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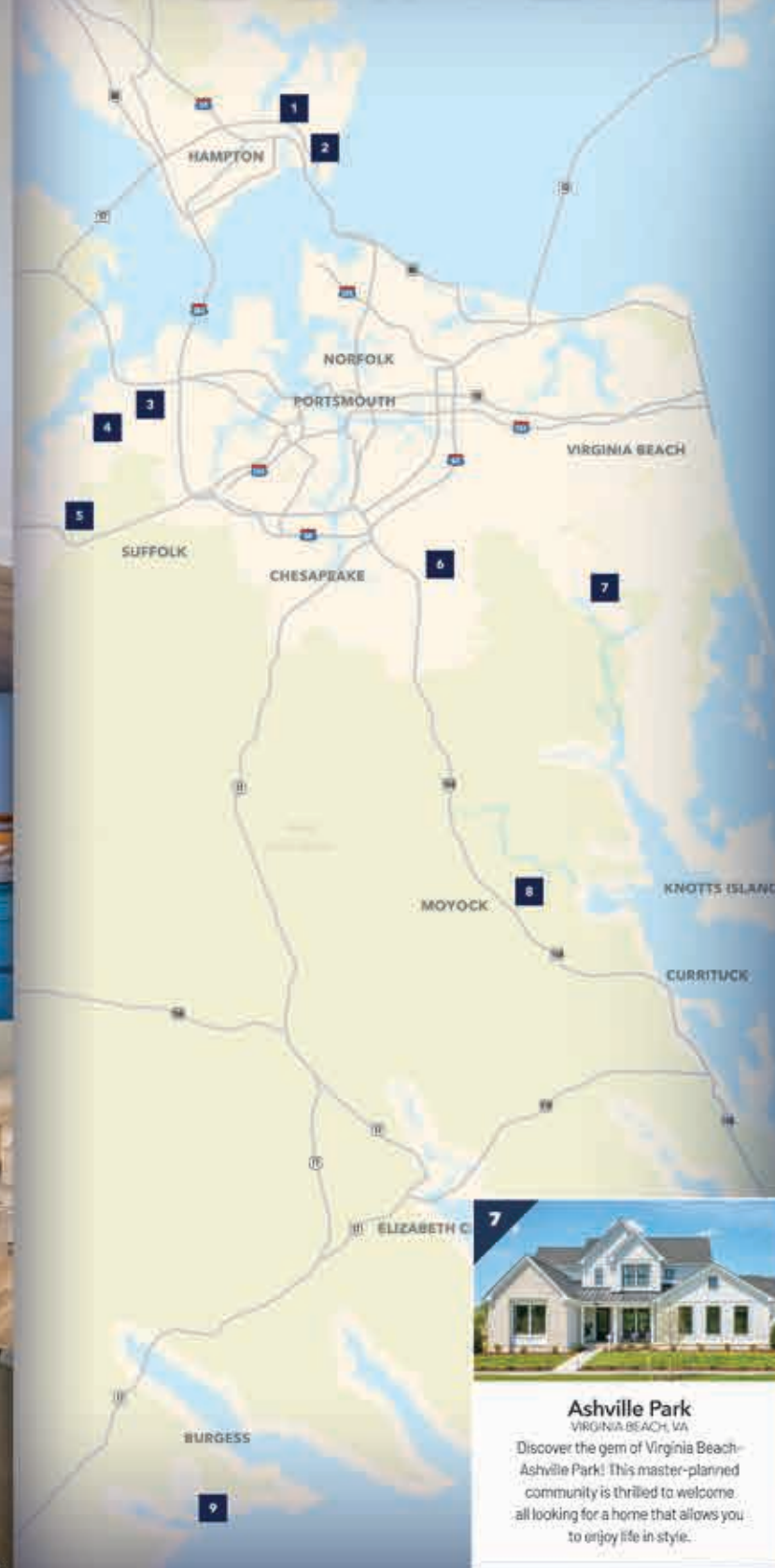


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» cover story

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Greg Montie

COVA Home Realty

Every real estate transaction brings unique obstacles to address before closing, as each client has distinct needs and objectives. While some agents may view these transactional challenges as something to overcome, Greg Montie positively thrives on them. The promise of providing his clients with a successful solution — rather than receiving the commission — drives him.

