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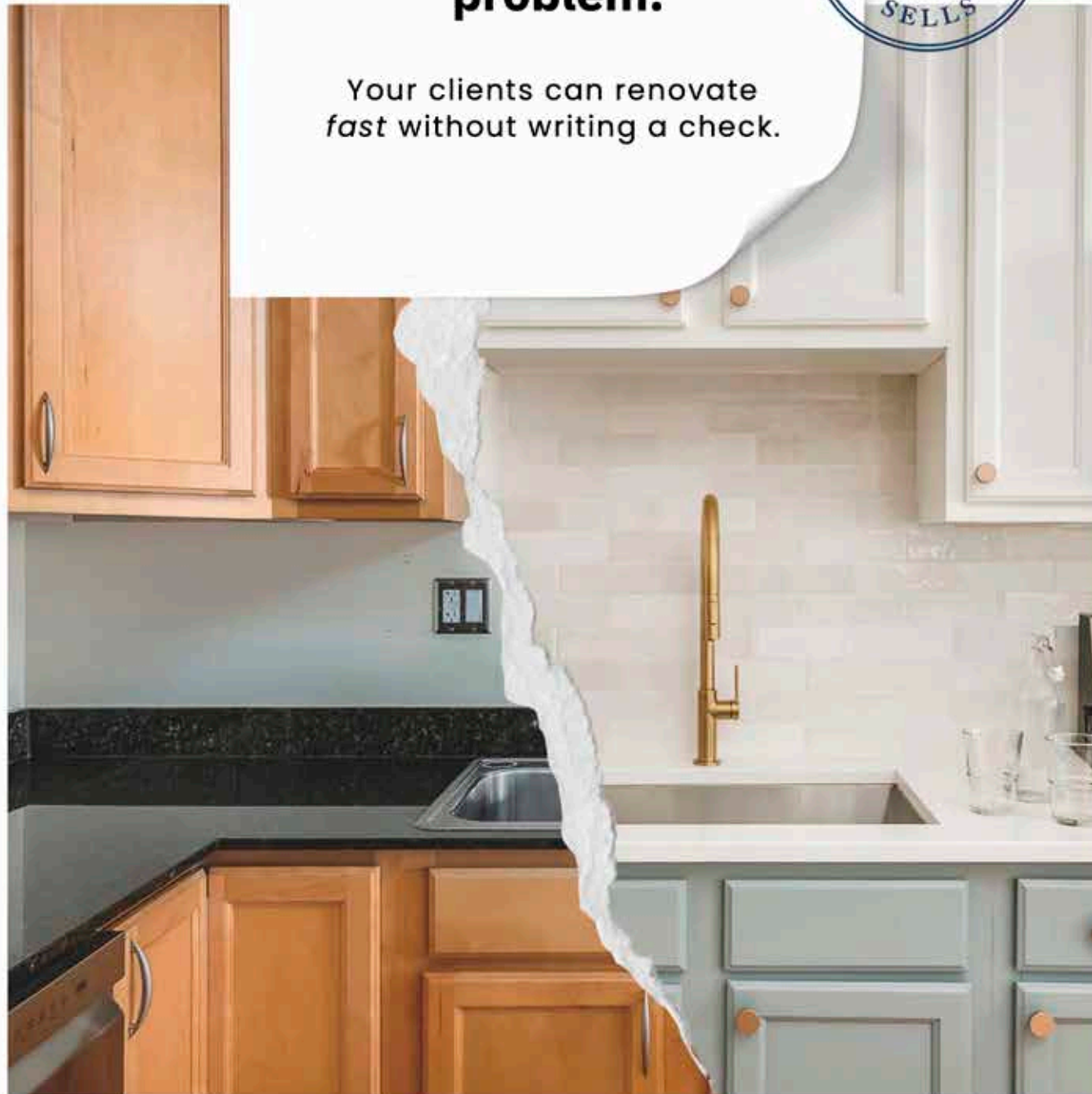
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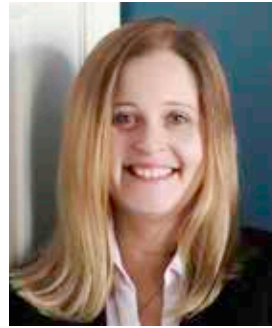
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Low Down Payment Options (1-unit properties)²	Minimum of \$500 of your client's own funds
Additional Product Features	No income limits for properties located in low-to-moderate income census tracts

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Dream BIG with S.M.A.R.T. Goals for Success This Year!

