helps give me that competitive edge. Additionally, the REALTOR® organization offers education and resources that are not available to non-members. These opportunities keep REALTORS® on the leading edge of what's new in real estate.

That's Who We R!







power couple: where are they now?

ALAN AND BETSY THOMPSON

THE AGENCY

Previous Power-Couple Story: February 2022

Alan and Betsy are thrilled to announce their acquisition of the Coastal Virginia region for The Agency. What started as a small venture with their boutique Lucky Realty has now blossomed into an expanding brokerage, with agents making waves from Williamsburg to North Carolina.

Their journey reached new heights with the conversion of their Chesapeake Office, and they are ecstatic to unveil their state-of-the-art oceanfront Virginia Beach office. Excitingly, they are gearing up for the grand opening of their Williamsburg location in 2024.

As they spread their wings, their commitment to community remains unwavering, but on a grander scale. *Coastal Virginia Magazine* has recognized them as the top real estate company, and they are proud to host even larger client events. Their office agents are actively engaged in a myriad of activities throughout the area, cementing their presence and making a positive impact. The future is bright, and Alan and Betsy are excited about the boundless opportunities that lie ahead.



Betsy and Alan with Mauricio Umansky, the founder and CEO of The Agency,

42 • February 2024 © @realproducers realproducers realprod

BECKY AMOS-MOHRHUSEN AND BOB MOHRHUSEN

ANNIEMAC HOME MORTGAGE

Previous Power-Couple Story: February 2022

Whoever said that the only thing constant is change was not kidding. The past two years have been full of change, and Becky and Bob have rolled with it. Their company, AnnieMac Home Mortgage, rolled out its Cash2Keys programs, which have been a gamechanger for Becky and Bob, their buyers and agents. These two programs, CashOffer and Buy Now, Sell Later, have kept them very busy and put their buyers in the most competitive position possible to win against multiple offers.

As with most people in the real estate industry, 2023 was a challenge. Luckily, Bob and Becky have always been really good savers, which has allowed them to navigate the slower market with a sense of peace — at least financially. They have used this time to connect with their family, travel as much as possible and rediscover lost passions. Their kids are the center of their world, and they are all thriving as young adults. Two have graduated from college, one is still in college, and their baby boy is now a senior in high school.

Becky and Bob are looking forward to their next chapter as empty-nesters, and they have a sneaking suspicion that this chapter will be ridiculously exciting. As always, they are living a great story, and the best part is that they get to do it all together.



Greece / Photo by Sheri Pynn

Buying a Dream Home with a Cash Offer!

If you want your client's offer on the home they REALLY love to stand out from the pack, there's nothing more effective than making it ALL-CASH. AnnieMac Home Mortgage along with our affiliate AnnieMac Private Equity now offers TWO cash programs designed to help your clients land the home of their dreams:



Nothing impresses sellers like a strong cash bid. Our affiliate, AnnieMac Cash2Keys, places a cash offer on the home they'd like to buy. If the offer is accepted, AnnieMac Home Mortgage will work with your client to secure the financing to purchase the house back from AnnieMac Cash2Keys!



Buy a new home before selling their old one. Our affiliate, AnnieMac Cash2Keys, purchases the house. They move right in and purchase the new home back once their former home is sold - easy.



reasonable and

non-threatening

manner.

Rebecca Amos-Mohrhusen

nch Manager | NMLS #: 916684 Phone: 757-251-0830 | Cell: 757-737-3484 bamos@annie-mac.com | beckyamos.annie-mac.com





