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*South Central PA Real
Producers Event*

TOP AGENT

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Generations

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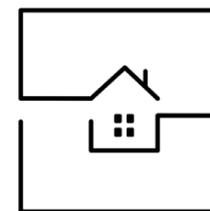
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MEET THE SOUTH CENTRAL PA REAL PRODUCERS TEAM



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PUBLISHER'S NOTE

By Coach Fino

The more times you do something, the better you become at it.

As I write this pub note for our 11th issue, I am amazed at how far we've come. The team that helps deliver *South Central PA Real Producers* has poured time, energy, and money into this endeavor. Though we're off to a good start, we haven't even begun to truly reap the benefits of the relationships we are creating.

We're already in the works for 2025, a year that promises our first-ever awards gala, a series of charity events, and some of the most captivating stories you've ever heard.

We will continue to deliver content in a variety of platforms, including, of course, the magazine, but also via online private groups and a local podcast to mirror Real Producer's national podcast.

As we move forward, I invite you to be a part of shaping our future. Please reach out to me directly with story ideas, agent nominations, events, venues, and anything else that you think will help the best of the best make the greatest impact we can in South Central PA.

Enjoy this issue, and I can't wait for you to see the anniversary issue this August.

Yours in a Real Relationship with Real Producers,



Coach Fino
Owner/Publisher
South Central PA Real Producers
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ALL ABOUT South Central PA Real Producers

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

Q: WHO RECEIVES SOUTH CENTRAL PA 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 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



The Leader's Compass: Navigating Your Team to Seven-Figure Success

By Verl Workman

In the dynamic world of real estate, the path to success is often a team effort. As leaders, we must recognize that our role extends beyond mere management; we are the compass that guides our team through the ever-shifting landscapes of the market. Our research, "The Unexpected Impact of Teams in Real Estate," underscores a fundamental truth: team members yearn for leadership that provides a clear strategic vision, goal-oriented direction, and a supportive, collaborative environment enriched with robust mentoring and coaching.

For many real estate professionals, the impetus to form a team arises from the need to balance the increasing demands of work with personal life. If you find yourself managing 15 to 20 transactions annually and feeling the pressure of escalating responsibilities, it may be time to consider team expansion.

A tangible indicator of the need for team growth is the lead generation capability of your listings. A healthy benchmark is that each active listing should generate six to eight buyer leads. Maintaining around 10 active listings and consistently generating 60 to 80 leads per month signals a ripe opportunity to add a buyer's agent to your team.

True leadership, however, is more than setting targets; it's about embodying the principles of success and demonstrating effective practices. Leaders must actively participate, not just direct from the sidelines, providing tangible examples of success that inspire and drive their teams to excel.

To lead a real estate team effectively toward the coveted seven-figure goal, a structured, intentional approach is essential. This means not only tracking transactions and leads but also nurturing an environment where every team member feels integral to the collective achievement. By fostering a culture that prioritizes strategic planning, results, collaboration, and continuous learning, you lay the groundwork for not just meeting but exceeding your business objectives.

Embrace these leadership principles, and witness your real estate team evolve into a high-performing powerhouse, capable of surpassing even the most ambitious goals.

What's the next step to scale your real estate business?

Take this 2-minute quiz and we'll show you!

Melissa

McCULLOUGH

Senior Loan Originator, MarveLoans

In the relationship-oriented real estate industry, successful professionals build their businesses by building connections with people.

Melissa McCullough, Senior Loan Originator with MarveLoans, says prioritizing trust and shared goals in relationships has become her personal mission statement. And with a background in social work, Melissa brings her unique skills in communication and advocacy to all her client interactions.

“I genuinely enjoy working with people and empowering them to reach their goals,” Melissa says. “As a mortgage broker, building strong relationships with clients and agents enables me to find the ‘best fit’ loan option. Fostering connection—that’s where I thrive, professionally and personally.”

With five years in the mortgage industry, this June, Melissa marks two years with MarveLoans. Melissa joined Marvel looking for new opportunities to build her business.

