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PUBLISHER'S NOTE

Dear Real Producers of Richmond,

We just had an amazing Zoom event with Hal Elrod (Miracle Morning author), discussing how to have your Best Year Ever! We hope it inspired you in your journey of personal growth.

As we dive into June, let's take a moment to celebrate the diversity and inclusivity that make our community so special. June is Pride Month, a time to honor and support the LGBTQ+ community. Let's spread love and acceptance wherever we go!

But that's not all—June also marks the celebration of Juneteenth, a day that commemorates the end of slavery in the United States. It's a reminder of the progress we've made and the work still ahead to achieve true equality for all.

Speaking of celebrations, mark your calendars for our upcoming Fall Fest on October 3rd! It's going to be an absolute blast, and we can't wait to hang out with all of you again.

As we embrace the joys of June, let's remember these words of wisdom: "In a world where you can be anything, be kind."

Here's to a fantastic June filled with love, celebration, and progress. Happy June, everyone!

Kristin Brindley

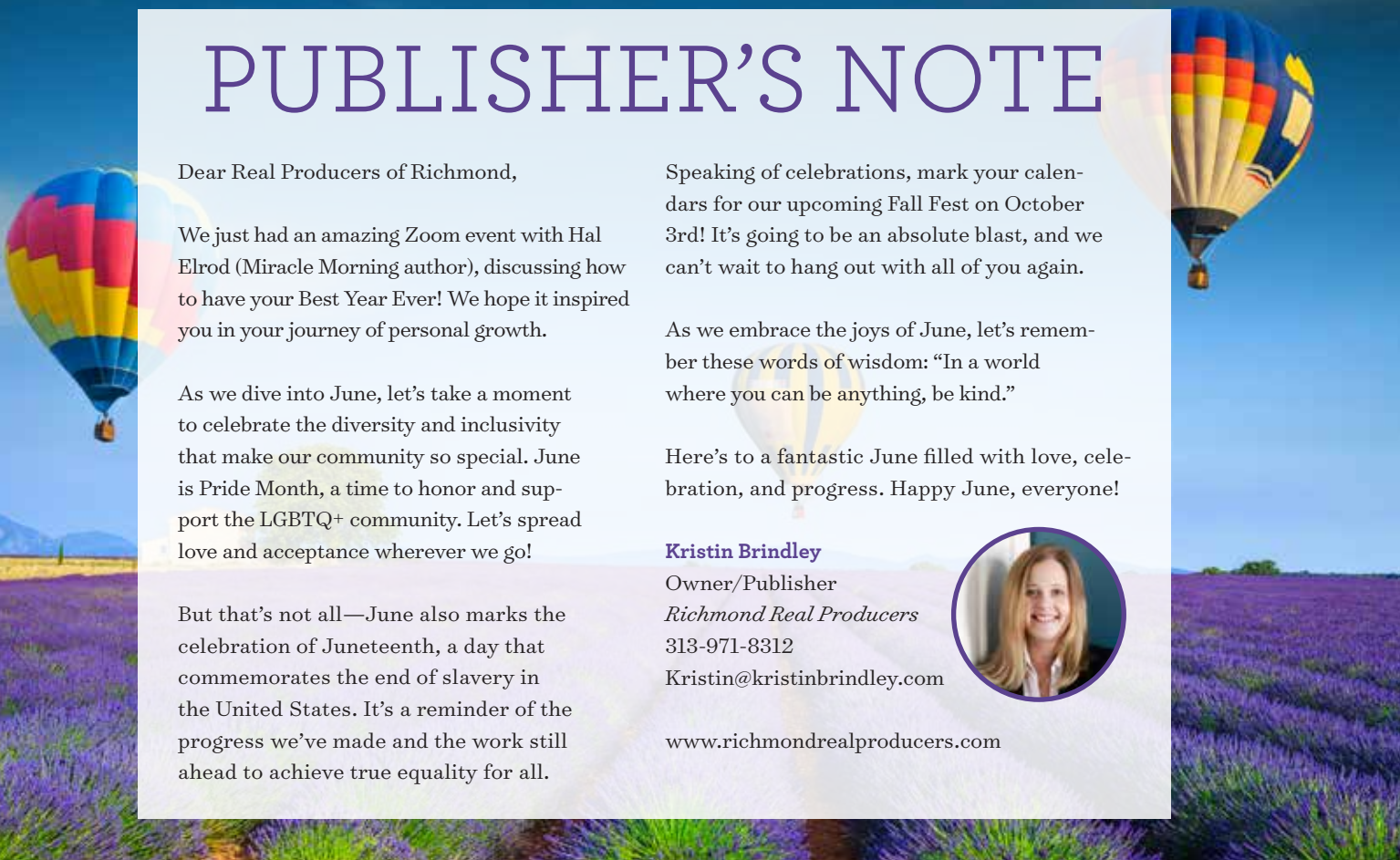
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By Katie Redwood, Esq.



