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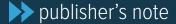
## Beyond Mortgages:

NURTURING RESCUE DEALS & FINANCIAL LITERACY FOR AGENT SUCCESS

HELPING TO BUILD WEALTH THROUGH REAL ESTATE



# EMBRACING CHANGE2024



By Coach Fino

As we stand at the threshold of a new year, the real estate landscape is poised for remarkable transformations. Technology,
lawsuits, inventory, consolidation, and countless other trends
will change how we move forward as a profession. Change, in and
of itself, is neither bad nor good, but it is inevitable.

The perspective of longstanding industry veterans
has never been more relevant. I was blessed to
share a meal with an owner of one of the largest
and longest-lasting real estate companies. Her perspective was calming and encouraging: our industry

#### **A Continued Shift Towards Eco-Friendly Living**

Sustainability is no longer just a buzzword –it's a way of life. This shift not only aligns with global environmental goals but also caters to the growing demand for green homes. By championing sustainable practices, agents can build a reputation as advocates for both their clients and the planet.

Industry leaders simply stayed focused on client needs, particularly their need to feel well-served and well-informed for the most emotionally vester and largest financial decisions of their lives.

#### **Niche Strategies for Success**

In the age of information overload, generic marketing tactics are losing effectiveness. Real estate agents in 2024 will thrive by adopting personalized marketing strategies tailored to individual client needs. Harnessing data analytics and customer insights will enable agents to create targeted campaigns, establish stronger connections with their audience, and stand out in a crowded market.

#### **Collaborative Ecosystems**

Gone are the days of solitary endeavors. The future of real estate lies in ecosystems where agents, brokers, and industry professionals work synergistically. By fostering a spirit of collaboration, real estate agents can tap into shared resources, access a broader network, and collectively elevate the profession's standards.

The perspective of longstanding industry veterans has never been more relevant. I was blessed to share a meal with an owner of one of the largest and longest-lasting real estate companies. Her perspective was calming and encouraging: our industry has been faced with challenges and threats before, but none of those threats have ever taken us out. Industry leaders simply stayed focused on client needs, particularly their need to feel well-served and well-informed for the most emotionally vested and largest financial decisions of their lives.

The changes on the horizon for real estate in 2024 are not just inevitable but incredibly promising. As the top producing agents, let us embrace these transformations, viewing them as opportunities to elevate our practices, better serve our clients, and thrive in an ever-evolving industry. The future is bright, and the possibilities are limitless for those ready to adapt and innovate.

Thank you and God bless!

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Oh, what a night! Around 150 agents and partners attended the *South Central PA Real Producers* launch event, making it a huge success – all because of you! Buzzing with great conversations and new connections, the event celebrated the inaugural partners and agents featured in our first three publications.

Heartfelt gratitude is extended to our gracious venue host, The Englewood in Hershey. The seamless blend of the venue's atmosphere, cuisine, lighting, and music contributed to an experience that left a lasting impression on all in attendance.

to our event sponsors—CMG Home Loans, White Rose Settlements, Goosehead Insurance, and ALPHA Home Inspections—for their generous contributions of both time and financial support to our celebrated agents.

A special shout-out goes out to Wendy Landis, Melanie Caputo, and Shonna Cardello for their meticulous planning, staffing, and announcing duties throughout the night. Their presence ensured that the event was successful and thoroughly inspiring.

Speaking of inspiration, the words shared by Joy Daniels, Amy Beachy,

Nicholas Feagley, Michael Orta, Kevin Kenny, and Shawn Lafferty did just that –inspired us all to connect and be the best versions of ourselves. Although we missed hearing directly from them, equally inspirational are the stories of Gianni Cavero-Aponte, Steve Mclaughlin, and Dylan Madsen.

A special thanks to Krystal Shearer and Kamilia Kuznicka for graciously handling all the last-minute needs we sent their way.

