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# AWARD WINNING LOAN OFFICER **Rajin Ramdeholl REVOLUTIONIZING REAL ESTATE FINANCE - NON-OM**

In the dynamic realm of real estate finance, innovation is the heartbeat of progress, and one name stands out in reshaping possibilities - Rajin Ramdeholl, the Senior Vice President of Fluent Mortgage. In an industry where adaptability is key, Ramdeholl has been at the forefront of championing Non-QM Loans, heralding a new era in mortgage excellence. With an acute understanding of the evolving real estate landscape, Ramdeholl recognized the limitations of traditional lending and spearheaded the integration of Non-QM Loans into Fluent Mortgage's repertoire.

Under his leadership, Fluent Mortgage has become a trailblazer, providing realtors and mortgage professionals in their epxanding network across numerous states with a powerful tool to meet the diverse needs of their clients. Non-QM Loans, guided by Ramdeholl's strategic vision, offer a bespoke approach to lending, acknowledging the nuances and complexities of each borrower's financial profile.

Rajin Ramdeholl's commitment to innovation and adaptability shines brightly in the realm of real estate finance. Non-QM Loans, under his strategic guidance, are not merely a financial instrument; they represent a paradigm shift that redefines the possibilities within the real estate landscape. As top-producing professionals navigate the intricate world of real estate finance, Fluent Mortgage, led by Rajin Ramdeholl, stands as a beacon of progress, revolutionizing the industry one Non-QM Loan at a time.



# LOANS REDEFINE POSSIBILITIES!

Rayin Randehall Senior Vice President





Bronch NMLS ID 2545333 6905 N Wickham Road, Suite 402, Melibourne, FL 32940 Fluent Martgage is a d/b/a of Meadowbrook Financial Martgage Bankers Corp.

# **TABLE OF** CONTENTS



















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(0

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14

Agent

Spotlight

Rosenfeld









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RP



# Since we launched *Long Island Real Producers* last year, I have heard some of the same questions from many of you. I figured it would be most efficient to publish the answers here in case more of you had the same questions. Remember, my door is always open to discuss anything regarding this community this publication is 100 percent designed to be your voice!

### Q: Who receives this magazine?

A: The top 500 agents in the Long Island area. We pull the MLS numbers each year (by volume) by agents licensed in our service area, which includes Nassau and Suffolk counties. We cut off the list at number 500, and the next year's distribution is born. We did this again in January, based on the new top 500 agents in sales volume for 2023. Based on 2023's list, the minimum production level for our group is \$11.04 million. The list will reset again at the end of 2024 for the following year and continue to update annually.

# Q: What is the goal of this magazine?

**A**: We believe that we are better together. When we surround ourselves with other successful,

like-minded people, we grow to new heights. Real Producers is a platform that brings together the most elite individuals. We take the top 500 real estate agents and our preferred partners and we build an exclusive community around that group. We share their stories, successes, and upcoming events — really, anything that will connect, inform, and inspire, we put in our monthly publication.

### **Q: Does Real Producers have events?**

**A:** Yes! We will have specific networking events throughout the year.

# Q: What is the process for being featured in this magazine?

A: It's really simple - every feature vou see has first been nominated. You can nominate other REALTORS<sup>®</sup> (or yourselves!), affiliates, brokers, owners, and office leaders can nominate Realtors as well. We will consider anyone brought to our attention because we don't know everyone's stories, so we need your help to learn about them. A nomination currently looks like this: you email us at wendy@ kristinbrindley.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that needs to be told — perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big

way. The next step is an interview with us to ensure it's a good fit. If all works out, then we put the wheels in motion for our team to write the article and for our photographer to schedule a photo shoot.

# **Q:** What does it cost a Realtor/ team to be featured?

**A:** Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! The only small fee you may incur would be for professional lifestyle photos for the article.

### **Q: Who are the Preferred Partners?**

A: Anyone listed as a "preferred partner" in the front of the magazine is part of this community. They will have an ad in every issue of the magazine, attend our events, and be part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have personally referred every single preferred partner you see in this publication. Our partners hold a special piece to this puzzle since their partnership helps support our monthly publication. Without them, we wouldn't be able to feature our top agents or host our social events.

### **Q: How can I refer a Preferred Partner?**

A: If you know and want to recommend a local business that works with top Realtors, please email Lexy@ kristinbrindley.com, and let us know!