JOINT OWNERSHIP AND CONTRACT PREPARATION

It is not uncommon for a buyer to decide to add a spouse/significant other/parent/child to the Deed at closing. Ideally, they can inform their real estate agent prior to contract ratification so that both title owners are included in the purchase agreement (be sure the names of the parties match how they want their names to read on the Deed). Otherwise, an addendum must be drawn up, adding the additional buyer as a party to the transaction. Be sure to notify your closing attorney as soon as this comes to your attention so they can ensure the Deed is prepared correctly. Have the names run in a title search to confirm there are no current judgments in the buyer's names and that there has been a conversation about how the parties want to take the title. In Virginia, joint owners have three options for holding title to real estate:

Tenants in Common

Each co-owner will own a specific percentage of the property. They can have equal shares (ex. 50/50) or unequal shares (ex. 75/25). Regardless of ownership percentage, both owners have a right to use and enjoy the entire property.

If a co-owner dies, that person's share passes to his/her heirs at law (if they die intestate) or to his/her beneficiaries named in a Will (if they die testate).

When selling a property where one of the co-tenants has died without a Will, the title company will usually require a recorded list of heirs and two affidavits signed by persons who knew the decedent and can confirm his/her heirs at law. All heirs must be involved in the sale and sign the purchase agreement. If the co-tenant died with a Will, the title company must see it was probated. If a named Executor was

granted power of sale in the Will and qualified, usually they can sign documents on the transaction alone. Otherwise, the beneficiaries will need to be involved.

Creditors can attach judgment liens to the property to satisfy a debt owed by one of the tenants. That creditor can file suit to force the sale of the property to enforce the judgment and collect from the debtor's share.

If the form of tenancy is ambiguous in the Deed, the presumption is tenants in common, as that is the default form of co-ownership in Virginia.

Joint Tenants with Right of Survivorship

Each owner must have an equal, undivided ownership interest in the property. When one joint tenant dies, that person's share automatically passes to the surviving joint tenant(s) outside of probate (the property is not subject to disposition by Will or intestate succession).

When selling a property where one of the joint tenants has died, usually all that will be required by the title company is a copy of their death certificate. The surviving joint tenant(s) can sign all documents on the transaction.

Similarly to Tenants in Common, creditors can attach a lien to a joint tenant's property to satisfy a debt.

Tenants By the Entirety

This is only available to co-owners who are married to each other. Similarly to a joint tenancy with the right of survivorship, upon the death of one spouse, their interest automatically

passes to the other spouse. The title company will only require a copy of their death certificate upon resale.

This form of ownership offers some creditor protection. With the exception of a judgment against both owners and federal and IRS liens, creditors cannot attach one spouse's lien to the property. However, if they get divorced during their ownership period, the tenancy by the entirety is severed, and they will each own as tenants in common. At that point, a creditor's judgment attaches.

To help ensure that the real estate contract is prepared correctly the first time and that your buyer clients have been given ample time to discuss these title options with their closing attorney, be sure to ask your purchasers early in the process who is going to go on the Deed. It could save a closing delay or prevent a situation in which a loved one gets left off the title.



Katie Redwood is a partner at **Gluchak, Redwood & Culbertson, PLLC**. She has been a licensed attorney practicing real estate law in Virginia for over seven years. Outside of the office, Katie enjoys golfing and eating at local restaurants in Richmond and is an avid Hokie fan.