Keep an eye out for upcoming South Central PA Real Producer events where we come together to collaborate, celebrate, and support our community.







































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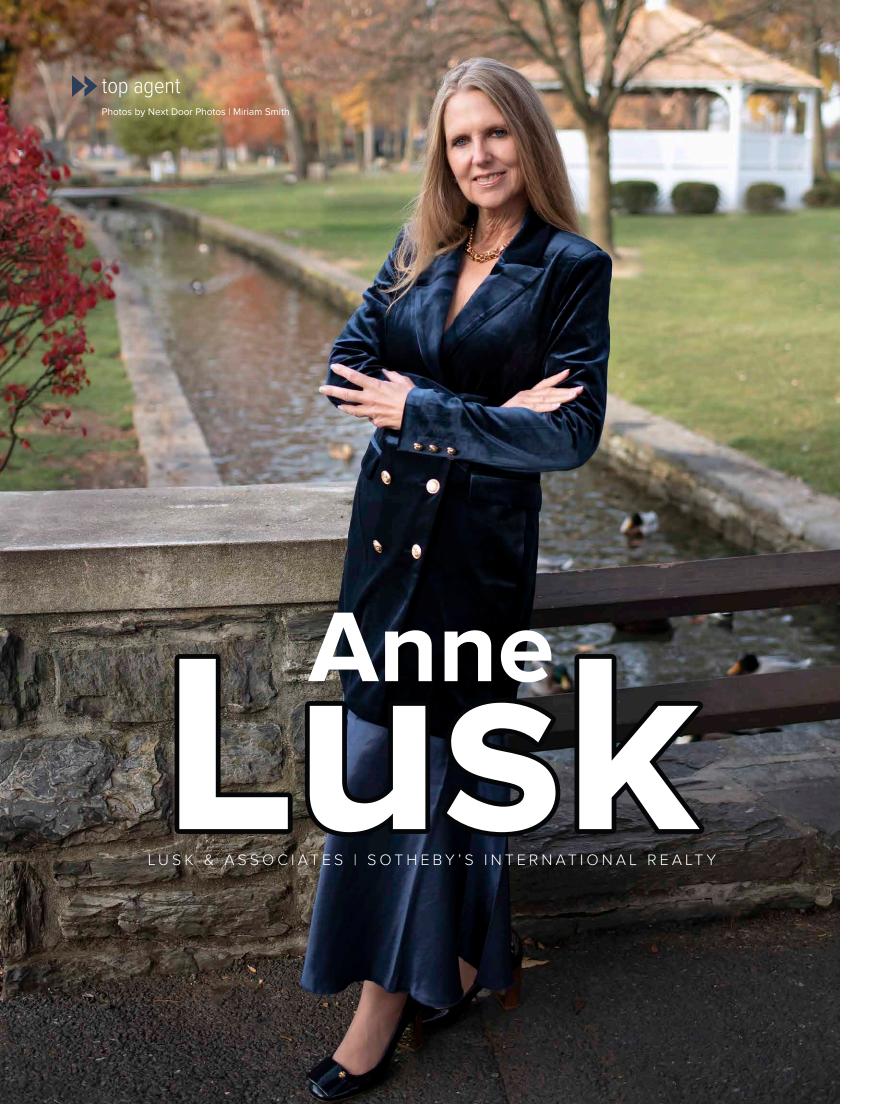
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"I have a deep respect for hard work and excellence, both on and off the playing field," she says. "So many of those young men graduate and then go for their masters. They truly are a class act."

Anne's success story is similarly rooted in perseverance, hard work, and a dedication to continuing education. In a career spanning three decades, Anne says goal number one has always been doing her best for her clients.

"Real estate found me, and it's been an incredible journey ever since. But the real legacy is what you leave for others. In my work and my life, my focus is taking care of people."

#### The Road Less Traveled

After graduating from Penn State in 1987, Anne began her career as a TV anchor at KOUS/KYUS/KCTZ in Billings, Miles City, and Bozeman, Montana. Very quickly, she achieved her milestone goal of appearing on national television with a spot on Good Morning America.