Dear D.C. Metro Real Producers,

As we cross the threshold to 2024, I can't help but feel the excitement that comes with a fresh start! There's no one I'd rather ring in the New Year with than this amazing community — a group that continues to embody excellence.

A new year signifies new hopes, new goals, and undoubtedly, new challenges. It's a time to reflect on where you are now and set your sights on the future. Here at DC Metro Real Producers, we believe in the power of S.M.A.R.T. goals.

S.M.A.R.T. stands for 'Specific, Measurable, Achievable, Relevant, and Time-Bound' — five crucial aspects that lend focus and flexibility to your aspirations. Specificity, ensuring your goal is simple, sensible, and significant. Measurability, defining the data that will gauge your success. Achievability, ensuring you have the skills and resources needed. Relevance, aligning your goal with the bigger picture. Time-bound, setting a deadline that propels action.

The specificity of S.M.A.R.T. goals makes them more than just resolutions; they become actionable plans. What will you achieve? What data will measure your success? Are you sure you can do this, and does it align with your broader objectives? What's the deadline?

In the spirit of setting intentions, mark your calendars for March 6th. We're thrilled to bring another exclusive Mastermind to the DC Metro Real Producers community!!

This intimate gathering allows top producers to learn from exceptional panelists and each other. Keep an eye on your inbox for your exclusive invitation.

Lastly, a warm welcome goes out to our newest DC Metro Real Producers preferred partner, **AG Floors**. Your expertise enriches our community, and we're eager to embark on this journey together!

Wishing you all the best in 2024. Here's to another year of inspiring, connecting, and elevating our top producers and preferred partners!