“I like solving problems, thinking outside of the box and getting the deal done,” Greg declares. “Every transaction is different; everyone has a different need and goal, and many different ways exist to solve the problem.” Although he enjoys seeing his clients achieve their dreams, he has found that facing the difficulties of each new transaction is the most fulfilling part of the job. He refutes the negative impression many people have about sales. “People think *salesperson* is a bad word, but I don’t think that at all,” he reflects. “[Sales] is problem solving, and we’re highly rewarded for solving other people’s problems.”

Unorthodox thinking has proved wildly successful for Greg in his short time in the real estate industry and has allowed him to start his career with unexpected triumphs. “When I started in 2021 to 2022, nobody was getting closing costs,” he explains. “I was told you couldn’t get buyers closing costs, but out of the 80 houses I sold in 2022, we probably had closing-cost assistance on 55%-70% of them. It was just thinking differently than other agents, looking in

different places and figuring out how to solve the problem for not only the buyer, but also the seller and have a happy deal on both sides.” The ultimate goal of solving the problems is not to make sure his clients come out ahead of the other agents’ clients but to provide a means in which everyone can succeed. “Everyone needs to win in a real estate transaction because there’s no enjoyment in that deal if there’s a winner and a loser,” Greg reflects.

Greg’s unconventional real estate thinking is not surprising, given the unforeseen start of his career after 20 years in automotive sales. “I got fired,” he says, recalling the events that brought him into the real estate fold. After 15 years as the finance



director for two Mercedes-Benz dealerships, Greg went to work and found himself unexpectedly unemployed. “It was March 31 when they told me, and I thought it was an early April Fools joke because of all the improvements we’d done for the company,” he says. “Ironically, it was the same day that my wife closed her first deal in real estate.” After taking some time off to reflect on his next move, he decided to follow his wife into real estate and started working toward his license — but not before a brief foray

back into the car business. “I went back and worked for a Volkswagen dealership as the finance manager to give the car industry one more go,” Greg explains, “but after about two weeks, I was on my way to work and thinking of excuses for why I couldn’t come in that day. That’s when I knew that real estate was where I needed to be.”

His instincts proved to be correct. Despite initially planning to take it slow in real estate, Greg found himself caught up in the industry’s

excitement. “My goal was to sell one house a month and be semi-retired,” he says, “but just like a disease, it kind of took over. It was just like the car business, and the more I sold, the more addicted I became to selling.” Although some may struggle to transition from selling cars to houses, Greg found little to no issues with the change. “Sales is sales,” he shrugs. “Whether suits or cars or houses or hospital equipment, it’s the same processes, follow-up, prospecting, building the rapport and relationship and empathizing with the client. It was an easy transition.”

“Greg is the example that anyone can do real estate. You don’t need any fancy degree or expensive coaching. Just Do The Work. Have the discipline to get up and put in the effort. Greg understands that you get out of real estate what you put into it. When he was a new agent, he did not wait around for someone to hand him a lead or tell him what to do or who to call. He asked for help every day and asked what he could do, and he did it. This positive, self-reliant mindset will produce results, and Greg is the example that it works.”
—Randy Tappen, USMC Sgt 96-04, Principal Broker, COVA Home Realty