"After that, I came home to Lancaster County," she says. "My mother was distraught that I quit being a TV anchor person. But I didn't feel I was serving people in my work." Anne enjoyed a successful stint in sales for Armstrong World Industries – a job she says helped her understand the home-building process – but says her passion for cars inspired her next career move.

"I moved to Florida where I got into wholesaling cars. I then moved to California and worked for a Porsche Audi dealership. We dealt with Lamborghinis, Ferraris, Bentley's, and Rolls-Royce's. Working for luxury car brands gave me a lucrative database, but more importantly, I developed confidence dealing with the high-end buyer."

Anne says the luxury car business also taught her another valuable skill: adaptability. "You had to know when to let it go. For example, the value of Ferraris could change on a dime. It's the same in real estate. Things can happen very quickly."

Returning home again, Anne faced the challenge of reintegrating into a community she hadn't lived in for a decade. For a short time, she sold veterinary pharmaceuticals. Then, leveraging her ability to speak Spanish, she identified an underserved demographic in the early '90s—first-time homebuyers who spoke Spanish.

"I started at a mom-and-pop shop in Lancaster City, and I served a niche that no one else was serving," Anne says. "I could read and write Spanish, and I even taught first-time home buyer classes in Spanish. Very quickly, I built an incredible business based on referrals." And, says Anne, her business thrived because she understood the importance of marketing.

"I only had \$600, so I did this ad with my rescue bull terrier, Lucky. 'You don't have to be Lucky to get your home sold.' I could only afford to run it on cable for two or three months. People come to my open house and ask me how Lucky's doing from my 1995 commercial."

Reflecting on her early days in real estate and her current success, Anne emphasizes the value of investment in one's craft.

"Agents ask me, 'What's your secret to success?' Let's start with no vacations for my first seven years in real estate. Let's start with investing back in my business. I read. I go to seminars. I listen to podcasts. I educate myself every day."

#### **Present and Future**

Anne's most challenging moment, leaving Prudential, turned into a significant opportunity when she acquired the Sotheby's International Realty franchise for Lancaster, Pennsylvania.

"I never dreamt that Sotheby's International Reality would come to Lancaster. But I had friends who saw how hard I worked and saw that Lancaster and Central Pennsylvania had a lot to offer."

With a focus on customer service and educating her clients, Anne continues to succeed by putting the needs of her clients at the forefront of every interaction. "Buying or selling a home

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is an important transaction, so if it doesn't feel right then it's not meant to be next. I don't care if it's a \$9,000 trailer or a \$5 million deal, both are financial decisions that can affect someone's future. The transaction needs to be right for everyone."

Anne says she doesn't have a team of agents, but she does rely on a support team. "Sandy Zerkers is a fabulous broker, and I have great people who run my office. I have a transaction coordinator and a lot of marketing people." Describing her maverick personality, Anne laughs: "I'm a type A, High-D DISC. I sleep, like, four

hours a night, so I can get a lot done in 20 hours."

Anne's commitment to serving others extends beyond property transactions. She says her start in philanthropy was through supporting a scholarship with Donald P. Bellisario College of Communication at Penn State; she supports the Ann B. Barshinger Cancer Institute, the Water Street Rescue Mission, and has a decade-long association with Linden Hall.

Anne is a mother of two boys, Matthew and Kenny, both licensed agents. Her collaborative efforts with

her son Ken include hosting the TV show "American Dream TV." "He's probably a better salesperson than me. He has a little more patience, and he's quite handsome and charming," Anne laughs.

Looking to the future, Anne shares insights into the evolving real estate landscape. The ongoing NAR lawsuit on commissions and fees prompts her to suggest a return to subagency as a potential solution.

"Many people are afraid we'll become a fee-for-service industry, but I don't see that happening. There's too much 'human touch' involved in our profession. Great agents do a lot of handholding and develop relationships with clients. And there's a place for all types of agents -the big teams, the transactional, the sale by owner, and the fee for service. In America, it's all about our voice and our choice."

