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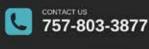
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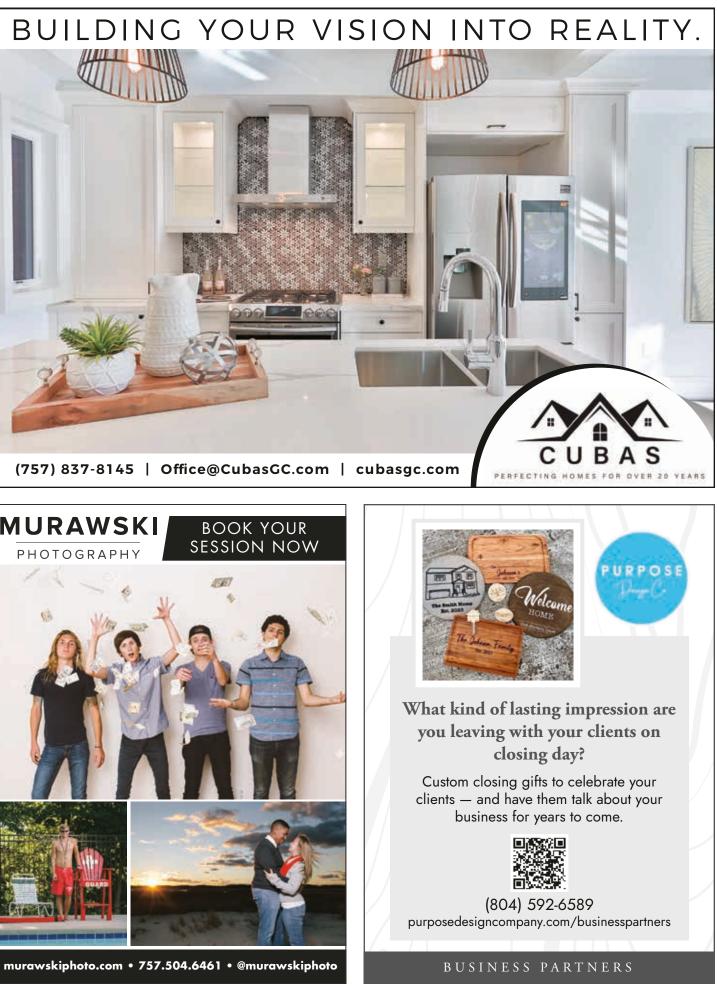


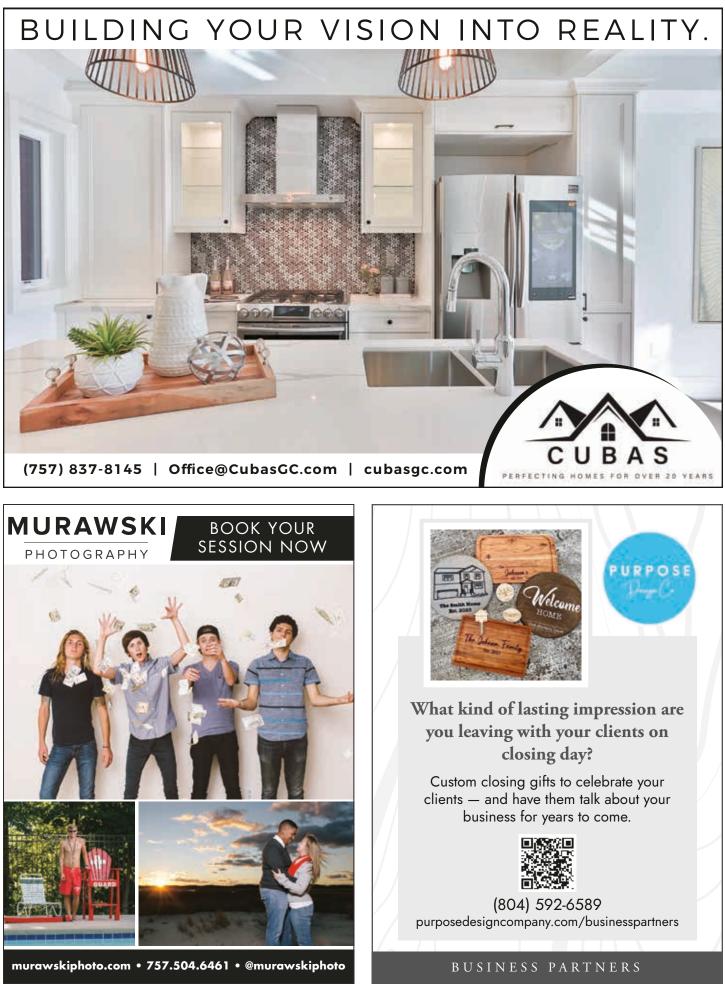
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Cover photo by Susan Fowler, Fowler Studios