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coaching corner

By Drew DeMaree

BE THE UNICORN PART 1

A few names readily come to mind when asked to name a coffee shop or restaurant. Every business that sells a product or service has competition, so what makes one in particular stand out? That is perhaps the “Million Dollar Question” for business owners. Identifying the unique value provided by your company sounds like a simple proposition, yet many find it quite difficult. Those who are rare, different, and unique are affectionately referred to as unicorns. I want to share the secret to becoming THE UNICORN in your industry!

Have you ever read a novel in record time because you literally couldn't put it down? I recently found myself intrigued by a book by William Vanderbloemen, who researched the strategies of over 30,000 top business leaders. Not surprisingly, he identified twelve skills harnessed by the top one percent. We will discuss these characteristics in this three-part series, so let's start with the first four.

The FAST - The Fast Unicorn understands how to quickly gather pertinent information and make a decision. This individual can discern what needs an immediate response and what does not, understanding that commitment and forward movement are imperative to do now, which most people probably won't do later. The Fast Unicorn is not sidetracked by distractions disguised as opportunities and instead focuses on doing important activities that others delay and often never complete.

The AUTHENTIC - Research shows that authenticity is rewarded by creating separation and elevation from the crowd. We all make mistakes, but authentic people find ways to share them appropriately as learning opportunities. Dropping the mask of perfection shows vulnerability, builds confidence, creates trust, and allows people to become relatable.

The AGILE - Change can feel like a rip current, and trying to swim against it is futile.

The Agile Unicorn knows to swim parallel, accepting change for what it is rather than trying to fight it. These individuals lead with humility, embracing new ideas from team members.

The SOLVER - Being solution-focused is a MINDSET ---- Solver Unicorns know they must start somewhere, so they approach issues step by step. Not all solutions are perfect or even good, but solvers continue working through big challenges until they find one that works. They can identify issues that require solutions vs. those that may resolve themselves.

A unicorn is sometimes defined as “something highly desirable but difficult to find or obtain.” The desire to stand out is universal in business, but reaching it is reserved for the few. Intentional interaction resulting in memorable client experiences is the most critical factor in rising above the competition. To BE THE UNICORN in your

business and live up to the mystique of the mythical creature, you must go above and beyond expectations, taking care to leave unforgettable impressions.

WE WILL DISCUSS THE NEXT FOUR SKILLS IN THE NEXT EPISODE OF Real Producers!



Drew DeMaree was born and raised in the Midwest and graduated from Johnson & Wales University.

He has been a licensed REALTOR® since 2005 and a business coach since 2015. Drew has been recognized as a Top 20 MAPS coach for Keller Williams Realty offices throughout the country. He has also operated a brokerage that rose to number 1 in closed sales volume in the area for three consecutive years, and founded The Freedom Companies, an independent coaching, training and events business, in 2020. Drew DeMaree, 804-937-0773, drew@thefreedomcompanies.com