Asked what advice she has for up-and-coming agents, Anne advocates a return toprofessionalism within the industry. "Dress professionally and come prepared to every showing. Be respectful of the client and their home that we have the privilege to show." And, says Ann, find a coach: "Since 1995, my coach has been Joe Stumpf at By Referral Only. To get to your destination and constantly grow, you need to get a good coach."

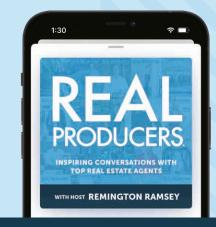
Regarding the ever-changing landscape of real estate, Anne does not anticipate a significant reduction in home values. "I do feel we're still going to have a housing shortage for the next several years," Anne predicts. "As agents, we will need to work harder to save our client's time. We need to be efficient and make the transaction as smooth as possible.

"As professionals, we have to return to work ethic and pride of workmanship. And we have to get back to caring. We're all humans. We will all make mistakes. We will all have bad days. Empathy and a focus on excellence are the two important skills we will all need to succeed."



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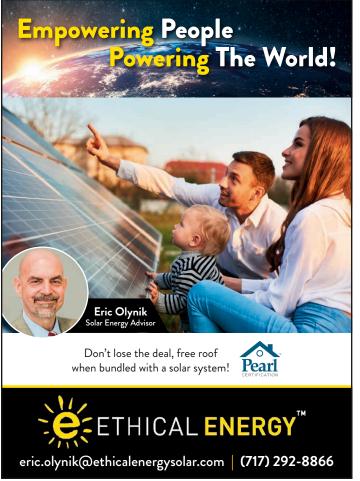


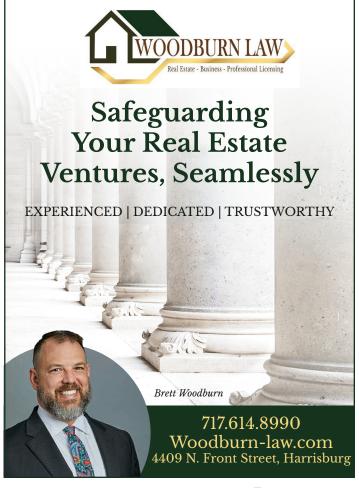












# FROM CHAOS TO CONTROL: Investing in a Real Estate Coach in 2023

By: Verl Workman

In my experience, there are essentially two kinds of real estate agents: the ones that run their business like a business and the ones that ultimately fail. Painting with such a broad brush might sound harsh, but I'm perfectly happy with that — because you will fail if you refuse to learn the lessons of business.

Failure is as varied as success. Maybe it looks like leaving the industry. Maybe it looks like managing clients poorly. It could be any or all of these — or a host of other things.

Learning how to run a business has to be a top priority for any agent who's started making a little money. I've found that the most effective way to do that is to find a real estate coach who specializes in running businesses.

How can you know that a coach is the right fit for you? The investment into a mentor who can serve as an objective third party becomes invaluable if they provide the following things:

#### A Proven Track Record

Frankly, if your potential coach has no record of running a 6-, 7-, or 8-figure business, what could they possibly have to teach you? Interview your potential coach. What kinds of businesses have they run? Do they have a track record of setting other agents up for success? Real estate coaching is only as valuable as the coach you choose, so choose wisely. This is an investment, not a gamble.

#### **Exactly What To Do Next**

Right now is the perfect time to invest in a coach for your real estate business. 2023 has a lot of agents scared or pulling back, but that doesn't have to be you. I've seen agents, teams, and brokerages having their best year ever right now. With the right guidance from a coach who knows their stuff, brings systems to the table, and can assign you actionable tasks that make a difference, you'll end 2023 with renewed control and vision for your business.





# MACKENZIE Hilsinger

Mackenzie Hilsinger of Coldwell Banker Realty has emerged as a Rising Star in South Central PA real estate, bringing a unique blend of authenticity and dedication to the table. Born and raised in the area, Mackenzie's journey into real estate was not just a career shift but a testament to his commitment to creating a life anchored in his roots. In this month's Rising Star interview, Mackenzie shares insights into his background, motivations, and the keys to his success.