A Focus on People

Originally from York and finishing up high school in Franklin County, Melissa now lives in the Harrisburg area. Graduating from Penn State main campus with a degree in Rehabilitation

and Human Services, she began her career as a social worker and later worked in human resources as a recruiter for IT professionals. Later, while selling software for commercial real estate, Melissa was introduced to the mortgage industry.

“At first, I thought, ‘This is going to be boring,’” she laughs. “But the work turned out to be very interesting. Helping people get a mortgage had similarities with recruiting. With both, you’re putting puzzle pieces together, matching different options to different needs. And both kinds of work are relationship focused.”

As Senior Loan Originator with MarveLoans, Melissa says her first job is to establish trust with clients and empower them as buyers.

“I’m here to help clients make the best decision when taking on a loan. But I need to be sensitive. People have made mistakes in the past or have endured challenging life events. They feel vulnerable, even embarrassed because they are not in a better financial situation. I tell them I’m not here to judge. We’re going to find a solution for you.”

Melissa takes a holistic approach when educating clients, from helping them understand and improve their credit

score to offering suggestions for budgeting and saving for a down payment. During initial conversations, she and the client will discuss timelines, the possibility of consolidating debt to create a healthy budget, and the benefits of being preapproved for a loan.

“If you’re just looking for an interest rate, I’m not your girl. If you want a strategic, hands-on approach, that’s me.”

And when home-buying becomes emotional, Melissa puts on her counselor’s hat.

“A lot of people start the loan process by asking, ‘How much do I qualify for?’ I suggest a different question: ‘What do I want my monthly payment to be?’ Clients find a house they love, they can imagine their family living there, and sometimes I need to pull them back because the monthly payment is more than we discussed. I remind them of their financial goals.”

Melissa is proud to work with the full spectrum of clientele, from first-time home buyers to serial commercial investors. In many cases, Melissa will spend several years on single clients – if someone isn’t financially ready to make a purchase, she will provide them with the financial literacy resources to

put them on a path so that they can afford to own and be comfortable with the purchase.

Melissa says the feedback she receives from real estate agents lets her know they value her thoroughness and sensitivity in mentoring clients through an often stressful process.

“In my first job out of college as a social worker, I counseled people who were facing a variety of life challenges, and part of that counseling was helping them find housing,” Melissa says. “I’ve come full circle in my career.”

The Mortgage Broker Difference

When home buyers and real estate agents partner with a mortgage broker, doors open to more lending options.

“When I tell people I’m a mortgage broker, not a mortgage lender, I often find that some people don’t understand the difference,” Melissa says with a smile. “As a mortgage broker in the wholesale channel, I partner with an array of lenders to find the best loan product for them instead of trying to fit the client into a box that they may not fit into.”

Having more lending options gives Melissa the flexibility to pivot, both before entering into a contract and while under contract.

“Let’s say we’re in the middle of a deal a lender is denying, I can take that loan to another lender, transfer, and still close on time. I always tell agents they need more than one lender in their toolbox. Working with a mortgage broker offers that flexibility.”

The ability to adapt is compounded via Melissa’s collaboration with lenders outside MarveLoan’s portfolio of partners. When a better-fit product exists elsewhere, Melissa connects clients to the right person with the best partner.

partner ◀◀
spotlight



photos by Kelly Johnson Photography



“I have no problem referring people to outside lenders when necessary, and those lenders will refer clients to me,” Melissa says. “People are floored, asking how I could give business away. But I’m not threatened by anyone. There’s plenty of business to be had, and I’m very confident in the value I bring to the table. We all can’t do every deal. If someone is telling you that, they aren’t being honest.”

Melissa also maintains relationships between her office and local REALTORS®, ensuring smooth transactions.

“I love collaborating with REALTORS® because, working together, we can be strategic in the offer. I want more of that collaboration. When agents and lenders communicate well right from the start, there are fewer surprises. We can make sure we can make the numbers work for the client.”

Vision for the Future

Melissa was born and raised in Central

Pennsylvania and says she loves living in this best of all worlds.