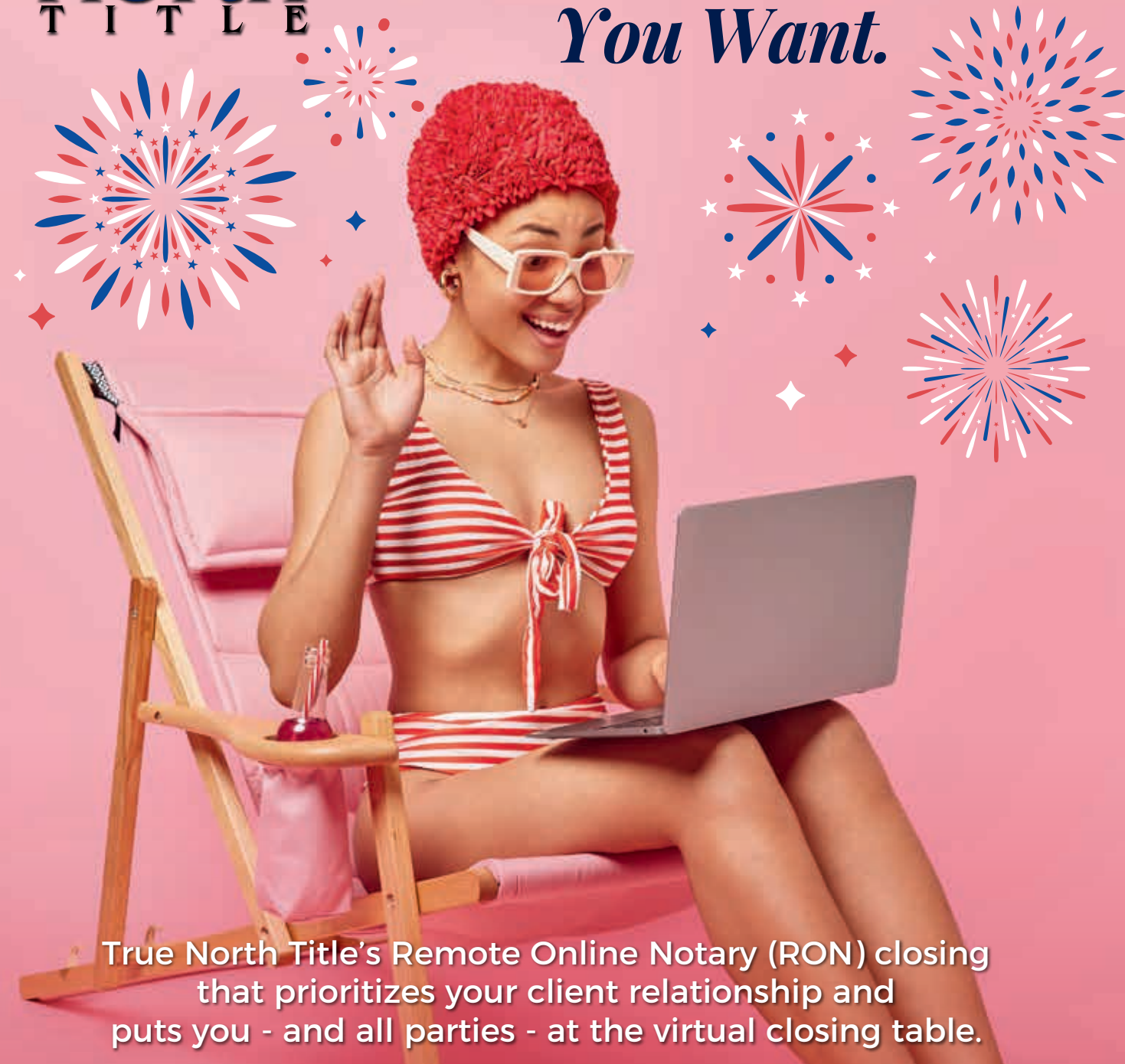
Although he has found his new career infinitely more fulfilling than his last, Greg wouldn’t change anything that happened with his shift to real estate. “I think I’d like to have started sooner because the reward I’ve found would have come sooner, but I don’t know if I would have had the same outcome if I’d started sooner, so I think everything happened for a reason at the right time,” he ponders. “I think the path I took was the right path that God wanted me to go on. I think that the experiences He put in my life were at the right times, and He provided the right opportunities at the right times.”

When Greg isn’t providing his clients with unconventional resolutions to their real estate challenges, he enjoys spending time with his family and friends. He is grateful for the opportunity to do so each day. “Every day is a blessing,” he declares.