Where are you from, and how did you get into real estate? I was born and raised in Central Pennsylvania, one of six kids, and my last name, Hilsinger, always came with recognition as someone's brother or sister. After living and going to school in North Carolina for eight years, my wife Ariel, a medical professional with UPMC, and I decided to move back to Central PA to establish roots and start a family. I worked in Campus recreation at York College, Messiah University, and then Penn State Harrisburg before taking the leap into real estate about two and a half years ago.

#### What brought you back to Central PA?

It takes a village. Both our families are here, and the familiarity of the area, the hometown feel, and the connections we had made growing up drew us back. I wanted my kids to experience the generational roots that were available here. Central PA, to me, feels like a place where you can easily connect with people on a deeper level, and that's something I wanted for my family.

My dad was a Bishop McDevitt grad, and to this day, wherever he goes, he'll meet someone he knows. Maybe it's some older gentleman at a breakfast spot, and my dad talks to him for 30 minutes about playing football back in his day. My mom was raised a street away from where I was raised, and she went to Trinity High School. So this area has been so much for my family. Central PA reminds me a lot of North Carolina. I'll see a buddy I

haven't seen since high school, and I can go up and just give him a big hug and be like, "Hey man, how's life?" It's fantastic. The reconnecting is effortless!

#### How old are your children?

(*Laughs*) Some may say I'm a bit of a nutjob here. I have a three-and-a-half-year-old, twins who are almost two, and our fourth is just a month old.

What motivated you to pursue a career in real estate? The motivation came from wanting to provide more for my wife. She works long hours as a medical professional, leaves before our kids wake and sometimes gets home in time for their bedtime. I have tremendous respect for her, but I wanted to allow her to see our kids more. In my previous jobs, I felt undervalued and wanted a change, a way to earn my worth. Real estate offered an opportunity to put value into something people need, and I wanted a career where I could make enough to support my family and allow my wife more time off. But at the start, it was a leap of faith; this is a commission-based job -- no settlements, no salary. I pushed to assert myself as a trustworthy Realtor and achieved a lot of success by posting on social media and continuously educating myself.

You've had a lot of success in a short period. What do you attribute that to?

Joining the Terry Barr group when I started was

crucial. I'm a big believer in the value of learning from others. I never shied away from asking any successful agent questions to learn the ropes and hear their experiences. I tip my cap to agents like Terry Barr, Jennifer Debernardis, Justin Prince, and Jim Bedorf, our office management staff (Tricia Como, Danielle Moore), and many others at the Coldwell Banker Camp Hill office who have answered countless questions. I also believe authenticity has been a key. Being able to speak authentically to clients and make it about them, not just the paycheck, has allowed me to succeed. Two and a half years into real estate, I attribute a lot of my success to God, authenticity, and the genuine connections I've built.

#### What is your authentic self, and what do you like to do in your free time?

My authentic self is rooted in family and community. I spend time with my kids and the neighborhood group. I'm a huge sports guy, a Philly fan. (*Laughs*) My wife will roll her eyes





Authenticity, both physically and emotionally, is crucial. If we're not true to ourselves, we're doing a disservice to our clients.

I could tell you the 2010 starting lineup for the Sixers or the score of an Eagles game last year. And I love catching up with high school friends whenever I can. Outside of real estate, I prioritize relationships and quality time. I'm a big believer in being yourself within this industry. If

you catch me outside the office, I wouldn't act any different than I would in the office.

#### Talk about authenticity in your communication style.

Authenticity, for me, means being honest about the market and using technology to connect with clients. I share my successes on social media, not just for self-promotion but to showcase the genuine relationships I've built. Being honest about my availability and limitations with clients has also been a key part of my communication style.

Where do you think real estate is headed in the next few years? Technology is crucial. If you're not utilizing social media and community groups, you're falling behind. Networking through platforms like Facebook has been a game-changer for me. The lack of inventory is a challenge, but building your reputation and being authentic in your approach can still win over clients.