“It’s the benefits of small-town life, but with big-city amenities. You can walk through downtown Camp Hill and run into someone you know, but still make new connections at a networking event. And I like that the area is affordable and stable. It’s a great place to grow a family.”

Melissa’s husband is originally from Pittsburgh, and true to that heritage, has worked at the steel mill in Steelton for the last 18 years, starting as a Metallurgical Engineer and now as Director of Sales. She and her husband are new parents to 18-month-old Henry, a role Melissa is thoroughly enjoying. In her downtime, Melissa enjoys working out and traveling.

With her identity firmly rooted in serving others, Melissa is the current Board President of Habitat for Humanity of the Greater Harrisburg Area.

“That’s the social work part of me. The Harrisburg affiliate has been around for 40 years, helping improve the lives of those with inadequate housing. My goal as board president is to continue to provide affordable housing as well as keep people in their homes with our critical home repair program.”

In her professional life, Melissa says her immediate goals include growing her business by building a team. Long-term goals include growing her commercial lending business.

“In all my work, I want to provide guidance and empowerment to people who want to change their life,” says Melissa. “I find inspiration in helping people build generational wealth and break poverty cycles.”

“When a client follows my advice and does the hard work to improve their credit score, allowing them to open the door to better loans and grant programs, that’s so rewarding to me. I love helping people move forward in life.”

▶▶ special feature

Photography by Vincent & Morgan Real Estate Media



South Central PA Real Producers EVENT

Our latest event was not just a success, but our most well-attended event yet, a testament to our collective efforts and the value we want to bring to our community!

We are so grateful for all the agents and partners that came out to celebrate each other. Big shout out to our venue, the Out Door Country Club in York. The setting was stellar, and we couldn't be more appreciative of their service.

The event was a blast, with Adam McAllister and Rob Myers stealing the show as they hosted our first-ever Real Producers Friendly Feud, adding a fun and competitive edge to the evening.

Here are some more of the comments straight from some of our attendees: ”



*So. Much.
Fun!*

Keely McLaughlin, Advent
Financial - South Central
PA Real Producers Partner



*Great
Time!*

Michael Orta, ReMax agent

*Such a fun
evening!*

Heather Aughenbaugh,
Dream Home Reality



*And Survey Says....
Had so much fun
playing REALTOR®
Friendly Feud with
all the great folks at
the Real Producers
event in York!*

Joy Daniels, Joy
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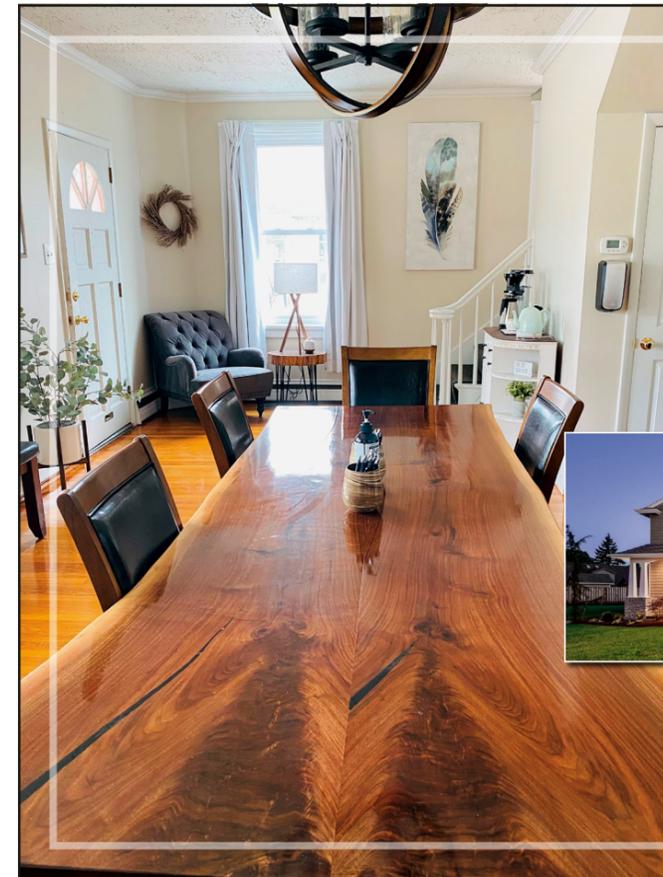


*What an honor!
Tonight was the
night. Thank
you, South
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For more photos from this and other South Central PA Real Producers events, visit our Facebook page @realproducersofcentralpa.



