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## ABOUT ME

As a longtime resident and business owner, I have had the privilege of living and working in the North Shore area for many years. This allows me the opportunity to provide my real estate clients with an in-depth understanding of the local market. I have built and maintained local businesses, including a real estate investment company. I love this area and I am fortunate to have raised five children here. I have a deep appreciation of what this beautiful area offers. I am delighted to help others experience the same level of appreciation for this unique community.

As a real estate professional, my number one priority is assisting my clients to find their perfect home. I put my knowledge and skills to work, having developed a well-crafted marketing plan which delivers the most comprehensive exposure for home listings in today's competitive real estate market. I pride myself in keeping up-to-date with all of the current trends, and use all aspects of Daniel Gale Sotheby's International Realty's exceptional resources. It's a winning combination. The success I have in this business is due to the care and attention to detail I give each and every client when they are buying or selling. I approach each transaction as an opportunity to forge long-lasting relationships, both personally and professionally.



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# AWARD WINNING LOAN OFFICER Rajin Ramdeholl

**REVOLUTIONIZING REAL ESTATE FINANCE – NON-QM  
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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 expanding 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.

*Rajin Ramdeholl*  
Senior Vice President  
NMLS ID: 55322



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Fluent Mortgage is a d/b/a of Meadowbrook Financial Mortgage Bankers Corp.





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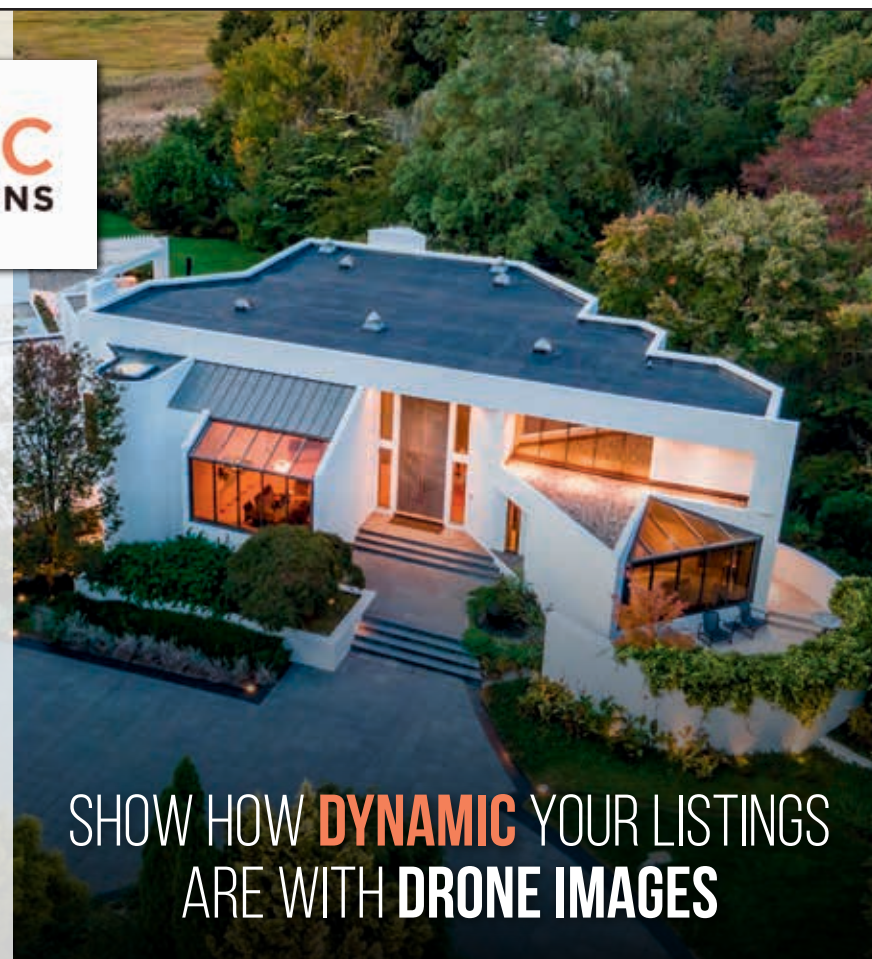
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# PUBLISHER'S NOTE

Hey there, July!  
*Long Island Real Producers,*

As we step into July, let's take a moment to celebrate not only the summer vibes but also the spirit of independence. It's a month of fireworks, barbecues, and red, white, and blue as we come together to honor Independence Day.