What question did we not ask you? I'm a trans-radial amputee and a cancer survivor. I underwent an amputation due to a rare cancer in my right hand. It was a tough decision, but meeting Aron Lee Ralston from the movie 127 Hours, who went through a similar experience, provided perspective.

I'm driven by faith, as I mentioned. At the time of the amputation, I wasn't as strong as I am now. Reflecting on that experience and the choices it allowed me to make, I've come to realize that everyone encounters bumps in their life's journey. Each person has their own challenges, but if you embrace change, others will take notice. I appreciate those who recognize and engage in conversations about what I've been through. I use a prosthetic, wearing it at times and opting not to at others—it's just a part of my life. Authenticity, both physically and emotionally, is crucial. If we're not true to ourselves, we're doing a disservice to our clients.





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**CMG Home Loans** 

Celebrating 26 years of unwavering commitment to clients, Wendy Landis, the Vice President and Branch Manager at CMG Home Loans, says her career journey began with a leap of faith.

"I started out in banking and worked for 14 years as an underwriter," Wendy Says. "A friend sparked my interest in mortgages and encouraged me to make the move."

Initially hesitant to enter the world of full commission income and self-sourcing business, the move proved to be the right one, laying the foundation for a career dedicated to helping clients achieve homeownership. Now at CMG Home Loans – a local lender with the resources of a national brand –Wendy says helping people achieve their homeownership and financial goals is what inspires her most.

"My team in York works hard to ensure that we are setting up our clients for a smooth loan process. This means doing our due diligence before the borrower is committed to a purchase or a refinance. Once they are committed, all parties can have confidence we will move to closing easily. We want joy in the journey!

In a dynamic business where every day brings new challenges and opportunities, Wendy's team takes pride in taking the stress out of buying a home.

The compliment we consistently hear is, 'This was so much easier than I thought it would be.'"

#### **Growth Leadership**

With nine loan officers in the CMG Home Loans York office, as well as assistants and processors, Wendy takes pride in her team of knowledgeable and dependable experts.

"As a team, we value proactive communication with clients and industry professionals," she says. "For example, we begin loan applications over the phone so we can better clarify questions and gather the information that matters most. Our job is to educate and guide the client in making the best financial decision for them."

As a manager, Wendy prioritizes the continued growth and education of her team as well, empowering team members to reach professional goals. "My role is to invest in my team and bring out their best," she says. "Knowledge is power, and knowledge builds confidence. Promoting continued education is a big part of who I am and what I do."

In drawing new talent to mortgage lending as a career, Wendy remains optimistic about the sustained increase in interest from young individuals. "They are coming into this field fresh out of college. The biggest draw is the opportunity for professional growth. Work hard, and you get business. And we have a lot of flexibility. This work is as close to self-employed as you can be, but with employers who offer benefits."

Wendy says another draw for young people is the renewed mutual respect between lenders and realtors. "As an industry, we see the necessity of building good relationships, both with clients and among industry professionals. We've become more collaborative with peers, creating a positive work environment we all value."

The accolades speak for themselves. CMG Home Loans, under Wendy's leadership, earned the Affiliate of the Year award from the Realtors Association of York and Adams Counties. Individual team members have also received recognition for their outstanding production within the company and the industry at large.

#### **Family Life and Community Service**

Born and raised in South Central Pennsylvania, Wendy says choosing this location to live and work was a natural decision—it's home.

"I'm a Red Lion High School graduate and received my bachelor's degree in business administration from Shippensburg University. Central Pennsylvania is where my family is and where I've built the important relationships in my life." Wendy's son and his wife live locally, and Wendy is a proud grandmother to her grandson. When asked about favorite pastimes, Wendy says she's a "foodie" who loves local restaurants and enjoys gardening.

Six years ago, Wendy and her husband purchased a 10-acre farmette in Dover. "We bought the property as a location for my husband's business. The natural beauty of the area is wonderful, and we open the property for others to use." Wendy says she and her husband have hosted both weddings and fundraising events on the property, and a second-home lodge serves as a retreat and home to missionaries on furlough.