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Heather Aughenbaugh

Realty One Group
Generations

▶ top agent

Photos by Next Door Photos
| Miriam Smith

Back in high school, Heather Aughenbaugh's guidance counselor gave her parents some "outside the box" career advice.

"He said, 'Do not spend your money on college. Heather is not going to work for other people. She's going to do her own thing'."

The counselor wasn't wrong.

Heather owned an interior design business for 14 years and in 2013, received her real estate license. She now heads up her own highly successful team with Realty One Group Generations. Looking back, Heather considers her guidance counselor's unconventional recommendation with good humor.

"He told my parents to let me go, and as a result, I set off on this crazy journey," Heather says.

Along with having a "maverick" personality, Heather's career journey is propelled by a dedication to building client relationships and a willingness to evolve.

Designer Background

Heather discovered her passion for interior design after high school.

In 1996, she married her high school sweetheart, Shane, and continued working until their first child was born. Heather planned to stay home for a year with their son but never went back. When their second son was born, Heather transitioned from stay-at-home to work-at-home mom.

"I wanted to start my own interior design business. Shane said, 'You don't just start your own interior design business. That's not how it works.' Within three weeks, I had six months of clients."

Heather designed interiors in clients' homes, with her two young sons as constant companions. A highlight among her accomplishments was decorating a home that was featured in an architectural magazine.

At times, clients would ask Heather to help in choosing a new house, trusting her design expertise and eye for potential.

"I continued to do design and direct sales, but in 2012, sales were down. People were using Pinterest to do their own designs. My accountant (a REALTOR® herself) suggested becoming a REALTOR®. Shane said, 'I've been telling you for years, you sell every part of the house. Just sell the house.'"

Heather spent a summer attending classes at night and bringing her sons to the pool during the day to play while she studied.

"I got hired right off the bat with the Tom Pendergast team," Heather says. "A top-ranking team, I worked for them for eight years before heading out on my own."

Team Player to Team Leader

When Heather began her career in real estate, she set modest goals.

"I thought, 'If I can make \$50,000 a year, it's better than working full-time and leaving the kids in daycare.' As real estate took off for me, Shane received a promotion. Our lives just changed."

Three years ago, Heather established herself as a solo agent, and her business doubled almost immediately.

"It wasn't my team holding me back. I just needed a change. I came to Realty One Group Generations with the mindset to grow, and I have."





Heather now mentors her own team, with Shane recently on board.

“Our sons were out of school, and for the first time in 18 years, Shane wasn’t coaching soccer,” Heather says. “He has a passion for real estate, and with the boys grown, he would tag along on the weekends, and we would make a date of it. But without a license, he couldn’t speak to clients.”

Heather recognized the value her husband could bring to her business, so Shane began taking real estate classes.

“He said, ‘The teacher said 87% of the people in this class will fail at real estate.’ I told him to look around the room and assess who he thought would not fail, and then, without any plan in place to start a team, he began to recruit those people. The team I never planned to start,” Heather laughs.

Heather led study sessions leading up to the state exams, and her new team became licensed in March of 2023. (“They all passed the first time!”)

“This July, Shane joined me in the business full-time after 31 years working in the corporate world,” Heather says. “Our motto is ‘We are better together,’ and we offer our clients an amazing experience. It’s also just fun! It’s like an episode of HGTV at every house. We are in sync, and we love doing every part of the business together.

“Watching our 19-year-old move across the country, knowing no one, in pursuit of fulfillment, it changed something in us and gave us the push we needed. Both our boys are thriving, but we wanted to show them it’s never too late to reinvent yourself or take a leap of faith.”