# 

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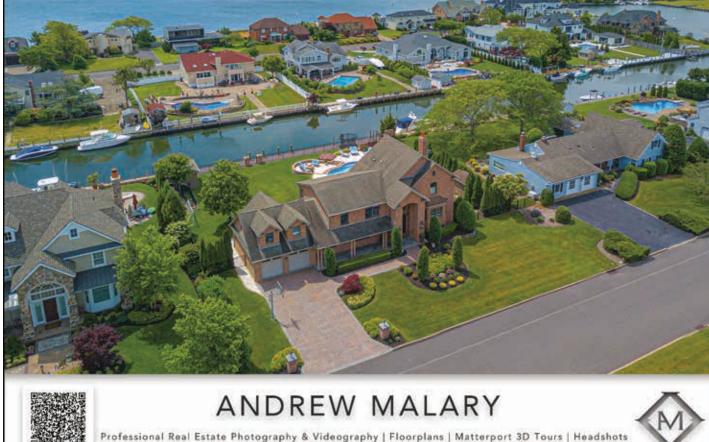
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Ellen Buchanan

Editor

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# Dear Real Producers of Long Island,

February is synonymous with love, and it's the perfect opportunity to examine the connections we cherish in our daily lives. Considering our nation and industry are navigating considerable upheaval, the importance of nurturing relationships has never been more paramount. *Now* is the time to step up by offering encouragement and support in every way we can. In the good times, leading with love is a powerful practice, and in challenging times, it becomes even more impactful!!

Valentine's Day has just passed, but let's continue to embrace the spirit of love and elevate our expressions of affection. Beyond romantic gestures, consider creative ways to bring smiles to the faces of your loved ones and your professional network. Is it the right moment to send notes of appreciation to past and prospective clients? Perhaps it's time to break the digital mold and pick up the phone for a heartfelt conversation, a simple yet exceptional act in today's tech-driven society.

As top producers, you hold a special place in the community, and many of you are already giving back in various ways. It doesn't have to be a massive time commitment; find a cause you're passionate about, and contribute in a way that feels genuinely good for you and makes a significant impact for others.

Speaking of genuine connections, we had such a wonderful time meeting all of you and celebrating at our big *Long Island Real Producers* launch party! Photos from the event will be in next month's issue — and are already on our social media. Be sure to tag yourself and your friends!

We encourage you to continue to attend upcoming Real Producers events! These gatherings are celebrations of your achievementsa chance to let your hair down, have fun, and network with the best of the best in our local real estate market! Looking ahead, mark your calendars for the Industry Insights masterclass on June 6th! It's not just another panel — it's an opportunity to earn CE credits while rubbing elbows with leaders in the industry. Keep an eye on your inbox for your exclusive invitation!

Lastly, a very warm welcome goes out to our newest Long Island Real Producers preferred partner, **Fluent Mortgage.** Your expertise enriches our community, and we're eager to embark on this journey together!

Wishing you a February filled with love ... and we can't wait to see you soon!!



With gratitude,

### KRISTIN BRINDLEY

Owner/Publisher Long Island Real Producers (313) 971-8312 www.longislandrealproducers.com



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AVERAGE SALES VOLUME PER AGENT

AVERAGE TRANSACTIONS PER AGENT

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# Lenny Rosenfeld



# A LASTING CONNECTION

As a seasoned REALTOR<sup>®</sup>, Lenny Rosenfeld exemplifies a journey of passion, resilience, and a serious commitment to excellence. With a notable 28-year career, his narrative unfolds as a testament to dedication, personalized service, and the subtle art of cultivating connections.

# **THE CAREER UNFOLDS**

Lenny grew up in the Bronx and attended CUNY for a master's degree in health education. After a stint as a teacher in the NYC school system, he bought a supermarket with his father in 1978. But in 1995, when feeling the itch to try something new, a friend mentioned real estate. Lenny obtained his real estate license in 1996 and never looked back.

"I felt I could be perfectly successful at it," he notes. "Owning a supermarket offered me the opportunity to interact with thousands of people a day, and I developed people skills."

# **FINDING SUCCESS**

Lenny quickly learned the ropes and began to build a successful business while navigating a landscape vastly different from today's. His formative experiences established the bedrock of a career defined by an unwavering commitment and a penchant for unparalleled service.

Today, Lenny is a solo agent and associate broker at Douglas Elliman Real Estate, but has a team of agents at his brokerage that helps him with open houses and client service. These people have been working with him for over 14 years and are familiar with his business. They give him the support he needs to succeed and help him deliver the best possible service to clients.

With accolades and honors as tangible markers of Lenny's dedication and expertise throughout his career, Lenny affirms, "Over 28 years of personal service and most of them have been good ones. I had years where I sold 50 to 60 houses."

It's not just a statement of success; it reflects a sustained commitment to excellence over time. Lenny's projected volume this year is somewhere in the range of \$25 million

Lenny Rosenfeld is a Realton and associate broker with Douglas Elliman Real Estate.



# **ALWAYS CARRY YOUR BUSINESS CARD BECAUSE YOU** NEVER KNOW WHO YOU MAY MEET.

to \$30 million. For him, real estate success is about more than just closing deals; it's about creating experiences tailored to each client's needs.