But beyond the fireworks, July is also a time to reflect on the essence of freedom and independence in our lives. It's about cherishing the liberties we hold dear and striving to uphold them for all.

We can not wait to see you all again on October 9th at our one-year Anniversary Party, Moonlight Masquerade! Stay tuned for more details.

As we bask in the warmth of July, let's keep this quote in mind: "Freedom lies in being bold." Let's embrace boldness in our pursuits, our relationships, and our contributions to the world.

Here's to a July filled with joy, unity, and the sweet taste of freedom. Happy Independence Day to our friends, and happy July to all!



**Kristin Brindley**  
Owner/Publisher  
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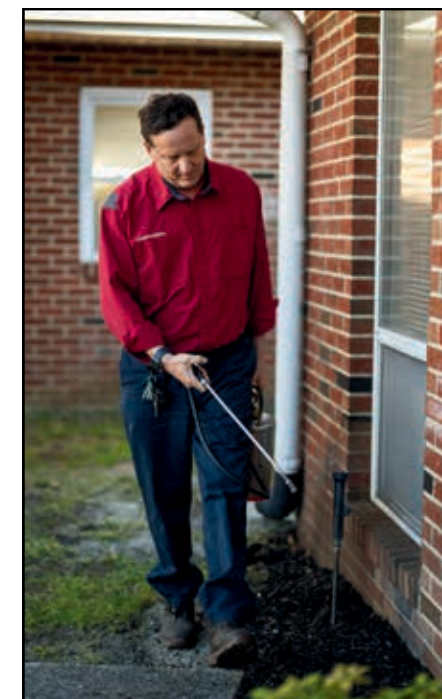
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# RAJIN

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# RAMDEHOLL

## MEADOWBROOK FINANCIAL MORTGAGE BANKERS CORP

NEW YORK AND TRI-STATE SUCCESS



By Zachary Cohen • Photos by Chris at Dynamic Media Solutions

Rajin Ramdeholl began his lending career in 2003 at the young age of 21. Starting with no prior experience in sales, his determination and quick learning set him apart. After reading “Mortgages for Dummies” and excelling in a competitive training course, he was hired alongside just three other candidates. This was the beginning of a distinguished career in mortgage lending.

Over the years, Rajin has become a prominent figure in the New York mortgage industry. His bespoke approach to business and unwavering dedication to helping clients realize their homeownership dreams have earned him numerous accolades. Rajin has impressively closed over \$1.5 billion worth of mortgage business throughout his career. He has been featured in NMP Magazine’s “40 Under 40” in 2017 and 2019 and was named among the NAAMP Top 100 Loan Officers

Nationwide in 2019. Additionally, the Scotsman Guide recognized him as one of the Top 50 Loan Officers in 2018 and 2020.

Rajin’s work has not only been about numbers and interest rates; it’s about providing exceptional service and making a real difference in people’s lives. He has built a reputation for navigating complex mortgage scenarios with ease, a skill that has earned him the trust and respect of clients and peers alike. His commitment to excellence and client satisfaction has been a driving force behind his success in the highly competitive New York market.





**WE'RE FOCUSED,  
HAVE DIRECTION,  
HAVE GOALS,  
& OUR GOAL IS TO STAY AHEAD.**

#### EXPANDING HORIZONS

In 2022, Rajin Ramdeholl, a visionary in the mortgage lending industry, sought to expand his successful business from Long Island, New York, into the Central Florida market. While this venture into Florida has seen impressive growth, it is Rajin's accomplishments in New York and the Tri-State area that form the cornerstone of his career.

While his roots remain firmly planted in New York, Rajin's expansion into Florida with Fluent Mortgage is a testament to his forward-thinking approach. In just one year, his team has captured significant market share and established branches in Orlando, Melbourne, and Fort Myers, with plans to expand further into Tampa and Fort Lauderdale. His ability to replicate his success in a new market speaks volumes about his leadership and strategic vision.

#### A VISION FOR THE FUTURE

Rajin's focus remains on growth and innovation. His team at Fluent Mortgage is dedicated to providing top-tier customer service and leveraging cutting-edge technology to meet client needs. With a clear direction and unwavering commitment, Rajin continues to push boundaries and set new standards in the mortgage industry.