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VICTORIA REASOR NELSON

▶▶ on the rise

Story by Maddie Podish
Photos by Dave Schwartz, Coastal Exposures

JAR Real Estate Real Broker

Victoria Reasor Nelson is not your typical REALTOR®. Born in Germany and raised in various locations due to her father's military service, Victoria's journey to becoming a prominent figure in the real estate industry is as unique as her approach to business. Fueled by her drive to give back to the community, she leads her life and business with a giving heart.

Victoria's transition to real estate was sparked by a life event — welcoming her third child in 2021. Already an experienced investor, having purchased her first home at 23 and delving into property rentals, her then-REALTOR® encouraged her to obtain her license. With a solid network of connections and a passion for helping others, Victoria seamlessly embraced the shift.

While building her new career in real estate, she continued to serve her country in the Navy as an Engineering Laboratory Technician, Machinist's Mate and pursue her MBA at the American Military University. By the end of her first year in real estate, she received the Rookie of the Year honor and began building her team, JAR Real Estate, named after her children's first initials. The team's business model is based on the book *The Go-Giver* by Bob Burg and John David Mann. "We don't do this to make money; we do this to help people," states Victoria.

Victoria stands out from the crowd in her approach to real estate, including having what others might not describe as a "professional" Facebook page, found under the affectionate nickname given to her — Vic Diesel. By sharing her life experiences openly, she fosters genuine connections and encourages others to seek support without fear. She follows her own path, driven not by self-interest but by a deep commitment to her



clients' well-being by going the extra mile and prioritizing their needs above financial gains. "I would rather give my clients a house than put a couple thousand in my bank account," she asserts, emphasizing the value of creating lasting memories over monetary rewards.

Beyond servicing her clients, her commitment extends to community involvement, where she conducts monthly diaper drives and supports families in need. Though she can't describe how big she will expand her impact, she has a few steps already in place. She plans to obtain her broker's license and start a property management company to provide affordable housing solutions for lower-income families.



Victoria lives her definition of success — striving to help and positively touch people around her — daily. “Real estate is just the vessel that will take me where I want to be,” she says. “I don’t know exactly what that looks like yet, but I know it’s going to be big.” Her selfless spirit, coupled with her drive to empower communities and uplift those in need, embodies the essence of Victoria. She is not just a REALTOR® but a force to be reckoned with as she positively impacts the world around her.

Additionally, she plans to transform some of her investment properties into safe havens for families fleeing domestic violence. Presently, she’s remodeling one of her properties into what will be called the Open House. Here, she will host diaper and food drives and free tutoring and offer an area to do laundry for free.

Victoria understands the gravity of being there for her fellow servicemen and those around her, especially with the ongoing mental health crisis. “My phone number has been the same for the past 15 years,” she comments. “Everyone knows I’ll answer my phone and be there for them.” To stay connected with her peers, she hosts “Love Days” at her home for friends and their children to come together and enjoy quality time in a welcoming environment.

With her home nestled on the water in Portsmouth, you can find her frequently canoeing, fishing or having movie nights outside with her husband, Brandon, and kids Jax (7), Avi

“Vic is an amazing representation of determination and dedication! She has been a light for her family, her friends and our brokerage. Her real estate production may have gotten her recognition for this feature, but her selflessness and her community impact stands out to me! While she is an active duty veteran, runs a real estate team and is an amazing mother, she has been known to host consistent food drives and diaper drives and has been a resource for those in need. Her embodiment of selflessness and care are to be admired!”
—Kaleo Kina, REALTOR®/ Leadership, CoVA Collective Realty

(6), Rek (2) and Tuf (1). In her free time, she enjoys writing and has four published books for sale on Amazon, all guided toward helping others, including a children’s book she dedicated to a friend who had to leave her son behind during a deployment called *We’ll Be Together. Count Me Down.*



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.