Annelliar Home Mortgage, 5040 Corporate Woods Strike, Suite 101, Virginia Beach, VII, 20162. Carp WMLSF: 238923. "Cash Offer" and "Bay New, Sell Later" programs are fulfilled by Annelliar. Provide Equity Cash/2Keys, Cash/2Keys, an affiliate of Annelliar Evans Mortgage (Annelliar). Cash/2Keys is not a financial incitation and does not originate or issue loss commitments. This must be an executed for Cash/2Keys is not a financial incitation and does not originate or issue loss commitments. This must be an executed for Cash/2Keys is not a financial incitation and does not originate or issue loss commitments. Cash/Keys is not a financial institution and does not originate or issue loan commitments. This must be per-opposed by Cash/Keys for the Tash Offer program's income and collaboral requirements. Once approved, the offer and purchase will be in the name of Cash/Keys. Not must then purchase the former form Cash/Keys within 1931 days. Yet are required to pay all turnife tases accordant with the purchase of the home, Vol areans, newbank for seems and conditions on Cash Offer. For complete licensing identification directed only to professionals employed in the recidential monotonial montgage identification of recordance or interest of the delinest or interest of the delinest or interest of the delinest or consumers or the general public. It is not an "advertisement" as defined in Section 1026 2(a)(2) of the limit in Leeding Act. Information contained herein is subject to change without notice. Calminification with Medical Section 1026 2(a)(2).



gaihome.com



Their Taxes for More Than 15 Years

Tax Preparation & Filing | IRS Letters & Demands **Tax Consultation**

> Roger O'Neal, Enrolled Agent **Tax Accountant**

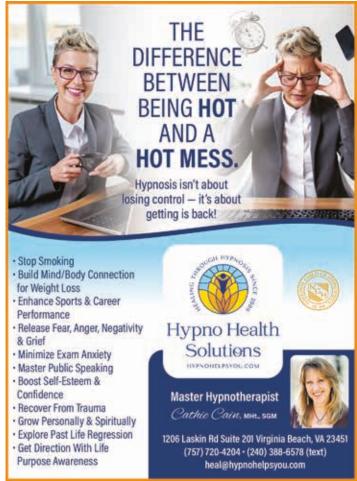
4772 Euclid Road, Suite A, Virginia Beach, VA 23462 (757) 226-7124 | onealtaxva.com





SafeHousePropertyInspections.com

(757) 418-0944



PestHeroes.com I CLASS A CONTRACTOR

(757) 367-8342

>> power couple: where are they now?

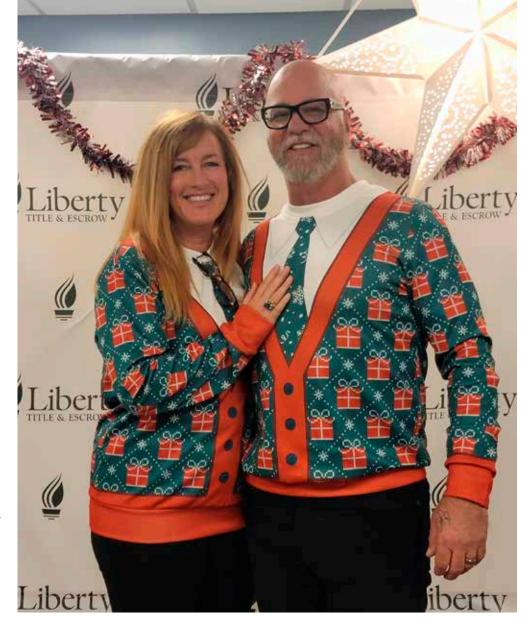
LISA AND BOBBY SINIBALDI

SWELL REAL ESTATE CO.

Previous Power-Couple Story: February 2023

Lisa and Bobby
were so honored
to be featured as
a power couple in
2023 — the year
of change, as they
call it. Rates were
higher, and inventory was down, but
they stayed focused
as if nothing had
changed. They
kept moving and
never let up.

The couple was thrown a curve ball in August when Bobby was diagnosed with bladder cancer, so for now, they are concentrating not on growing their empire but kicking cancer's butt. They were blessed with helping 55 families in 2023 with more than \$17 million in sales. They are truly thankful for all the support and know God has a plan for everyone, and the future is bright.



MADISON AND VERNON MASON

STEEL FORGED REAL ESTATE

Previous Power-Couple Story: February 2023

Madison and Vernon Mason have grown so much during the past year, both personally and professionally. They welcomed another baby and now have a beautiful family of four daughters.