With gratitude,



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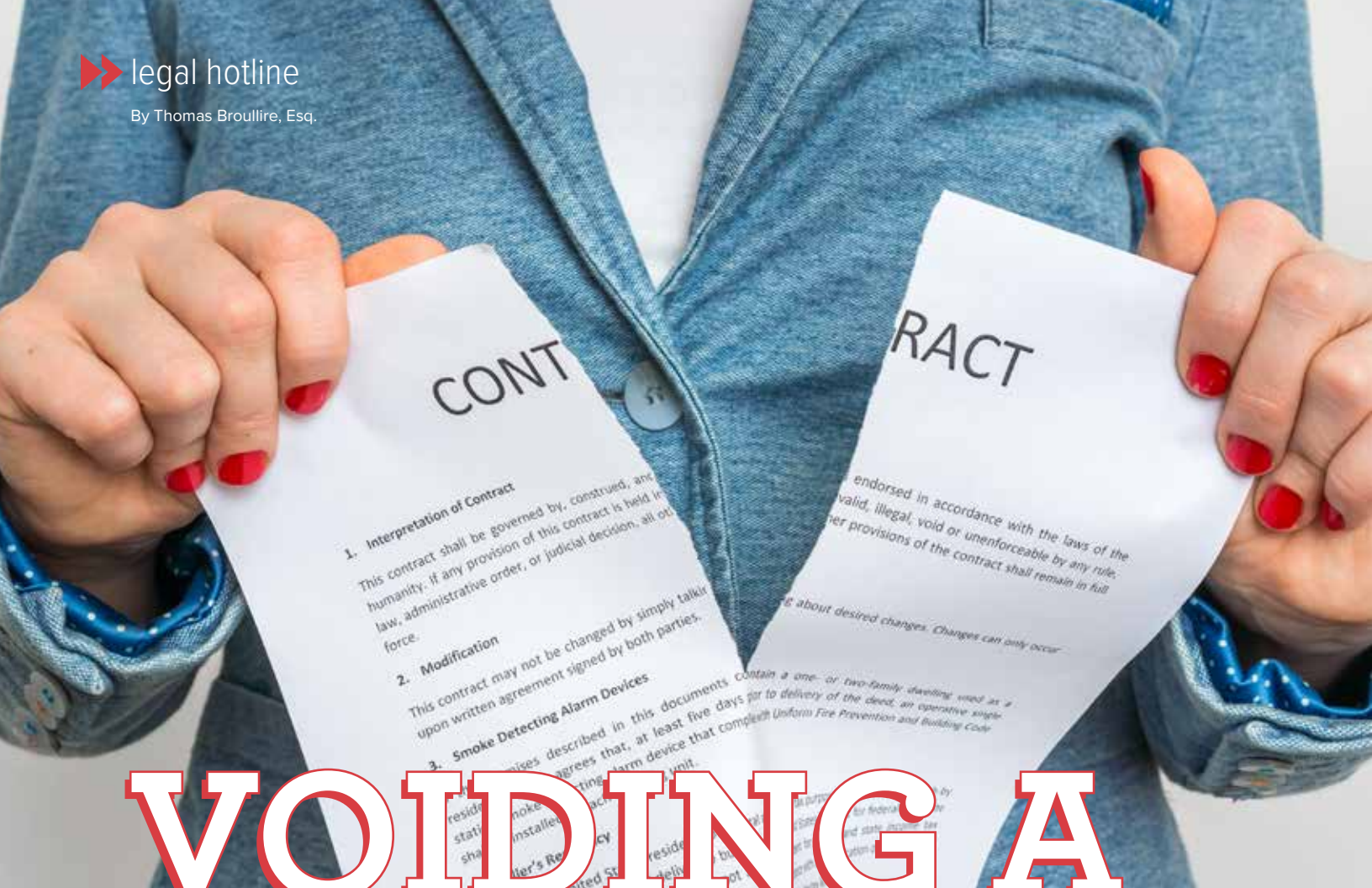
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VOIDING A CONTRACT

We often have REALTORS® tell us that a buyer wants to VOID the contract for whatever reason. But what does that really mean, contractually speaking and in the context of a title issue?

For example, you have a ratified GCAAR sales contract (the “contract”) where a new survey reflects a major property line encroachment by a fence onto the neighbor’s property. The settlement agent confirmed with their title insurance underwriter that this issue renders title either “unmarketable” or “uninsurable”— in other words, not in the “Required Condition,” as demanded in “Clause 16, Title” of the contract. Assuming, further, the buyer still wants the property, but they also want the encroachment issue timely resolved by the seller and, if not, the buyer wants their deposit back right away. So can the buyer achieve what they desire by the terms of the contract?

To answer this, we first must look to Clause 16, which states that if “title is not in the Required Condition by the

Settlement Date,” then settlement shall “automatically be extended by 30 days.” Also, if title is not in the required condition by the 30-day extended settlement date, then “Buyer may Deliver Notice to Seller declaring this Contract void.”

That all sounds straightforward, but we are forgetting another important provision of the contract: we, as the settlement agent, must also comply with Clause 4, which states: “the deposit will be held in escrow until ... all parties agree in writing to its disposition.” In other words, even though the buyer declares the contract VOID, the contract demands an extra step — a signed release agreement by both buyer and seller before the settlement agent is permitted to remit the deposit back to the buyer.

So what is a good solution for a buyer that wants their deposit back automatically? Why not add your own desired provisions to the contract prior to its ratification (that’s right, readers, you are allowed to markup/edit the

GCAAR sales contract!) to something similar to the following language at the end of the first paragraph of Clause 16:

“If Title is not in the Required Condition by the Extended Settlement Date, then Buyer may, at Buyer’s sole option, Deliver Notice to Seller and Settlement Agent declaring this Contract void in which case the Contract shall terminate automatically; the full Deposit shall irrevocably, automatically, and promptly be returned to Buyer by the Settlement Agent with no additional signatures, consents, or written Releases signed by any Party; and no Party shall have any further rights, duties, liabilities, or obligations under the Contract.”