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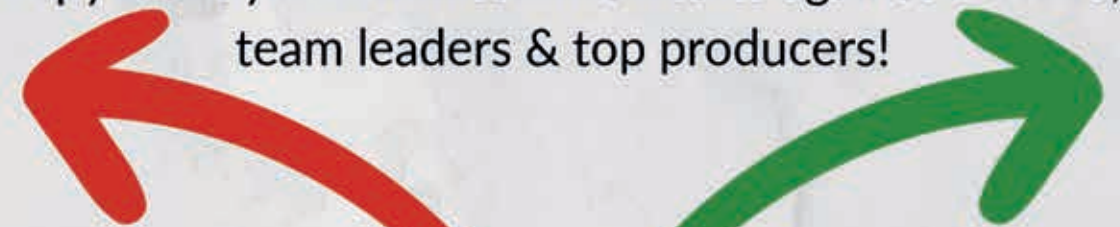
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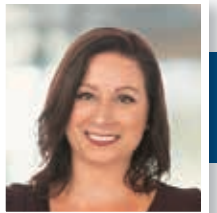


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TOP AGENTS GATHER FOR SPRING 2024 EVENT AT ASHVILLE PARK

The Real Producers Spring 2024 event, hosted by Chesapeake Homes and held at the picturesque Ashville Park community in Virginia Beach, was a resounding success. With a stellar turnout of top agents across the Hampton Roads area, the event perfectly blended professional networking, insightful collaboration and delightful socializing.

Chesapeake Homes, renowned for its impressive developments, showcased several stunning model homes, leaving attendees in awe of the architectural excellence and innovative design that have become synonymous with their brand. The Ashville Park community, with its serene environment and beautiful homes, provided an ideal backdrop for this prestigious gathering.

The event was not just about admiring beautiful homes; it was a well-rounded experience with something for everyone. Hangry's Food Truck served up delicious fare that energized everyone throughout the afternoon, while Happy Camper Bar Co. offered a variety of refreshing beverages, adding a festive touch to the proceedings. The atmosphere was vibrant and filled



with conversations and laughter as agents reconnected with old friends and forged new relationships.

Real Producers events highlight the opportunity to collaborate with peers and share best practices in navigating the ever-evolving real estate market. This gathering was no exception. Top-performing agents engaged in meaningful discussions, exchanged insights and explored innovative strategies to stay ahead in the competitive market. The spirit of collaboration was palpable, making it a valuable experience for all attendees.

Real Producers events hosted by Chesapeake Homes have become a favorite among real estate professionals. They provide an invaluable platform to connect, share knowledge and support one another in our professional journeys. The Spring 2024 event underscored the importance of these gatherings in fostering a strong, united community of real estate experts.

As always, Real Producers events offer a unique opportunity to reconnect with top-performing agents we may only see occasionally. We look forward to many more such events that continue to bring together the best in the business, fostering a spirit of collaboration and excellence.





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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!

★★★★★ CLIENT REVIEW

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.

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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.

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COPPELAND LIZ



▶ partner spotlight

Story by Dan Steele
Photos by Kelly Freel,
Kelly Freel Photography

CROSSCOUNTRY Mortgage

Securing a loan can seem like one of the most daunting parts of buying a home, and sometimes, it is the most challenging hurdle for clients in their real estate journey. They must trust that what their mortgage company has delivered is a good fit for them. Liz Copeland, Sales Manager & Senior Loan Officer at CROSSCOUNTRY Mortgage, understands that trust isn't easy to earn.

“Trust is critical when it comes to finances,” Liz affirms. “My business is relationship-based, focused on looking at my client’s entire financial picture and then finding the best mortgage solution to fit their needs.” The key, she says, is prioritizing building strong relationships with clients and referral partners to best meet their needs. “Through building strong relationships, I can provide my referral partners with the support they need and my clients with personalized solutions,” she says. With a commitment to transparent communication throughout the process, Liz

works tirelessly to provide creative solutions to overcome any challenges that might arise. “Through my experience in the lending industry, I have a track record of successfully helping my clients secure financing — even those with the most complex financial situations,” she elaborates.