"We've had such an influx of people reaching out to us. The long-term plan has played out in just a few months, but our goal is to keep pushing forward. If there is a need, the sky's the limit," Rajin says. "There is no limit on how much we

can grow. As long as we continue to serve our clients by providing a level of service that is unmatched [and] making sure we are continuously operating at that high level, we can keep growing. "We're primed for people who want change. We're focused, have direction, have goals, and our goal is to stay ahead. We want to be better every day."

In summary, Rajin Ramdeholl's journey from a young loan officer in New

York to a prominent industry leader is marked by dedication, innovation, and an unrelenting drive to help clients achieve their homeownership dreams. His expansion into Florida is just the latest chapter in a story of success that began in the heart of the Tri-State area.

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## EMPOWERED COMMITMENT, PASSION, AND PURPOSE

By Amelia Rosewood • Photos by Chris at Dynamic Media Solutions

Meet Tina DeVita, a remarkable individual whose journey from hands-on motherhood to becoming a dedicated Realtor exemplifies resilience, passion, and unwavering commitment. With a heart as warm as her smile, Tina has made a profound impact in the real estate industry as a member of Keller Williams Realty Elite. Tina's dedication knows no bounds. She goes above and beyond to ensure her client's needs are met and exceeded.

### *From Deli to Realty*

Tina's path to real estate is a story of resilience and adaptation. Born in 1967, Tina hails from a family deeply rooted in entrepreneurship and hard work. The eldest of

three siblings, Tina was immersed in business from a young age, thanks to her parents, who owned and operated Weinisch Delicatessen for over 50 years.

Raised in the serene surroundings of Lake Ronkonkoma, Tina's formative years were spent amidst the joys of swimming in the summers and skating in the winters. Following her graduation from Connetquot High School in 1985, Tina embarked on a journey of independence, guided by the lessons instilled by her parents.

"Before real estate, I was very active in the PTA, team mom, Girl Scouts, and brought all of my kids to first communion

as a volunteer educator in religious education," Tina recalls.

Her path led her through various roles in the food industry, including stints in delis and catering, where she catered events even for the likes of Martha Stewart at Dowling College. However, life took a significant turn in 2012 when Hurricane Sandy struck, devastating her husband's business. In the face of adversity, Tina stepped up, becoming the vice president of Empire Point Boating Center in Island Park, overseeing its reconstruction and operations.

Despite the challenges, life had more in store for Tina. After 25 years

of marriage, she and her husband decided to part ways amicably. This pivotal moment spurred Tina to revisit her long-held ambition of pursuing a career in real estate. Having obtained her New York real estate license in 2008, despite challenging circumstances due to the financial crash, Tina recognized real estate as an ideal avenue for her skills and aspirations.

"Real estate fits into my dreams and goals as it gives me the flexibility to make my hours, leaving time to spend with my family and friends," Tina shares.

Tina thrives in the real estate industry and is now affiliated with Keller Williams Realty Elite and





has been a valued member of The Kim Holland Homes Team since 2021. Her dedication and passion for helping others achieve their homeownership dreams shine through in her work. Her sales volume last year was 14 transactions with a Gross Commission Income of over 11 million. Also, with accolades, including the 2022 Bronze Award and the 2023 Diamond Circle, as part of an accomplished team, Tina's trajectory in real estate exemplifies her unwavering commitment to excellence and service.

#### *Balancing Career & Family*

Tina DeVita's life is filled with vibrant family bonds, cherished moments, and the warmth of human and furry companionship. As the proud mother of four remarkable adults, Tina finds joy in their love and laughter.

Her eldest, Sara, with a Master's degree from Queens College, manages motherhood alongside academic achievement, while Samantha, a DMV supervisor, eagerly anticipates her real estate career. Joey, an engineer, pursues his ambitions, while John follows in the family business, guided by his father's wisdom.

Away from the hustle of real estate, Tina and her family relish life's simple pleasures, savoring delectable cuisines and embarking on memorable vacations. Their Mediterranean cruise remains etched in their hearts. It was filled with the beauty of Italy, Greece, and Turkey and punctuated by moments of unexpected humor, courtesy of Joey's innocent curiosity.

Complementing their family dynamic are

their beloved pets. From bunnies adorning their childhood to the recent farewell to Kitty, their loyal feline companion of 17 years, the DeVita household finds solace and joy in the presence of Pinot, the majestic Akita, and Turtle Turtle, the aquatic wonder brought home by Samantha 17 years ago.