Lenny is a master networker, always seeking new ways to connect with people and build relationships. He believes that these relationships are essential to success in real estate — and also make him a valuable asset to the community with a passion for negotiating.

# **BEYOND THE OFFICE**

Outside of work, Lenny is a proud father to Lauren (44) and Adam (41), a grandfather to two girls, and a devoted pet owner to his cat, Sally. When not immersed in the complexities of real estate, Lenny works out, watches sports, and enjoys quality time with friends.

As Lenny looks to the future, he has no plans to exit the business. "I will never retire because I still love real estate after all these years," he affirms.

His unflinching passion and dedication are a guiding light to others, inspiring aspiring professionals to pursue their own dreams with determination and enthusiasm. Lenny's favorite motto, "Know what to do, who to say it to, and what not to say," motivates him.

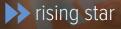
Parting words from Lenny carry priceless advice for fellow Realtors and sum up the spirit that defines his business approach and life philosophy.





Lenny with his granddaughters at Fire Island.

"Get your name out there," he says. "Always carry your business card because you never know who you may meet. I have gotten so many listings from meeting a total stranger. Be personable and, most of all, be honest."



Photos by Chris at **Dynamic Media Solutions** 

# FOLLOWING HIS VISION

# A ARON ZUCKER

With his remaining two years in college interrupted by a heartfelt mission, Aaron Zucker decided to take the risk to become a REALTOR® This early determination laid the foundation for a promising career at eXp Realty, and one that is driven by purpose.

"I became a Realtor to retire my parents, give a TED Talk, write a book, and start a charity organization for people in foster care," shares Aaron, encapsulating the depth of his mission.

Starting from Scratch

Aaron grew up in a family with financial struggles. Despite this, his parents enrolled him in daycare, where he experienced mistreatment, leading them to start their own daycare business at home — the same business that drove Aaron to take the real estate route himself.

"I intend to start a charity organization for people in foster care. My parents adopted kids and fostered them and didn't have the best experience," Aaron explains. "So I decided to get into business and do something for myself. I didn't know what it was going to look like at the time, but I knew I wanted to be honest with people and do the right thing."



While still attending Queens College, Aaron obtained his real estate license in 2018. He was willing to work hard and put in the extra effort to get ahead while still graduating on time with a business degree and tutoring children in his spare time.

"I offered to shovel people's driveways free of charge in the hopes that they would list their homes with me," Aaron recalls with a grin.

### Finding Success

The whirlwind of transactions and accolades Aaron has collected over the past few years stands as a testament to his success and, more importantly, to the lives he has touched. Aaron mentions that the journey isn't solely about awards, but about making a real impact. Selling roughly 44 homes last year with 44 on-market deals is not a statistic for Aaron; instead, it demonstrates his commitment to helping people while leading the Goldbar Real Estate team.

"I don't care about the dollar. I care about helping people," Aaron asserts, underlining the honesty and integrity that sets him apart.





Aaron notes his professional endeavors are always performed with his family in mind. He strives to provide them with a comfortable lifestyle and works diligently to achieve his goals,

Aaron Zucker and his wife, Sophie

Rising Star Aaron Zucker is

a Realtor with eXp Realty.



realproducersmag.com

Aaron's vision goes beyond his current office in Valley Stream, with plans to open a satellite office in Great Neck, a reflection of his commitment to community and accessibility. He believes consistency and a genuine desire to make a positive impact are the hallmarks of success. His strategy is not a complex formula but a dedication to persistent, resilient efforts that remain undefeated.

# Outside the Office

Aaron has been happily married for about a year and a half and cherishes spending quality time with his wife, Sophie. They enjoy going out to eat, embarking on sightseeing adventures, and relishing family gatherings. Aaron's off-duty hours are a mix of athleticism and passion, with basketball, gym sessions, and a unique interest in collecting sneakers.

always considering how his success will benefit them.

"Real estate fits into my dreams and goals because I want to create a legacy for future generations in my family too," he adds. "They always say that there is one person in a family who will change the path of family wealth ... and that person is me."

# Looking Ahead

Aaron's mission is not only about personal success but rather about elevating the lives of fellow agents. He is eager to empower them. By sharing his expertise, he aims to help agents break free from the cycle of real estate struggles. Aaron's approach is about success for himself and cultivating success within the broader community as well.

"I can help people make the most important decision of their lives every single day," Aaron concludes. "I just stay consistent and don't do it for the money."

GIANNONE

# >> cover story

Photos by Chris at Dynamic Media Solutions

From being a Wall Street programmer to a stay-at-home mother raising five children to a successful REALTOR<sup>®</sup>, Nancy Giannone's journey is a testament to her work ethic and unending patience.