Her commitment to trust and transparency is deeply rooted in her career experiences, and she understands how much they can empower clients on their journey to homeownership. In fact, her start outside of banking and real estate helped shape her insight into the importance of trust for clients.

“I started out as a makeup artist,” Liz explains. “I loved helping women feel confident, beautiful and empowered.” The service is deeply personal, and she successfully developed a loyal following of clients based on the relationships she built with them. Eventually, Liz was ready for a career change, and a friend suggested banking as the next step. “I thought she was crazy, but looking for a change, I gave it a go and realized that I could help people through understanding their finances, building their credit and saving for their future,” Liz relates. “I developed a client base again by the relationships and trust I built with my clients and loved that I was helping people feel knowledgeable, secure and empowered about their finances.”



Liz moved into wealth management, working with high-end clients to provide lending for homes, exotic cars, yachts and art. She eventually decided to focus solely on home ownership, as she did not want to be limited to a niche. Now, as Sales Manager & Senior Loan Officer, Liz enjoys helping clients at all financial levels on their journey to home ownership.

Her career journey also taught her the value of flexibility, especially regarding real estate. “The industry changes quickly, you need to be flexible, adaptable and able to pivot your business quickly to keep up with the changing landscape,” Liz observes, noting that flexibility is why she is so passionate about working for CROSSCOUNTRY. “One thing I love about CROSSCOUNTRY is the array of mortgage solutions,” she says. “In our ever-changing industry, CROSSCOUNTRY rolls out new products quickly to help more people get into homes. From LLPA waiver and ITIN to DSCR,

QM and NON-QM, CROSSCOUNTRY is on the cutting edge with loan programs to fit every home buyer’s needs.”

Flexibility doesn’t just apply to CROSSCOUNTRY’s mortgage solutions; Liz brings it to every client by breaking mortgage lender norms and being available outside of “banker’s hours.” “Real estate doesn’t sleep, so neither do I,” she proudly declares. “I strive to provide a boutique experience for every client. I offer 24/7 availability to my clients and referral partners.”

Despite all the financial work she has done for clients, Liz doesn’t measure success in money. “Growing up, you think of success as how much money you will make, the type of house you will live in and the car you will drive, but then you realize it’s not about that at all,” she reflects. “It’s about how many lives you touch and how many people you help along the way. I define success with the word — HOPE: Help One Person Everyday. If I can help at least one person each day, then I consider myself successful.”



When she isn’t helping clients find the right financial solution to their lending needs, Liz

enjoys going to the beach, roller skating, traveling, reading and spending time with her family. “My husband and I have three amazing sons,” she smiles. “One graduated from the University of Virginia last May, one just finished his third year at American University in DC, and the youngest is just about to finish up his eighth-grade year here in Virginia Beach. We also have a fur baby, our pug, Leo, who joined our family right after we moved here from Charlottesville in 2021. We love to go to the beach, try new restaurants, watch movies and play games. A typical night with all of us is a lot of fun, really loud and a lot of laughs.”



Liz Copeland
Sales Manager & Senior Loan Officer
CROSSCOUNTRY Mortgage
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An Interview with a 2024 HRRR Board Member



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As a REALTOR® of over 35 years, I have always valued my membership in HRRR as well as the Virginia and National Associations. From educational and participation opportunities, membership benefits, networking events, and having a strong voice in the political support of advocates for private property rights and support for home ownership, I have always recognized the return on my investment in HRRR and have seen firsthand the benefits of my joining the "Realtor® Party."

Influencing decisions at all levels of government has proven its worth through both membership and my continuing RPAC donations. At the federal level, we have maintained national flood insurance programs, preserved the mortgage interest deduction, and kept the 1031 exchange program for real estate investment, just to name a few. In Virginia, we have encouraged attainable housing and supported first-time buyer programs like VHDA. We also enabled REALTORS® to continue working during Covid, something many states prevented through legislation. Locally, we influence any number of boards and governments, affecting policies on development and growth in such a way to promote quality of life for all our residents. Yes, my HRRR membership has indeed provided a great return on investment.