This above sample language is something we see more commonly with commercial real estate

transactions, but it can also provide a residential buyer with the option of either staying with the contract (maybe on renegotiated terms) OR just walking away/voiding the contract while automatically receiving a refund of their deposit.

Something also to remember with the GCAAR contract when there is a title defect is that for 30 days beyond the original settlement date a seller can keep a buyer under contract, but a) the seller is required, at unlimited costs, to resolve the title defect, and b) if a buyer does not want to terminate the contract after the 30-day extension, the buyer can keep the seller under contract essentially forever.

Call me at 301-908-6225 if you need some sample solutions on how to better protect a seller from staying under contract in perpetuity!



Tommy Broullire is a real estate attorney with District Title, an MBH Settlement Group Company, specializing in residential/commercial transactions, including those with difficult title issues.

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Revolutionizing Brand Marketing

Innovation seldom follows a predictable path. Just ask Todd Lebowitz, co-CEO of My Marketing Matters, a visionary leader who, alongside his hard-working team of 30 employees, has redefined the essence of real estate marketing.

“Our commitment is not to merely exist within the industry; we aspire to be the disruptor, not the commodity,” Todd remarks.

A Family Legacy

The roots of My Marketing Matters trace back to Todd’s mother, Sheila Lebowitz, the founder who ran the business out of their home in Silver Spring, Maryland, beginning in 1982. Originally focused on mailing services, the company faced a pivotal moment when Todd, fresh out of college, joined the ranks. What started as a temporary stint to earn money for a post-graduate degree became a professional passion for Todd.

“I give all the credit for our success to my mother,” Todd notes. “Back then, we primarily focused on mailing services, and our customers used to joke about navigating our snowy driveway to drop off their printing.”

By 2005, Todd realized the company’s mailing business had peaked and it was time to expand by venturing into digital printing. It was during this transformative period that Todd first met his current business partner, Ram Devaguptapu.

“Ram had a keen understanding of how technology would revolutionize marketing,” Todd remembers.



That encounter led to the creation of their first marketing suite, setting the stage for the continuous growth and adaptation that defines My Marketing Matters.

“We observed our customers’ need for an easier ordering process and our brokerage partners’ desire for more control over branded marketing,” Todd recalls. “The success of our first marketing suite quickly spread,



From left to right: Todd Lebowitz, co-CEO; Todd’s mother, Sheila Lebowitz, the company’s founder; Todd’s business partner, Ram Devaguptapu

and we started receiving inquiries from brokerages in other states.”

Customer Success at the Core

Fast forward almost two decades and My Marketing Matters is now launching their latest offering, the Elevate Marketing Suite®. This new suite provides users with easy design flexibility while keeping complete brand control. Other features include drag-and-drop technology, access to residential data, and branded social media and print templates.

“What we find most gratifying is the success our customers have had using our marketing products and services,” Todd shares. “We always say, ‘Your success is our success,’ and we mean it.”

TODD LEBOWITZ

▶ partner spotlight
Photos by Ryan Corvello

MY MARKETING MATTERS

“Marketing doesn’t have to be difficult, so we simplified it.”



My Marketing Matters operates on a mission to transcend industry norms. As innovators in the field, the company is committed to reversing the trend of deteriorating service in the industry. Their unwavering vision focuses on innovation, collaboration, and delivering unparalleled value, ensuring they stay one step ahead. The *Real Producers* magazine rankings stand as a testament to this success, with upwards of 75 percent of top-ranked agents having utilized their services over the years.

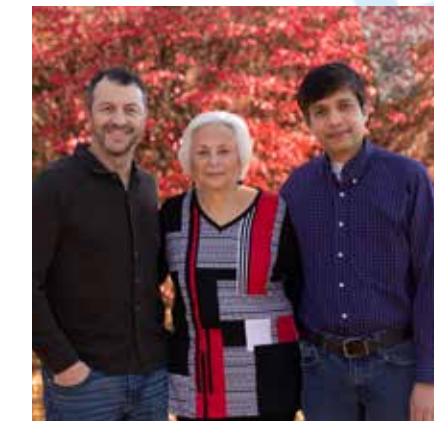
“We like to brag about our agents’ accomplishments,” Todd says with a touch of pride.