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▶▶ partner spotlight

By George Paul Thomas
Photo by Philip Andrews

CURTIS GORDON

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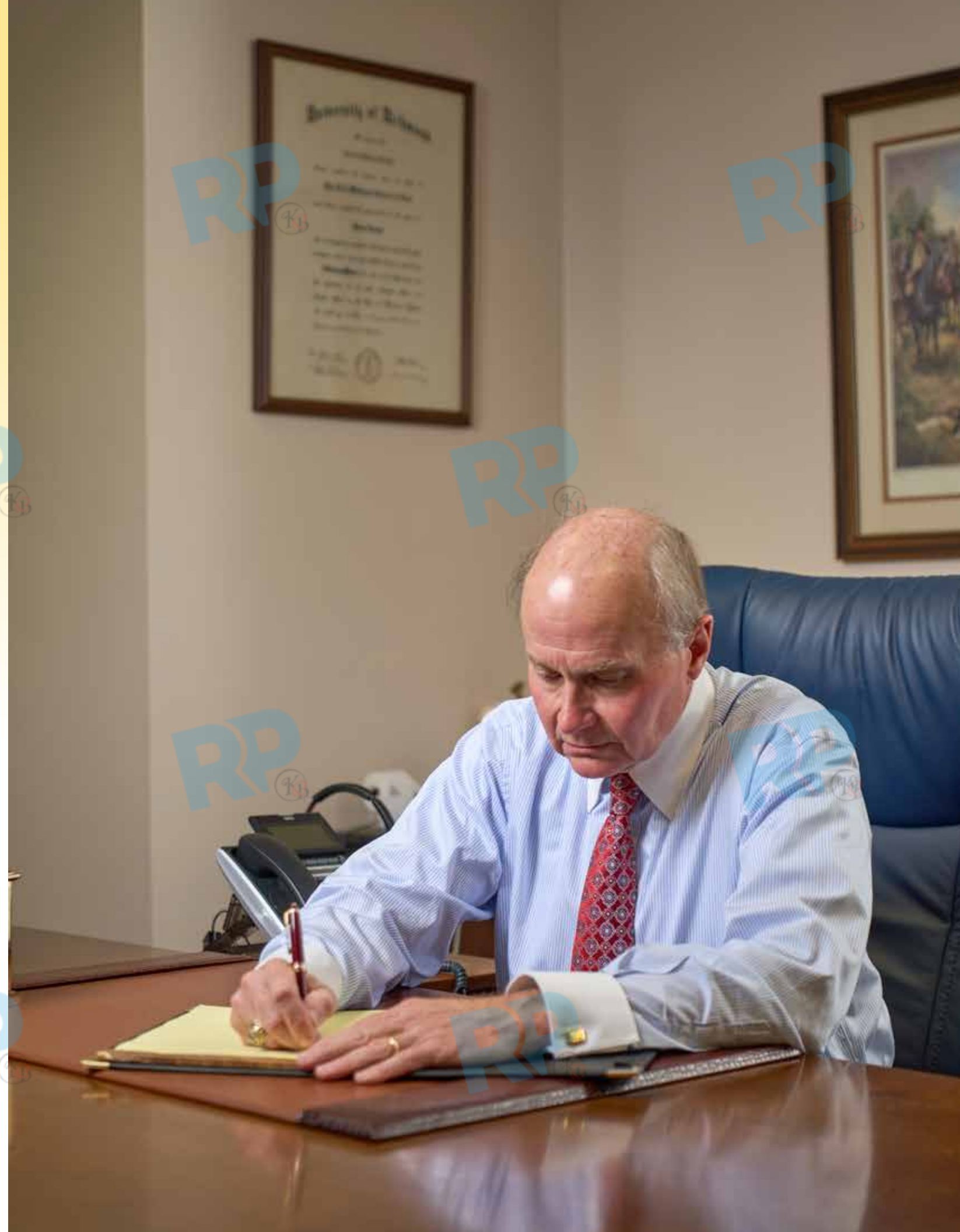
Meet Curtis D. Gordon, a Partner at Dankos, Gordon & Tucker, P.C., a law firm based in Henrico County. With a commitment to client care, Curtis has built a reputation for excellence in his field. Through his journey from humble beginnings to professional success, Curtis exemplifies the

values of hard work, dedication, and integrity.

Venturing Forward

Curtis's story is one of determination and perseverance. Growing up in a working-class family, he understood the value

of education and the importance of setting ambitious goals. Despite facing challenges, Curtis remained focused on his dream of becoming an attorney. Being the first in his family to attend college, his journey began at Hampden Sydney College, where he pursued a double major in History and Economics, laying the groundwork for his future endeavors.



After graduating from Hampden Sydney with honors in 1982, Curtis continued his academic journey at the University of Richmond School of Law. During this time, he realized his desire to work through complex legal matters. Motivated to make a difference, Curtis set his sights on building a successful law practice.

“Being a first-generation college graduate and starting my law practice from the ground up, I realized that I had to do something to set myself apart,” Curtis says.