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Nearly 700 REALTORS® and guests gathered this spring to celebrate their success at the annual Circle of Excellence™ Awards Gala hosted by the Hampton Roads REALTORS® Association. Attendees, donned in their best hats and fascinators, were immersed in the ambiance of the iconic Kentucky Derby, with elegant décor of roses, tasteful greenery and touches of gold on display at the Virginia Beach Convention Center.



Upon arrival, guests enjoyed a cocktail hour featuring an array of hors d'oeuvres and several bars to purchase the night's signature cocktails, setting the stage for an unforgettable evening. Designed by association members, this year's event amped up the entertainment and interaction with more opportunities to capture the night on camera, a 360 photobooth and a live Best Hat contest, where guests got to choose who deserved bragging rights for wearing the most creative headpiece.

Following the cocktail hour was a short awards ceremony during dinner, where HRRRA's leadership team recognized top performers for their outstanding achievements in 2023. From REALTOR® of the Year to Rookie of the Year, each award signified dedication and hard work, fostering a sense of camaraderie and admiration among attendees.



REALTOR® of the Year:
Sherry Snyder



Distinguished Property Manager of the Year:
Vickie Hudson



#1 Individual Salesperson:
Susan Pender



#1 New Homes (tie):

Breyana Hawks



Kelly Nicholson



#1 Small Team:
The Dunbar Team



The Dunbar Team

#1 Mega Team:
Team Bryant Homes



Outstanding Rookie of the Year:
Terrance Boyle



#1 Large Team:
The Doll Team



The Doll Team

As the night progressed, guests hit the dance floor to the beats of DJ (and REALTOR®) Julz Gat, keeping the energy high and the celebrations lively into the night.

The 2023 Circle of Excellence™ Awards Gala was a night of commemoration and recognition, bringing together the best in the industry for a memorable evening. As guests departed, they left with renewed motivation and pride in being part of the vibrant Hampton Roads real estate community. Cheers to another year of excellence and success!



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REAL PRODUCERS

FAQ

RP 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 Real Producers: The top 500 agents in 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.

A: Peninsula Real Producers: Same as above, but we pull out the Peninsula/Williamsburg agents and cut the list off at the top 300. For the 2022 calendar year, Peninsula Real Producers agents sold more than \$6 million.

NOTE: We identify REALTORS®/agents by where their broker is located in the MLS. Please contact us if you fall into any of these unique scenarios:

- Your broker address in the MLS is not in the South Hampton Roads region, but you are a commission agent working primarily in South Hampton Roads or the VA Peninsula area.
- Your broker address in the MLS is on the Peninsula, but you would prefer to be associated with South Hampton Roads Real Producers instead of the Peninsula.
- Your broker address in the MLS is Southside, but you prefer to be part of the Peninsula Real Producers magazine instead of South Hampton Roads Real Producers.

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

A: The process is simple. Every feature you see has first been nominated multiple times. Top agents, office managers, brokers or industry leaders can nominate top REALTORS®, agents, affiliates, brokers, owners and industry leaders who work in the areas we cover. **Scan the appropriate QR code to nominate your favorite Real Producers.**



Scan to nominate REALTORS®, agents, leaders and brokers

Once nominated multiple times, the next step is a preliminary interview with us to learn more about you; our article selection committee uses an extensive process to schedule each article, and we usually book up to a year in advance. Once we select and schedule, we put the wheels in motion for our writer to conduct an interview and for our photographer to schedule a photoshoot.

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 PREFERRED PARTNERS?

A: Anyone listed as a preferred partner in the front of the magazine is part of this community and will have an ad in every magazine issue, attend our social 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 recommended every preferred partner you see in this publication. In a sense, we won't even meet with a business you have not vetted and stamped for approval. Our mission is to create a powerhouse network for the REALTORS® and agents in the area and the best affiliates so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you have a recommendation for a local business that works with top real estate agents and their clients, please scan appropriate code on this page.



Scan to nominate preferred partners

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