A True Partnership

Beyond the boardroom, Todd’s partnership with his wife, Abby, is integral to both their marriage and professional endeavors. With two sons, Scott and Jason, and a four-legged family member named Tyson,

the Lebowitz family is a blend of professional synergy and personal joy.

“Abby and I have been working alongside each other at My Marketing Matters for nearly 15 years,” Todd smiles. “Our partnership is so important to our success, and we’ve been married for 25 years.”



Looking ahead, Todd and Abby aim to explore more as their children complete their college journeys.

Professionally, their commitment is to build My Marketing Matters into a robust company that outlasts their working days, providing continuous service to their customers.

Todd shares his favorite quote, “Some people feel the rain, others just get wet.” It encapsulates his approach to life and business — immersing oneself in every moment for a deeper understanding.

“Marketing doesn’t have to be difficult, so we simplified it,” Todd affirms. “We’re excited about the future of our company.”

For more information on the Elevate Marketing Suite®, visit MyMarketingMatters.com or call 301-590-9700 to speak to Todd Lebowitz and his expert team.





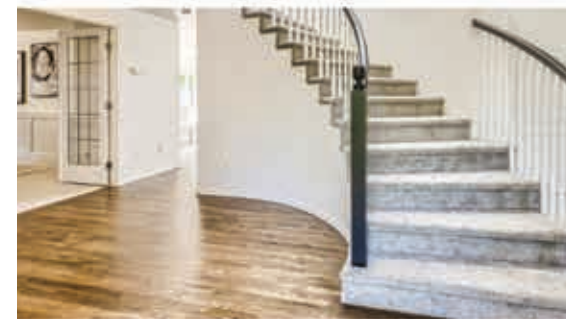
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agent spotlight

Photo by Ryan Corvello

MARIA

KOLICK

A HEART TO GIVE

In Maria Kolick's world, real estate isn't just about buying and selling properties; it's about building relationships, celebrating moments, and impacting and improving the lives of others.

With nearly four decades dedicated to the real estate realm and as team leader at RE/MAX Realty Centre, Maria stands as a beacon of inspiration, determination, and a commitment to community care.

STARTING OUT

Maria's real estate career began in 1984 when she was 22 years old, a venture marked by tenacity and a personal promise. Initially, a detour from criminal justice studies led her to the real estate exam, a challenge she embraced and conquered.

"I was determined to pass the exam. I told myself, if I don't pass, then it is not meant to be. But if I pass, I am going into real estate because passing the exam was one of the hardest things I have ever had to do. I did pass and have never looked back."

Following in her mother's footsteps as a seasoned real estate agent, Maria found her calling. Despite reservations about potential nepotism, Maria forged her own path at Shannon & Luchs, mentored not by her mother but by fellow agents.

"My mom and I were in the same office, but she was not my mentor," Maria explains. "I wanted to stand on my own two feet and my mother felt the same way."

"Although Mom did not mentor me in my real estate career, she mentored me in life. I will be eternally grateful as both of



Camille Dixon (left) joined her mother, Maria Kolick (right), in real estate in 2020. (Photo by Ryan Corvello)

my parents were exceptional role models," she continues. "Both my mom and dad instilled in me to love your neighbor, be out and about in the community, and always have the person next door in mind."

FINDING HER OWN SUCCESS

Maria's accolades paint a picture of consistency and excellence over the years. She has been a recipient of the RE/MAX Chairman's Club for three consecutive years and has received

“

The more educated you are, the more valuable you will be to your clients and community.

Constantly learning, growing, and getting outside your comfort zone is important too.

Washingtonian recognition each year since 2018. In 2022, she closed 42 units, totaling just under \$24 million, and, at the time of this writing in early December 2023, she is projecting to repeat that performance.