Based in Garden City, Nancy is a solo agent at Howard Hanna Coach Realtors. Her drive to establish her career while being a hands-on mom is proof of her unwavering belief and commitment.

"I come from a family of Realtors: my mom, dad, aunt, and sister. And my husband is in commercial development," she shares. "I've always had a passion for homes and design so real estate was a natural path for me and eased me back into the workforce with a flexible schedule that initially allowed me to still tend to our kids."

**Starting Out** Before orchestrating real estate deals, Nancy was decoding the complexities of Wall Street as a senior systems analyst at Morgan Stanley. Her decade-long tenure wasn't just a job; it was a masterclass in collaboration and time management. This experience isn't lost on her real estate approach either; it's the backbone of the supportive team environment she cultivates, where each member is integral to the success of the whole. After 15 years of raising her chil-



dren, Nancy obtained her real estate license in 2015 and made the transition into a new career. Since then, her journey has been marked by six years of Pinnacle Awards and the prestigious 2022 Top Listing Agent title. Last year, she closed 41 deals totaling \$41 million in sales.

Her accolades paint a vivid picture of a Realtor dedicated not just to meeting quotas but to creating positive, life-changing experiences for her clients.

Nancy notes, "About 99 percent of the time, the end result is extremely positive," and that gets her going.

"I truly feel that my client's best interests are first and foremost," she adds. "I try to exhibit patience and kindness and try to offer sound advice to help through the process."

In Nancy's world, success isn't a destination but a daily practice. "Consistency, patience, dedication, hard work," she succinctly lists as her success mantra. These aren't mere buzzwords but guiding principles that shape every transaction, every decision, and every positive outcome for her clients.





### **Beyond Real Estate**

Outside of work, Nancy's life revolves around her family. With cherished moments spent with her family of seven-plus, family is the guiding compass for the Giannones. The couple has five adult children: Michael (31), Gabby (29), Nicolas (27), Victoria (25), and Christina (23). "I put my family above all. I love to cook and be at the table with them and hear about their lives, as well as their significant others," she emphasizes. "In my spare time, though, I enjoy working out, playing tennis, spending time with friends, the beach, and vacations."

Her husband, Benny, isn't just a life partner, he's her best friend and, as a licensed agent and a decades-long real estate developer, he helps her in various aspects of her real estate business. Nancy values her husband's contribution with their collaborative approach. "I frequently seek his input on negotiation matters. By bouncing off my ideas and challenges, we work

Nancy's heart extends beyond her business and family. Actively engaged in her church and volunteering for various organizations, she defines success not just by sales figures but by the positive impact she makes in the community. It's a commitment to giving back, making a mark not only in the real estate market but in the lives of those she serves.



together to craft a mindful solution that enhances the outcome." They have also embarked on a collaborative real estate development partnership, which is a perfect combination of her residential experience paired with his extensive commercial development. They hope to embark on several new development projects in the coming year.

"To me, success is thriving in a career that I truly love to do. It is never difficult for me to go to work," she emphasizes. "I have a trusting, sincere and friendly approach. I like to develop a relationship with my customers first; then, the rest comes naturally."

As the curtains rise on the future, Nancy's optimism is contagious. With upcoming family celebrations and the prospect of expanding her legacy, Nancy's compass points not just to property sales but to enduring connections and back to her loved ones.

"I want to continue building relationships and developing my business," she concludes. "I also embrace my children's upcoming marriages and, God willing, growing our family."



# **TOP 100 STANDINGS**

Individual Closed Data as reported to MLS from Jan. 1 to Dec. 31, 2023

Rank	Name	Office	List	List Volume	Sold	Sell Volume	Total	Total \$	Name	Office
			Units	(Selling \$)	Units	(Buying \$)	Units			

**Disclaimer:** Information based on MLS closed data as of January 5, 2024, for residential sales from January 1, 2023, to December 31, 2023, by agents licensed in our service area, which includes Nassau and Suffolk counties. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report team members' sales under an individual agent's MLS ID.

List Units	List Volume (Selling \$)	Sold Units	Sell Volume (Buying \$)	Total Units	Total \$	

# **TOP 100 STANDINGS**

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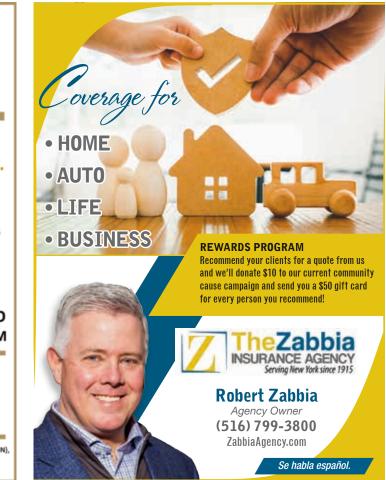
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