When she's not assisting clients or basking in family bliss, Tina finds solace in the great outdoors.

"I enjoy being outside during my downtime, especially in the warmer months. I like walking by the beach or boardwalk. Going out with the kids and grandkids is also a favorite pastime, as is catching up with friends. I enjoy reading good books, although I do not have much time for them, so I started listening to audiobooks," Tina reveals.

In the spirit of giving back, Tina and her team at Keller Williams Realty Elite engage in charitable endeavors through KW Cares, supporting fellow agents and local communities in times of need. Their annual Red Day initiative and local coat drives reflect their commitment to making a positive impact beyond real estate, embodying the values of compassion and community.

#### *Looking Ahead*

A simple yet profound philosophy, passed down from her father, guides

Tina DeVita's outlook on life: "Live each day as if it were your last." For Tina, success is not merely measured by financial accomplishments but by achieving economic and emotional security.

As she gazes into the future, Tina envisions a life filled with opportunities for personal and professional growth. Her short-term goals include obtaining a dual real estate license in New York and Florida, paving the way for winters spent in the warmth of the southern sun. Professionally, she aspires to expand her horizons and leverage her expertise to serve clients in multiple locations.

Yet, amidst her aspirations lies her greatest hope - the happiness and independence of her children. Tina's dreams extend beyond her achievements, encompassing the fulfillment and contentment of her beloved family. As she strides confidently into the future, Tina DeVita remains steadfast in her commitment to embracing each day with purpose and passion.



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# LARRY THEODORE



CRAFTING FUTURES

WITH PASSION

Larry Theodore is a dedicated REALTOR® and licensed broker associate at Coldwell Banker American Homes, and he is celebrated for his authentic and compassionate approach to real estate. With a heart full of kindness, Larry is a genuine people person who treats everyone with the respect they deserve, never making fun of anyone. His commitment to his clients is unparalleled, as he invests 100 percent of his effort into guiding them through every step of their real estate journey. Larry's passion for his work shines through in everything he does, making it clear that for him, real estate is more than just a career—it's a true labor of love.

## ROOTING HISTORY

Larry's journey into real estate began with a strong foundation in hard work and entrepreneurship. At just 13 years old, inspired by his hardworking grandfather, he started a landscaping business in Levittown to support his family after his parents' divorce. By the time he was 18, Larry's business had grown to include over two dozen employees, earning him the title of "Most Likely to Succeed" in his high school yearbook.

Despite his success, Larry faced a significant setback in his twenties when he lost the business. However,

this challenge only fueled his determination. In 1986, he attended a real estate seminar advertised in Newsday, which led to a job offer from Phyllis and Ted Dallow at Century 21 Dallow in Farmingdale. Embracing this new opportunity, Larry applied his work ethic and sales skills to real estate, quickly developing a client network by going door-to-door.

Larry's passion for helping clients achieve their dreams propelled his early success. Over the decades, he remained a top producer, ultimately becoming Coldwell Banker's #1 top producer in New York State and achieving a top ranking nationally. He has consistently been recognized with the prestigious Pinnacle Quality Service Award.



► cover story

By George Paul Thomas  
Photos by Chris at  
Dynamic Media Solutions





Coldwell Banker American Homes Broker/Owners: Mike Litzner, Larry Theodore, and Tom Gallagher

Reflecting on his career, Larry says, “I’ve found that providing the very best service is about putting the clients first. To do this, I give personal attention, am available 24/7, and have a thorough knowledge of the Farmingdale area. It’s about making the process as stress-free as possible for my clients.”

#### SETTING THE STANDARD

Larry’s approach to marketing his business is refreshingly hands-on. He doesn’t rely solely on digital campaigns or impersonal billboards. Instead, he blankets Farmingdale with signs, ensuring that his brand, “Larry Theodore,” becomes a household name. But it doesn’t stop there. Every 4th of July, Larry transforms the town into a patriotic spectacle, adorning lawns with 3000 to 5000 American flags. It’s a gesture that resonates with the community and reinforces his presence.



And then there’s the holiday season. Larry’s clients receive a thoughtful gift—a Red Poinsettia plant in foil, hand-delivered to their homes. What started as a modest tradition has blossomed into a massive operation, with thousands of poinsettias gracing doorsteps each December. But Larry doesn’t rest; he dispatches 3 to 5000 magnet calendars to his entire client base in January. It’s a practical yet personal touch that keeps him top-of-mind throughout the year.