As an active member of the community, Wendy is involved with several charitable organizations and lives her belief that success is not just measured in transactions but in the positive impact on the community.

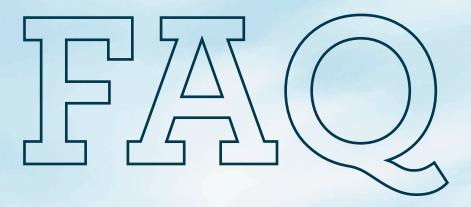
"As a team, we support the Realtor's Association of York and Adams County (RAYAC) through a number of fundraisers for the agency non-profit, RAYAC Foundation," Wendy says. "I will be the board president for RAYAC Foundation in 2024 and we hope to have a successful year of fundraising so we can help support many of our area's local housing related charities." A number of the team members volunteer with RAYAC during their homeless outreach events. The events partner with those in need, offering guidance on how to take advantage of local services, serving free meals, and helping people obtain IDs and birth certificates.

Personally, Wendy is a board member at SHINE MUSIC Foundation, a non-profit that provides community outreach to youth and veterans through music. As a member of Servants in Red Lion, Wendy and her husband lead mission trips to Guatemala. "It's where my heart's happy," she says. "We're building relationships in an area, helping to improve housing and the overall quality of life in the community. We always get to travel with and meet awesome people." Looking ahead, Wendy anticipates growth—both for her team and the CMG name in South Central Pennsylvania.

"In our industry, as in the rest of life, it's essential to build relationships with people you trust. Everything we do at CMG reflects on everyone who referred us, so we take those relationships seriously. Communication, trust in relationships, and acting with intention –our work is about bringing people a better quality of life. The opportunity to help people in our community during their life's journey is a blessing."

Wendy Landis VP/Branch Manager CMG Home Loans 2951 Whiteford Rd, Suite 101 York, PA 17402 717-968-3848 cmghomeloans.com





#### ALL ABOUT REAL PRODUCERS OF SOUTH CENTRAL PA



Real Producers magazine started in Indianapolis in 2015 and is now in over 120 markets across the nation and continues to spread rapidly.

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#### Q: WHO RECEIVES REAL PRODUCERS' MAGAZINES?

A: The top 500+ producing real estate agents in Dauphin, York, Lancaster, Lebanon, Perry, Cumberland, Franklin, and Adams Counties.

#### Q: WHAT IS THE GOAL OF THE PROGRAM?

A: To connect, elevate, and inspire our entire industry. We are better together. We can create change when we surround ourselves with other successful, like-minded people. We as people grow. Our businesses grow. Our impact on the community grows. Real Producers is the platform that brings together.

We take the top 500 real estate agents and RP-vetted businesses in every market and build an exclusive community around that group. We share their stories, successes, market trends, 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! In fact, in-person celebration and collaboration are essential to building REAL RELATIONSHIPS with Real Producers. We will have specific networking, learning, and community events throughout the year.

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

A: It's really simple. You have to be on the top 500 list, and we take nominations seriously. You can

nominate other real estate agents, businesses, brokers, owners, or even yourself! Office leaders can also nominate real estate agents. We will consider anyone brought to our attention who is in the top 500 because we don't know everyone's story, so we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support Real Producers, and attend our private events to increase your chances.

#### Q: WHAT DOES IT COST A REAL ESTATE AGENT/ TEAM TO BE FEATURED?

**A:** Zero, zilch, zippo, nada, nil. It 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 RP-VETTED BUSINESSES?

A: They are the best businesses in South Central PA in their category; you can find them listed in our index! We don't just find these businesses off the street, nor do we work with all businesses that approach us. Many top agents have recommended every business you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our team will further vet every business to make sure they are a good fit and bring value to our community. Our goal is to create a powerhouse network for the best real estate agents in the area and the best businesses so we can grow stronger together.

#### Q: HOW CAN I RECOMMEND A BUSINESS?

A: If you want to recommend a business that works with top real estate agents, please email or message us!

Email: Coach.Fino@n2co.com





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