Building Relationships

Developing meaningful relationships with clients comes naturally to Heather, as demonstrated by her entirely referral-based business.

Being proactive in taking time to build rapport and stay connected with clients has resulted not only in repeat business but genuine friendships.

“I’m making phone calls every day. I’m sending cards, checking in on projects, seeing how the new baby or puppy is doing, and visiting clients. My clients invite me to their showers, weddings, and birthday parties. We have a huge fall client appreciation party at our house every other year to celebrate our clients who are our ‘why!’”

Heather says her people-centered philosophy is reflected in real-time interactions, not in handing out business cards and sending mailers.

“I am focusing on relationships and just being there for people – helping neighbors, supporting local businesses. In doing that, the real estate just happens.”

Rooted in the community

York county born-and-raised, Heather says South Central Pennsylvania will always be home.

“We enjoy traveling but always want to come back. I enjoy all four seasons, and I’m known for loving all things fall. When it’s hot outside, you will find us on our boat. I love that we are close to so many things. We have everything we need right here.”

Heather has served on the board of a local women’s networking group, and she also helps with local events. She enjoys sponsorships and outreach events.

“I love doing any kind of outreach program. I am the go-to girl if you need a sponsor or a raffle item. Coming up, I am the Mimosa Girl at a charity event, serving mimosas from a golf cart. I just love helping the community,” she says.

When asked about the future of the real estate industry, Heather’s outlook is positive. “I think we are in a good place. Inventory could be better, but I am confident things will work out. The industry will autocorrect.”

And Heather’s goals for her business?

“I’m not looking to grow my team right now. Instead, I want to take the members I have and make each one a good REALTOR®. They are well on their way!”

“Their successes mean as much to me as my own. I receive phone calls from agents who say, ‘I just had a transaction with a member of your team and would have never guessed they were newer!’ That is the goal. A strong, in-sync team, who want to build connections and who love this industry as much as I do.”

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KRISTY COPPOLA

COLDWELL BANKER REALTY

Kristy Coppola of Coldwell Banker Realty has rapidly made a name for herself in South Central PA real estate. Originally from Pittsburgh, Kristy and her husband are “sports mom and dad” to their 11-year-old son, and the family has called Mechanicsburg home since 2011. Kristy is this month’s Rising Star, and in our Q&A, she talks about her diverse career background and the collection of skills that uniquely equip her for success as a REALTOR®.

What brought you to Central Pennsylvania from Pittsburgh?

I’ve known my husband my entire life, but we didn’t date till we were a little older and I had moved back to Pittsburgh. I tell people I married the boy who lived two doors down from me. My husband started his career in the hotel business and is now part owner and managing partner at Hersha Purchasing & Design, a leading supply management company and interior design firm. He had a great job opportunity here in Central PA, which meant he wouldn’t have to travel as much, and we both wanted to start a family. We thought we’d only be here for two or three years, but that was back in 2011. We decided to stay because of the quality of life and the wonderful people at his company. The family that runs Hersha has been incredibly supportive, making it a better opportunity for us overall.

Can you tell us about your family and upbringing?

I’m originally from Pittsburgh, and I come from a very large and close-knit family. On my mom’s side, I’m the fourth youngest of 25 cousins, and that’s not even counting my third cousins or my dad’s side of the family. Most of my relatives live in Pittsburgh, and growing up, we had 11 houses of relatives in my direct neighborhood. It was like having an extended family support system right around the corner, which was really special. My family and I are very close, even though I’ve moved away.

What did you do before entering real estate?

Do you want the long version or the quick version? *(laughs)* In high school, I worked in a gym owned by a heavyweight female bodybuilder. A chiropractor worked in the office, and learning about his work piqued my interest in physical therapy. I earned a Bachelor of Science from the University of Pittsburgh, but when I shadowed the physical therapy department, I realized it wasn’t for me—especially when I found out I had to work on a cadaver every day for a year. I pivoted to sales, starting with selling insurance for my dad’s best friend. Later, I joined Hunter Douglas, working first in Pittsburgh and then in Chicago. When they asked me to move to Central PA, I said, “No, thank you.” *(laughs)*

After moving back to Pittsburgh, I got engaged and then married, while continuing with Hunter Douglas, traveling to different cities to train people on our products and handle marketing.