In 1986, Curtis’s vision became a reality with the founding of Dankos & Gordon, P.C. Since then, the firm has become a trusted resource for individuals and businesses. With a team of dedicated professionals and a commitment to excellence, Dankos, Gordon & Tucker, P.C. offers a comprehensive range of legal services,

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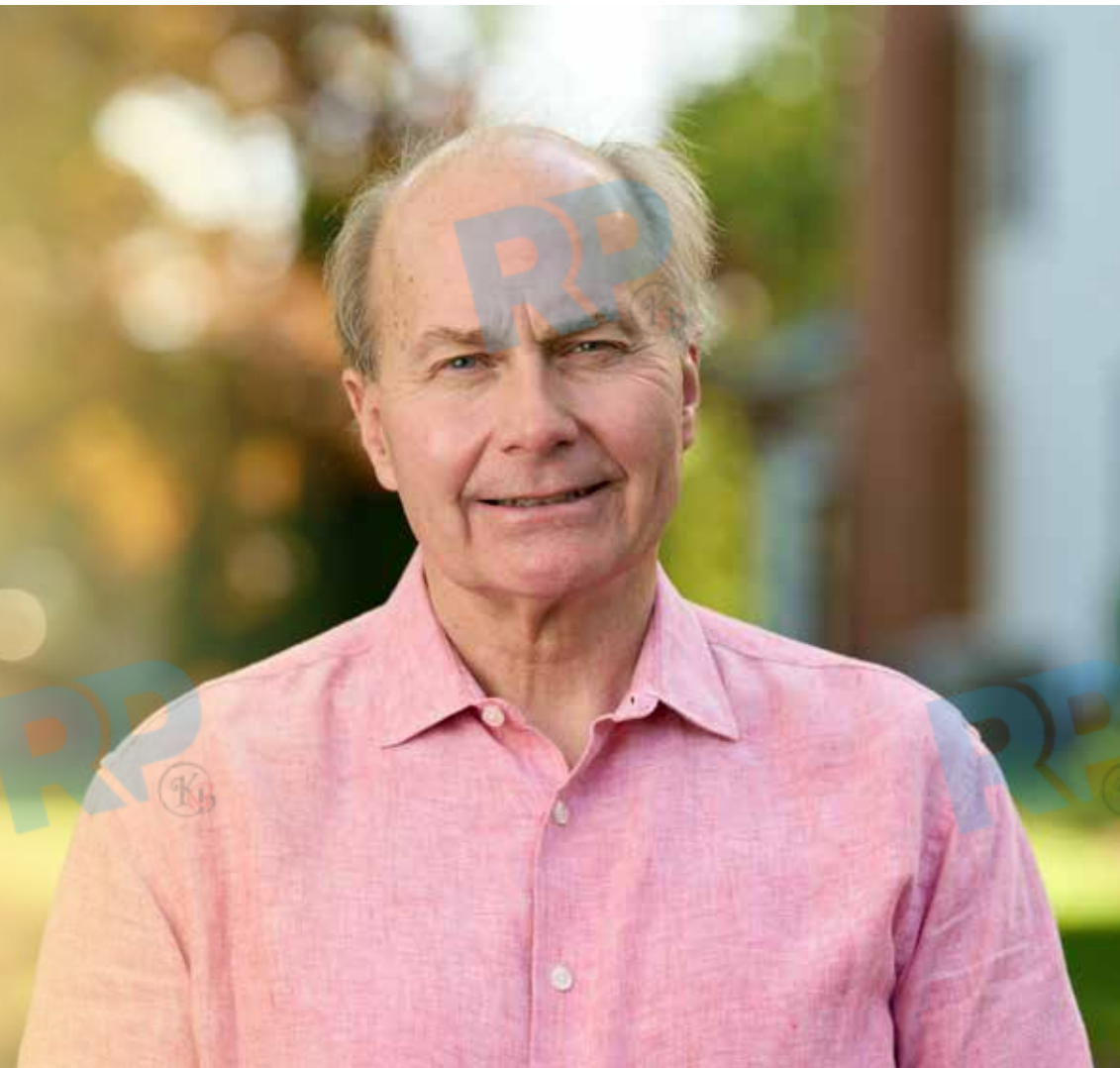
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THAT
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‘TREAT
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AS YOU
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TO BE
TREATED.’
”



Beyond the Courtroom

Married for 40 years to his high school sweetheart, Patricia Gordon, Curtis cherishes the bond they’ve built over the decades. Patricia is the CFO of the Great Aspirations Scholarship Program, Inc., a non-profit organization dedicated to helping students and their families navigate the financial aid process and achieve their higher education goals. Curtis and Patricia have raised two accomplished children.