Maria notes that coaching turned her career around. She advocates for mentors, coaches, and continuous education. Her success strategy revolves around dedication, hard work, and a willingness to help others shine and reach their potential.

"A career in real estate is something you have to own. It takes a 'make it happen' attitude," Maria asserts. "The more educated you are, the more valuable you will be to your clients and community. Constantly learning, growing, and getting outside your comfort zone is important too. You have to be ready to try new things. Being innovative is a must."

THE JOY OF FAMILY

A mother, wife, and grandmother, Maria finds fulfillment in her family. Her husband, Bill, retired from the construction business to join his wife's real estate team eight years ago, and the couple's daughter, Camille, also joined three years ago, embodying the essence of family support.

In their spare time, Maria and Bill



The Maria Kolick Real Estate Group (from left to right: Maria Kolick, her husband Bill, and her daughter Camille)

cherish moments at their hunting camp in Pennsylvania, as well as trips to the beach. Maria loves hiking, biking, and spending time in the garden. Working out, running, and being active are an everyday part of her life.

Maria's commitment extends beyond real estate transactions. Actively involved with RE/MAX's support for the Children's Miracle Network, Maria and her team initiated the Damascus Little Free Pantry Chicken Project. "With the help of our community, we deliver frozen chickens and gift cards to the pantry, who then distributes them to neighbors in need during Thanksgiving, Christmas, and Easter," she says.

"Real estate has given me the ability to be generous to other people," Maria reflects. "From stress-relief goodie bags to champagne and toolbox kits, we are constantly looking for ways to show our clients we are here for them and want to

make this a happy experience every step of the journey."

ON THE HORIZON

For Maria, real estate is not just a career; it's a legacy. At 61, she envisions her daughter taking over the reins in the coming years, allowing her and her husband to focus on being exemplary parents and grandparents while continuing to invest in the lives of others.

As Maria envisions a future where material success is defined by the ability to give back, her parting wisdom is rooted in her faith and generous spirit.

"We are all uniquely made," Maria concludes. "God designed me with a heart to give — a heart that wants to help others. I am blessed because these things come naturally to me — God has used these gifts to help me be successful in my business. For this, I am eternally grateful."



Photo by Ryan Corvello

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NICOLE POWELL

FULLY COMMITTED TO HER CRAFT

Known as the “RIGHT Realtor,” Nicole Powell’s passion for real estate knows no bounds. Nicole’s tagline has become all the more appropriate as she continues her remarkable ascent in the industry. Her success is a testament to hard work, dedication, and unwavering commitment to her clients.

“I became a real estate agent because I’ve always felt a calling to be in an industry where I can make a positive difference in people’s lives,” Nicole explains.

Starting Out

Nicole’s career trajectory boasts a unique and diverse foundation. Before venturing into real estate, she spent 15 years running several successful online sales businesses. Yet, it was the unforeseen circumstances of the COVID-19 pandemic that sparked a shift.

“During the pandemic, certain industries, such as the one I was in, were forced to shift how they were being

operated,” Nicole notes. “Interestingly, it was also during this very period that I personally connected a buyer and seller off-market who eventually successfully transacted.”

Nicole says it was that pivotal moment that inspired her to take the leap into the world of real estate. Since her May 2021 debut, Nicole’s ascension has been meteoric. In her short three-year career, Nicole has personally closed transactions valued at over \$36 million, culminating in the revered Compass Top Agent Award and she will start the new year off right with the sale of a \$8.2M Kalorama home that she co-listed with Patrick Chauvin of Compass. Nicole’s dedication extends far beyond mere transactions, though; it’s about making a tangible, positive difference in people’s lives.

“As a real estate agent, guiding clients through the entire process and witnessing their joy when they find the perfect property, or successfully closing a sale, is immensely gratifying,” Nicole affirms.



Photo taken at the home of Tony Podesta in Washington, DC.



Nicole Powell with her husband, Ben, and children, Cassidy and Wyatt.