When we moved to Central PA for my husband’s job, I began working with the Leukemia & Lymphoma Society. I also taught Pilates while raising my son and then worked with a



friend who is a consultant for pharmaceutical companies. So that's when my science degree finally kicked in a little bit. The company would do qualitative and quantitative marketing on different products, and we would take data from doctor and patient interviews to create comprehensive reports. During that job, we completed two projects in Europe.

How did your experience with the Leukemia & Lymphoma Society impact you?

Working with the Leukemia & Lymphoma Society was an incredible experience. I initially joined through a temp agency and worked on their Light the Night project, which helped me connect with the local community. I made many friends and built lasting relationships through this work. The women I worked and then volunteered with really helped me settle into the area.

How did you get your start in real estate?

I always thought that would be cool to be in real estate. But then I'd think, "You can throw a rock and hit a real estate

agent. Who would pick me?" Over lunch one day, I had a conversation with a friend who is a real estate agent, and she convinced me I'd be great. At first, I thought I would try it as a part-time job, but my husband said go full-time and let's give it a couple of years and see how it goes. When I started with Keller Williams, I would joke, "I'm going to get a million-dollar listing in Central PA, just watch!" And right at the end of my first year, I did have a million-dollar listing. Everyone at Keller Williams was great, but I eventually moved to Coldwell Banker. It was just a better fit for me.

What do you attribute your rapid success in real estate to?

I am way more concerned about pleasing my customers and having a great rapport with the agent on the other side than I am with my numbers. I genuinely love people and enjoy getting to know them. My friends joke that I could talk to a wall, and it's true—I thrive on building relationships and connecting with others. Obviously, this is my career and I want to make money, but I also really want to



make everybody happy. I want somebody to say, "Oh, she hasn't been doing this for long, but she's great!"

What is the "hotel effect" you mentioned in your approach to real estate?

The "hotel effect" is about making a home feel inviting and neutral, similar to a well-designed hotel room. When you walk into a hotel room, it has just enough personality to feel welcoming, but it's also neutral enough that you can envision yourself staying there. I stage a home in a way that maintains its personality while creating a blank canvas for buyers.

How does Central Pennsylvania compare to Pittsburgh for you?

I live in the Walden neighborhood, which reminds me of Pittsburgh's close-knit neighborhoods. In Pittsburgh, everybody knows everybody, and I get a similar feeling living in Walden. It's a planned community where people look out for each other, and my son can ride his bike around the neighborhood. It feels very much like how my husband and I grew up.

I always tell people that Central PA is a fantastic place to raise a family. It's affordable, has beautiful green spaces, hiking trails, and waterways, and offers a slower pace of life compared to Pittsburgh. We may not have the best shopping here, but you can hop on a train to New York City or even drive to King of Prussia. There's a great balance.

Where do you think the future of the real estate industry is headed?

I personally don't see a lot changing, and I think the future will see some balancing out. Despite discussions about changes in commission structures and other challenges, I believe the value of both buyer's and seller's agents will remain. Clients want agents to help with the complexities of buying and selling homes. Ultimately, I think the market will adjust.

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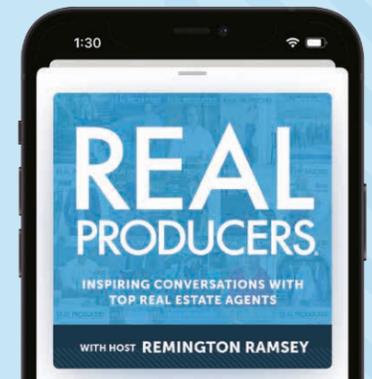


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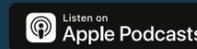


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