Curtis speaks with pride as he talks about his children and grandchildren. His son, Will, holds degrees from the University of Richmond and the University of Pennsylvania and is married to

Melissa Gordon. His daughter, Virginia, a University of Virginia and Washington & Lee Law School graduate, is married to James Dwyer.

When he’s not working, Curtis enjoys quality time with his loved ones. Traveling with family and friends is one of his favorite activities, allowing him to explore new destinations and create lasting memories. A lifelong fan of the Washington football team, Curtis can often be found cheering on his favorite team during game days. He also supports University of Richmond sports.

Looking Ahead

As Curtis reflects on his journey, he remains steadfast in his commitment to personal and professional growth and innovation.

Before he concludes his narrative, Curtis shares his aspirations for the road ahead. “I want to continue to experience growth in the firm. This vision encapsulates his dedication to serving his clients.

Ready to experience the difference that personalized service and expert legal representation can make? Contact Dankos, Gordon & Tucker, P.C. today to discuss your legal needs. Visit their website at dankosgordon.com or call 804-262-8000 to schedule a consultation.

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KELLY ROSS

rising star ◀◀

By George Paul Thomas
Photos by Philip Andrews

FORGING
MEANINGFUL
CONNECTIONS



In an industry often focused on numbers and deals, Kelly Ross stands out for her genuine care and commitment to her client's well-being. As a REALTOR® proudly affiliated with Liz Moore & Associates, Kelly infuses her work with an unmistakable personal touch, setting her apart in a sea of numbers and deals. With an unwavering belief in prioritizing people above all else, she goes beyond business transactions, striving to cultivate enduring friendships and familial bonds with those she serves. Kelly's steadfast commitment to excellence and unwavering professionalism serve as the cornerstone of her approach, making her not just a real estate agent but a trusted ally and confidante in the journey toward finding a home.

From Educator to Realtor

Kelly's path to becoming a Realtor is marked by pivotal life events and a deep-rooted desire to make a difference. Born and raised in New Jersey, Kelly's close-knit family upbringing laid the foundation for her values of connection and service. After graduating from Monmouth University with degrees in Elementary Education, Special Education, and History, Kelly embarked on a journey that would ultimately lead her to the world of real estate.

In 2013, Kelly married Luke and moved to Georgia, where her husband was stationed at Fort Benning. Then, in 2016, their lives took a significant turn when they relocated to Richmond, Virginia. Here, Luke pursued a career in sales, and Kelly found fulfillment as a second-grade elementary teacher in Henrico County.

"We bought our first home in 2018, and I loved the experience so much that I thought about becoming a Realtor for the first time," Kelly notes.

The decision to transition from teaching to real estate was deeply rooted in Kelly's personal experiences and

aspirations. Having lost her mother at a young age, Kelly was driven by a desire to honor her mother's legacy of service and make a positive impact on her community. Moreover, her moving experiences and adapting to new environments equipped her with empathy and insight into relocation challenges, making her uniquely qualified to assist others in similar transitions.

"I knew that I wanted to continue to teach and educate people—this time, of course, buyers and sellers about the current market and process of buying and selling a home," Kelly admits. "I wanted to continue to help others but in a different way. I loved the process of buying and selling my own home and thought it would be a great change," she adds.

Kelly finds the most fulfilling part of her work is building meaningful relationships with her clients and supporting them through life's milestones.

"It's an honor to be there for people or families experiencing the happiest or even the hardest times in their lives," Kelly shares. "To be trusted with these transitions and the biggest investments in people's lives is truly a privilege."

In terms of her professional achievements, Kelly's track record speaks volumes. Since entering the real estate industry in October 2021, she has consistently demonstrated remarkable success. In 2023 alone, Kelly closed an impressive 35 transactions, totaling an outstanding \$11.8 million in volume. Looking ahead, she projects a similar level of success for the current year, with an estimated volume hovering at just under \$12 million. She also has garnered multiple accolades, including Rookie of The Year, Rising Star, Top Buyers Agent, and Rain Maker.