Keys to Success

What truly sets Nicole apart from her peers is an unmatched fervor for her craft. While some agents were frantically submitting multiple offers for the same buyers during the 2021 and 2022 housing frenzy, Nicole embarked on a different path. Her buyers secured their desired homes through a unique blend of tenacity, creativity, and her relationships with fellow agents in the community. “My passion for real estate is a commitment that’s second to none, and I can assure you that no one can match it,” Nicole asserts.

Nicole also credits her family’s history and faith for instilling an unwavering sense of resilience in her from a young age. “My family consists of first-generation immigrants who were Christian asylum seekers, fleeing from religious persecution in Turkey, Bethlehem, and Lebanon. The challenges and experiences that my grandpar-ents, father, and his siblings endured are truly beyond the com-prehension of most in the Western world. This resilient DNA is a legacy that gets passed down through generations. Without their bravery, I would never have mine,” Nicole reflects.

“When I turned 30, I faced a significant life change myself, effectively hitting the reset button on my life. I went through a divorce and transitioned from being a stay-at-home mom to becoming a working mother. This major change presented challenges I had never experienced before,” she continues. “However, these chal-enges served as the driving force behind my determination to succeed. I had no alternative but to rise to the occasion and chart a path to success. “I also credit my unwavering belief in God. Through the unknown, the highs and the lows, I never lost faith.”

A Family United

Today, Nicole’s family stands as a cornerstone in her life. Her husband, Ben, a seasoned professional in commercial real estate,

has been a driving force for his wife, recognizing and nurturing her potential. Nicole’s children, Wyatt and Cassidy, have seamlessly embraced the real estate world, enjoying a kid-friendly environment at Compass and actively participating in celebratory moments like changing “For Sale” signs to “SOLD.”

The family’s commitment to the community extends to their involvement with Rescue PetConnect. Not only have they lovingly adopted three rescue dogs, but they’ve also served as foster parents, extending their care to puppies in need. Their compassion doesn’t halt at home, either — hosting an adoption event at Nicole’s Park Potomac office has furthered their mission to blend professional success with community service.

Nicole’s professional aspirations are not confined to her current achievements; they extend to her deep passion for real estate. Her dreams transcend routine transactions, weaving into her ambition to expand her investment portfolio with additional properties in the coming years.

Looking ahead, she envisions not just personal success, but a collective success for those she serves. Her unending commitment is an inspiration for those facing career hurdles and seeking guidance.

“My candid advice to up-and-coming top producers in the real estate industry would be to fully commit to this career,” Nicole notes. “To reach the top, this must be your sole focus; it can’t be a part-time endeavor.

“Real estate demands your undivided attention and dedication to truly excel. Success in this field is built on relationships, expertise, and relentless effort, and to reach the pinnacle, you need to make it your primary and unwavering career choice.”



Photo taken at the home of Tony Podesta in Washington, DC.



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DAN HOZHABRI

cover story

By Zachary Cohen
Photos by Ryan Corvello



THRIVING ON SERVICE

“I didn’t find real estate, real estate found me,” explains Dan Hozhabri, team leader of Delta Home Group (DHG) at Keller Williams Realty Centre.

Dan is busy rewriting the narrative of what it means to be a REALTOR® while inspiring and creating profound connections along the way.

A SERENDIPITOUS OPPORTUNITY

Initially, Dan did not set out with real estate in mind when choosing a career path. Growing up in both Montgomery and Frederick counties, he attended Frederick Community College and joined the Maryland State Police as a cadet before ultimately graduating from Mount St. Mary’s University with a Bachelor of Science in Business Administration.

In 2003, while finishing his college education, Dan was approached by a real estate investor who was looking for an assistant. The timing could not have been better as Dan had just been forced to resign from working with the state police due to a grueling schedule. He jumped at the opportunity, obtained his real estate license

in 2004, and spent the next three years learning the ins and outs of property investing.

Dan’s real estate career took a turn in the market recession of 2008. He then ventured into customer service and information technology, all while maintaining his real estate license and embarking on the path of a dual-career agent.