Madison, the most followed Hampton Roads REALTOR® on TikTok, became a Certified Luxury Home Marketing Specialist and a Guild Member by selling several luxury homes in 2023 between \$1,005,000 to \$2,500,000, and she sold — on her own — \$21,000,000 in 2023, securing her the Circle of Excellence Diamond award. Vernon successfully flipped his most challenging but profitable project, purchasing the property for about \$245,000 and selling it for \$650,000.

Vernon and Mason, who have rebranded as Steel Forged Real Estate, are look-

ing at moving into
a newer and bigger
office and are considering expanding
across state lines. The
growing brokerage,
committed to serving the community,
completely remodeled
the teacher's lounge at
Trantwood Elementary
School as one of its
charity projects.



Photo by Dave Schwartz, Coastal Exposures



Do you run a team or brokerage?

HAVE YOUR AGENTS JOIN OUR FREE MORTGAGE MONDAYS ZOOM.

What should they expect?

- Masterclasses on ways to increase closing presented by renowned special guests.
- Mortgage Market Updates from a local lender perspective
- Up-to-date education on loan products and strategies to keep clients informed

What do you get?

 More tools and training to offer your agents at no obligation.

Don't miss the next one. Have them register below

www.newmortgagemondays.com



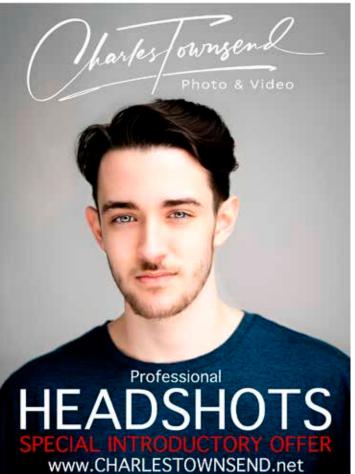
New Dominion Mortgage, 1044 Volvo Pkwy Chesapeake, Va STE 2, Equal Housing Lender, NMLS ID: 2443600 (http://www.nmlsconsumeraccess.org/). This is not a commitment to lend; all loans subject to credit approval and other criteria.



Hosted by Cynthia Lewis, NMLS = 309731 Owner and CEO of New Dominion Mortgage











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

Q: WHO RECEIVES THIS MAGAZINE?

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

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

A: The process is simple. Every feature you see has first been nominated. You can nominate REALTORS®, agents, affiliates, brokers, owners or even yourself. Office leaders

can also nominate real estate agents. We will consider anyone you bring to our attention because we don't know everyone's story, and we need your help to learn more.

A nomination currently looks like this: Email us at joni@ realproducersmag.com with the subject line "Nomination: (Name of Nominee)" and explain why you are nominating the individual. Maybe the person has an amazing story that we need to tell, or perhaps someone overcame extreme obstacles, is an exceptional leader, has the best customer service or gives back to the community in a big way. The next step is an interview with us to ensure a good fit, and then we put the wheels in motion for our writer to conduct an interview and for our photographer to schedule a photo shoot.

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

A: Zero, zilch, zippo, nada, nil. The feature costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of real producers.

Q: WHO ARE THE PRE-FERRED PARTNERS?

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

Q: HOW CAN I REC-OMMEND A PRE-FERRED PARTNER?

A: If you have a recommendation for a local business that works with top real estate agents, please let us know. Send an email to joni@realproducersmag.com.



Flat Fee: No sales. No commissions. Just great fiduciary advice.