What sets Kelly apart as a Realtor isn't just her impressive sales numbers—it's her genuine commitment to building lasting connections with her

clients. While real estate wasn't her childhood dream, Kelly's passion for people and meaningful interactions has made it her true calling.

Beyond Business

For Kelly, life extends far beyond the world of real estate. Married to her middle school sweetheart, Luke, for 11 years, their bond is enduring and built on a foundation of shared laughter and adventure. While their family may be awaiting the pitter-patter of little feet, Kelly and Luke find joy in their close-knit relationships with relatives across the country, often jetting off to visit loved ones in New Jersey, Miami, and Pittsburgh. Their family dynamic is enriched by the presence of three beloved rescue dogs: Sunny, George, and Ricky.





“““

SHOW UP EVERY DAY, EVEN ON DAYS WHEN YOU MAY NOT KNOW WHAT TO DO.

“When I am not working, we love traveling to see family and explore new places,” Kelly shares. “We booked two mystery trips but had no idea where we were going until we got to the airport. We love being spontaneous. My husband grew up with his family, who worked in the restaurant industry. He introduced me to my love for food, and we have been trying new restaurants together. The more unique the menu, the better!” She divulges.

But beyond the hustle and bustle of everyday life, Kelly carries a deeply personal story close to her heart. Losing her mother at a young age shaped her values and forged an unbreakable bond with her father and sister. Inspired

by her mother’s legacy of kindness and generosity, Kelly channels her passion for helping others into volunteer work with Feedmore and the YMCA, distributing food to needy families.

A Vision for Impact

For Kelly, the guiding principle of “Good people find good people” isn’t just a motto—it’s a testament to her profound belief in the power of connection and its impact on both personal and professional spheres. Over the past two years as a Realtor, Kelly has facilitated real estate transactions and forged deep, lasting bonds with her clients, extending far beyond the confines of business.

As she gazes into the future, Kelly’s enthusiasm for her career in real estate knows no bounds. She sees endless possibilities for growth and expansion, eagerly anticipating the opportunity to continue making a positive difference in the lives of those she encounters. Whether it’s helping more families find their dream homes or extending her community outreach efforts, Kelly’s highest hope is to sustain her happiness and share that joy with others along the way.

In her parting words, Kelly shares invaluable advice for aspiring top producers:

“Show up every day, even on days when you may not know what to do. Care about the people you are helping; always try to be a resource or connector. Don’t feel shy about sharing that you’re a Realtor; we can help people in many ways.”



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By George Paul Thomas
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CRICK X

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In the dynamic world of real estate, Rick Cox stands out for his unique approach. As the REALTOR® and Principal Broker of The Rick Cox Realty Group, he prioritizes relationships over numbers and focuses on providing exceptional service to his clients.

“I don’t focus as much on numbers as I do about just doing the right things to boost relationships and being as good as I possibly can at my job and to my clients,” Rick explains, highlighting his commitment to integrity and excellence.

From the Navy to Real Estate

Rick’s transition from serving in the U.S. Navy to becoming a prominent figure in the real estate industry is a testament to his resilience, dedication, and passion for helping others. Born and raised in Indianapolis, Indiana, Rick embarked on a remarkable path when he joined the Navy at 18, dedicating 24 years to serving his country.

During his Navy service, Rick learned invaluable lessons that would shape his approach to life and work. Surrounded by exceptional

mentors and colleagues, he absorbed the importance of self-awareness, respect, and nurturing relationships.

“I was taught to know your strengths and recognize your weaknesses. Treat your superiors, peers, and subordinates with respect and take as good care of them as possible, and usually they will take care of you in return,” Rick reflects.

Transitioning from his military career, Rick’s journey into real estate was deeply influenced by his personal experiences.





Moving multiple times due to military assignments, Rick and his family purchased homes in each new location, sparking his interest with real estate.

“While serving in the Navy, my family and I transferred several times, and each time, we would buy a home. I loved looking for homes and found real estate fascinating,” he shares. Inspired by the significance of homeownership and the desire to assist others in achieving this milestone, Rick found his calling in real estate upon retiring from the Navy.