“When my first son was born in 2011, I viewed time differently and wanted to be in a career where I was more in control of my time and income,” Dan says. “Real estate gave me that option.”



When his second son was born in 2014, Dan left his IT job to enter real estate full-time. He set a goal in his first year to sell 20 homes at a volume of \$5 million but crushed his own expectations when he sold 37 homes for \$10.5 million. Last year, Dan and his team closed 80 transactions totaling \$34.5 million in sales and, at the time of this writing, are on track to exceed that figure by the end of 2023.

Dan has won plenty of awards, as well, but says he doesn't keep track of them; instead, he prefers to focus on the privilege to serve his clients.

"It feels really good when you meet with a client to discuss their goals and develop a strategy to help them meet those goals and then find that it was a winning strategy," Dan notes. "Being an agent allows me to be a part of someone's milestone event that

usually only happens a few times in one's life. I believe it is an honor to work with individuals to grow their net worth through real estate and take that responsibility seriously."

SERVICE OVER SALES

Dan and his team are firmly committed to making the real estate process a simple and painless experience for everyone involved. DHG is working diligently to establish itself as the "Disney" of real estate services, providing top-notch, seamless experiences for clients during what can often be one of life's most stressful events. Collaborating with allied business partners and agents who share his vision, Dan seeks to build an empire that thrives on service over sales.

Staying in touch with clients is Dan's top priority. His team hosts



“ WE ARE VERY INTENTIONAL ABOUT STAYING IN TOUCH AND PROVIDING VALUE TO OUR CLIENTS. FOR US, IT'S ABOUT DEEPENING RELATIONSHIPS IN ORDER TO BE THEIR REALTOR FOR LIFE. ”



Top producer Dan Hozhabri (center) is team leader of Delta Home Group at Keller Williams Realty Centre.

quarterly client appreciation events, holds monthly giveaways, and offers exclusive perks for their VIPs — an approach that is rooted in strengthening bonds rather than measuring what can be gained.

“We are very intentional about staying in touch and providing value to our clients,” he says. “For us, it’s about deepening relationships in order to be their Realtor for life.”

BEYOND THE OFFICE

Dan and his wife, Kym, have been together since high school and were married in 2005. The couple has three sons, Gabe (12), Ace (9), and Cole (7), and a daughter, Abigail (5). The family, along with Thor, a German shepherd, enjoy fishing, hiking, camping, and taking yearly vacations.

With a blue-collar upbringing and immigrant parents who worked hard to make ends meet, Dan knows the value of a dollar.

“Being the oldest of three children, I always felt the responsibility to set an example for my siblings and



The Hozhabri family (from left to right: Gabe, Cole, Dan, Kym, Abigail, Ace)

knew early on that things weren’t going to be given to me, so I had to work for everything,” he shares.

For this reason, Dan and Kym emphasize experiences over material possessions when it comes to raising their children. It is also why his team at DHG places importance on building and maintaining relationships and giving back to those in need in the surrounding area.

Dan created DHG Gives in January 2022, a 501(c)(3) that hosts three annual events, each one collecting clothing, toys, food, and other items to help local food pantries, schools and families experiencing hard times. Dan’s goal is to leave a legacy and inspire his children to continue helping others.

“I have figured out, over the years, how to run a business instead of the business running me. Being present with my family is more important than the business I have.”

For anyone hoping to become a top producer, Dan says although the real estate industry can be challenging, it is essential to understand that the difficulties will pass.

“If you focus on the activities that you can control and do them consistently, you will find that it gets easier each day,” Dan concludes. “Rome wasn’t built in a day, but every day, they built Rome.”



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TOP 250 STANDINGS

Teams and Individuals Closed Data from Jan. 1 to Nov. 30, 2023

RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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Disclaimer: Information based on MLS closed data as of December 7, 2023, for residential sales from January 1, 2023, to November 30, 2023, in Virginia, Maryland, and Washington, D.C., by agents licensed in our D.C. metro service area of Washington, D.C., and Frederick, Montgomery and Prince Georges counties in Maryland. 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 each agent individually.




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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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