## DO NOT FEAR FAILURE BECAUSE FAILURE WILL PUSH US TO TRY AND TRY AND LEAD US TO SUCCESS.

His efforts haven’t gone unnoticed. In 2016, Larry clinched the #1 Century 21 Agent title in the New York Region. But that’s not all—he also secured a spot among the Top 21 Century 21 Agents Worldwide. His dedication to service earned him the prestigious Pinnacle Service Award, a testament to his unwavering commitment to clients.



In addition, last year, Larry closed an impressive 75 transactions. But he’s not one to rest on laurels. For 2024, he’s aiming even higher—projecting 80 to 100 transactions. Larry isn’t just a real estate agent; he’s a force to be reckoned with, a beacon of excellence in a competitive industry.

#### BEYOND THE BUSINESS

Larry’s life extends far beyond the bustling real estate market. Outside of the office, he finds solace in the company of his wife, Patricia—a licensed realtor herself. Their enduring bond spans thirty-five years, and Larry affectionately refers to her as his soulmate. Patricia’s unwavering support has been the cornerstone of his success. They reside in a charming 250-year-old farmhouse—a testament to their love for history and craftsmanship. Together, Larry and Patricia raised three sons, and now they revel in the joy of seven grandchildren. Family gatherings are cherished moments where laughter echoes through their home.

At the crack of dawn, Larry laces up his sneakers. His morning ritual involves a four to five-mile walk or run—a precious hour of peace and solitude. In his free time, he heads to the beach to swim. Additionally, Larry tends to his garden. Whether it’s nurturing roses, pruning shrubs, or coaxing plants from the soil, he finds fulfillment in the earth’s cycles.

#### LOOKING AHEAD

Larry’s compass for success is simple yet profound. “Fear of failure drives people to work hard and be very successful,” Larry notes. But it’s not just about the grind; it’s about waking up each morning with

anticipation—a day filled with purpose, both personally and professionally. For Larry, success isn’t a distant goal; it’s the joy of loving what he does.

As he looks into the future, Larry aims to better himself year after year, honing his skills, adapting to market shifts, and mastering the delicate. “I don’t see myself retiring soon because I love my work, the experiences, and the genuine relationship I’m gaining from it,” Larry states. But beyond contracts and closings lies his ultimate aspiration—to be the fun-loving grandparent. The laughter of grandchildren, the warmth of his soulmate (his wife, of course), and the quiet contentment of a life well-lived—these are the treasures he seeks.

As Larry ends his narrative, he leaves valuable advice to aspiring Realtors: “Real estate is full-time. Do it only full-time. Focus and work hard. And have a drive and determination. Do not fear failure because failure will push us to try and try and lead us to success.”







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# LONG ISLAND REAL PRODUCERS INDUSTRY INSIGHTS MASTERMIND

JUNE 6, 2024



We had an incredible time at the *Long Island Real Producers* Mastermind! The local real estate market was buzzing with excitement, and the event surpassed all of our expectations.

A big shout-out to our incredible sponsors, **Meadowbrook Financial Mortgage**, **Cardinal Financial**, **C2G Environmental**, and **The Zabbia Insurance Agency**, for their generous support in making this event possible and for being instrumental in making it a grand success.

Our amazing moderators were **Blaise Ingrisano** and **Mike Dantona** of **Inspecticore**, and our superstar panel included top-producing agents **Fran Mazer**, **Barry Paley**, **Nikki Taylor Friedman**, **Kelley Taylor**, **Anthony Perrota**, and **Michael Jordan Sadis**, who generously shared their success stories and invaluable insights.

And let's not forget the terrific speakers, **Bart Cafarella** and **Michael Litzner**, who provided indispensable education for our attendees with a side helping of entertaining humor.

Huge shout out to **Frank Urso** of **Dynamic Media Solutions** for capturing and showcasing the event held at Leonard's Palazzo, 555 Northern Blvd, Great Neck NY 11021.

It takes a village to strengthen our community, and we are deeply grateful to everyone involved. Your participation and enthusiasm make events like these so special. To our community who joined in on the fun, we adore you! Here's to many more nights of celebration and togetherness.

For information on all Long Island Real Producers events, email [info@longislandrealproducers.com](mailto:info@longislandrealproducers.com).









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