Driven by his passion for helping people and belief in homeownership’s transformative power, Rick set out on his real estate career in 2009. Establishing The Rick Cox Realty Group, Rick serves as the Principal Broker and Team Leader, leading a dedicated team of 10 exceptional individuals.



“ ALWAYS TREAT OTHERS AS YOU WOULD WANT TO BE TREATED, TAKE YOUR JOB SERIOUSLY, AND ALWAYS BE PROFESSIONAL. ”

“My team members are all amazing people and exceptional Realtors. I owe a lot of my current success to them!” Rick acknowledges.

In the heart of Midlothian, near Brandermill, Rick’s office is a hub for clients seeking expert guidance in buying, selling, or managing properties. In addition to his role as a Realtor, Rick is involved in property management as part owner of Byrd Property Management, further expanding his reach and expertise in the real estate scene.

Impressive numbers and recognition back Rick’s success in real estate. Last year, he closed transactions totaling \$58 million across 146 deals. For 2024, his goal is to surpass \$70 million in sales. His achievements haven’t gone unnoticed, either. In 2023, he ranked among the Top 100 of the *Richmond Real Producers*, a testament to his professionalism and dedication.

With a proven track record of results and industry recognition, Rick continues to excel in real estate, serving his clients and achieving outstanding outcomes.

Life Beyond Real Estate

Rick’s life revolves around family. He has spent over thirty years alongside his wife, Magdalena, and their three children: Lydia, Adrian, and Victor. Mylo, the family dog, completes their home and brings boundless joy.

In his downtime, Rick enjoys running and finding serenity at their second home on Gwynn’s Island. He finds moments of peace and reflection Here amidst the Chesapeake Bay’s tranquility.

Rick’s commitment extends to his community through his team’s support for local schools. By sponsoring lunches and providing gift cards, they express gratitude to educators shaping young minds. Rick Cox finds fulfillment beyond the real estate world through family, leisure, and giving back.

Future Vision

For Rick, the future is shaped by a steadfast commitment to service, a clear definition of success, and a vision of personal and professional growth.

With a guiding motto of “Service that exceeds expectations,” Rick is driven to ensure that every client feels they’ve received unparalleled care and dedication. He believes in going above and beyond to leave a lasting impression, fostering trust and loyalty in every interaction.

To Rick, success transcends financial gain. It’s about finding fulfillment in doing what he loves and enjoying a sense of security and peace of mind. As he reflects on his journey, Rick finds success in pursuing his passion for real estate while providing for his family and enjoying the finer things in life.





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“I like helping people, and I believe buying a home is a great thing. I love getting up and going to work every day. Also, selling real estate has allowed me to become financially secure, which has been my dream and goal since I was young because I grew up with very little,” Rick notes.

Looking ahead, Rick sees a future filled with continued growth and opportunity. Professionally, he plans to remain deeply involved in real estate, both as a top-performing agent and as a mentor to aspiring Realtors within his brokerage. His highest hope is to create an environment where every Realtor who joins his team feels supported, empowered, and equipped to achieve their goals and dreams.

As Rick Cox reflects on his journey to becoming a top producer in the real estate industry, he offers valuable advice to those aspiring to follow in his footsteps. His advice is simple yet profound.

“Always treat others as you would want to be treated, take your job seriously, and always be professional.”



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TOP 100 STANDINGS

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Rank	Name	Office	List Units	List Volume (Selling \$)	Sold Units	Sell Volume (Buying \$)	Total Units	Total \$
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Disclaimer: Information based on MLS closed data as of May 6, 2024, for residential sales from January 1, 2024, to April 30, 2024, in Greater Richmond, Virginia, by agents licensed in our service area, which includes Hanover, New Kent, Henrico, Charles City, Chesterfield, Powhatan, Goochland, King William Counties. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.

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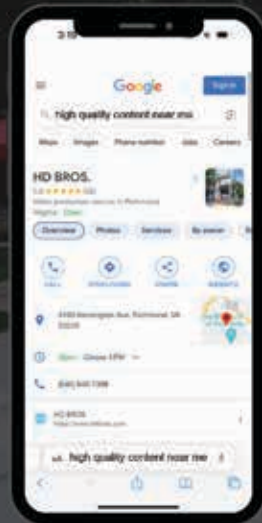
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