Business Financial Planning | Business Structuring
Tax Planning | Investment Management | Insurance Planning
Retirement Plan Administration | Cashflow Planning

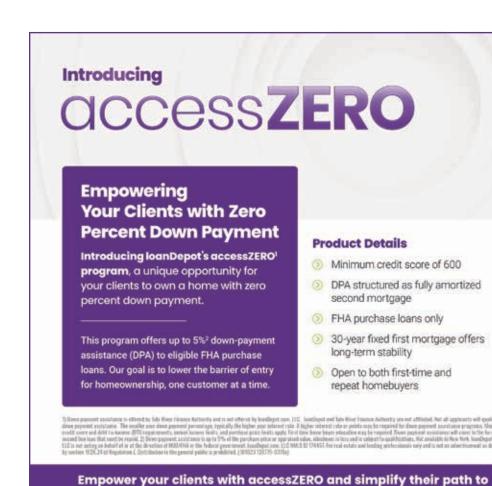


757-504-2765 | leland@peacelinkfp.com 249 Central Park Avenue Suite 300-64 | Virginia Beach, VA 23462 www.peacelinkfp.com

50 • February 2024







homeownership. Connect with me today for more information.



Christie Woytowitz

NMLS #743042 Senior Loan Consultant (757) 619-5279 cell

192 Ballard Ct Ste 100 Virginia Beach, VA 23462 cwoytowitz@loandepot.com www.loandepot.com/cwoytowitz



participations, LLC. NMLS #174457 (www.nmbponesumeraccess.org). Licensed by the VA Bureau of Financial Institutions MC-543





52 • February 2024 © @realproducers realproducers realproducers realproducers realproducers of the second realpr



Looking for a new mortgage partner?

THE BROKER

thebrokerva.com



The Broker, 1116 Volvo Pkwy, Suite 109, Chesapeake VA 23320 | info@thebrokerva.com | The Broker is a registered DBA of Broker, LLC NMLS# 2450802 (www.nmlsconsumeraccess.org (http://www.nmlsconsumeraccess.org/). Programs and rates are subject to change without notice

Welcome to the Team!



Collin Blackburn NMLS#: 2223487 collin@thebrokerva.com 804-338-0612



Paul Glocker NMLS#: 2313590 paul@thebrokerva.com 757-372-2471



John Hopkins III NMLS#: 2283684 john@thebrokerva.com 571-866-7655



Holly Florio NMLS#: 1960551 Holly@thebrokerva.com 740.817.2612



Sydney Comisky NMLS#: 1648116 sydney@thebrokerva.com 757.769.4607



Jennifer Pilat NMLS#: 2091031 Jennifer@thebrokerva.com 757.358.2227



Dylan Powell NMLS#: 2508700 dylan@thebrokerva.com 757-297-3746



Greg Bell NMLS#: 1612533 greg@thebrokerva.com 757.642.5078



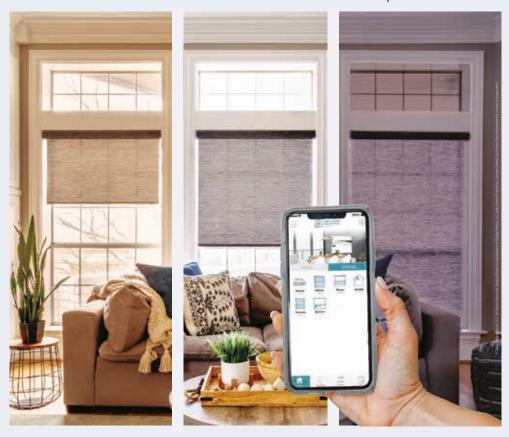
Alvin Lapitan NMLS#: 244508 alvin@thebrokerva.com 757.619.4494

The Broker, 1116 Volvo Pkwy, Suite 109, Chesapeake VA 23320 | info@thebrokerva.com | The Broker is a registered DBA of Broker, LLC NMLS# 2450802 (www.nmlsconsumeraccess.org (http://www.nmlsconsumeraccess.org/). Programs and rates are subject to change without notice





No matter the time of day, smart window treatments are... convenient efficient private



Whether you like waking up to beautiful morning sunlight, saving on energy costs in the afternoon, or getting a little more privacy at night, the Budget Blinds Smart Home Collection helps you program your window treatments to perfectly fit your lifestyle.