KELLER WILLIAMS ALLEGIANCE

Wherever a real estate journey may start, much like life, the path can often lead to unexpected destinations, and this knowledge is what Tom Coffey always shares with clients. "When I'm with clients looking for a new property," Tom explains, "I always remind them that what they want starting out, what they objectively need and what they ultimately decide to get can be very different from where we start our search, and it can end up better than you'd ever expect." He speaks from deep personal experience, having tracked a professional path that unexpectedly led to his current real estate success. "Really, it's a perfect metaphor for my career," he remarks.

Although he now finds himself amongst the top agents in the nation, his current real estate career was something Tom never envisioned. "The funny thing is I never wanted to be a REALTOR[®]," he admits, "but people around me said I was missing out on a wonderful opportunity, and then once I did decide I wanted to be one, the floodgates opened, and I went into the top 1% of Virginia, and now I'm in the top 5% of the country! I never thought that I'd want to list properties and show them, and now I love it. But none of this was initially my goal."

Since he started mowing lawns, shoveling driveways and delivering newspapers when he was about 11 years old, Tom has never stopped working. "I have worked

every day ever since," he reflects on his unvielding work ethic. "I enjoy working, so I don't slow down as much as I probably should. Even when I was at Christopher Newport University (CNU), I worked three jobs." Initially intending to go to law school, he left CNU before graduating when he was recruited into the financial world. Starting as a broker at Edward Jones, he later moved to Morgan Stanley but shifted to consulting and recruiting services. Not until 2008 did he first enter real estate on a fully professional level. "At the time, I was the co-founder of a consulting and

recruiting business, Corporate Recruiting Partners (CRP), working with Fortune 500 and venture capital companies," Tom recalls. "I was already investing in real estate as a hobby and a retirement vehicle. When the market crashed in '08, we decided to close CRP, and I decided to turn real estate into a career, but as an investor."

Tom began flipping and acquiring rental properties, finding excitement and immense satisfaction in his new, unexpected occupation. "At that moment, I didn't know it would be long-term or permanent," he recalls, "but every day was a new adventure — new neighborhoods, properties and locations." Eventually, he moved into new home construction with a national builder, working there for three years before finally becoming licensed to buy and sell his own properties in 2015. "I started with listing only friends and family, but eventually, it expanded and flourished, and we've done upwards of \$40 million in the last two years," he says, then he circles back to his metaphor: "Something that started as essentially a hobby and retirement vehicle for me turned into building my second multimillion-dollar company."

Although finance, consulting and real estate seem incredibly different, Tom found his transitions from one to the next were not as difficult as one might expect. "At 51, I've had three careers, all separate but still linked," he says. "I've always been an entrepreneur, just in different environments." Still, he found the transition into real estate services from consulting services to be a particularly smooth experience, attributing it to his mother's successful real estate







career. "I'm a second-generation REALTOR®," he laughs. "I guess I had it in my blood. My mother was in real estate for 30 years on Long Island during most of my childhood and college years, so I grew up knowing about investment properties early on and how I was going to be involved in some way with them."

His personal connections and experience drive his customer relationship-centered focus and his passion for educating both agents and customers about the ever-changing market. "Today's access to information provides the opportunity for buyers and sellers to be better informed, now more than ever, so it is my objective to offer each and every client a completely unique approach to selling and buying," Tom elaborates, and he and his team combine experience, the latest technology and a customized approach to meet a client's needs and enhance their chances for success. The time is now, he says, for agents to be consultants, diving in and providing advice to their clients to help them succeed. "Right now, we're coming out of a very challenging market," he explains. "For most people in real estate, they've never seen rates as high as we have now, but just for comparison, in 1971, the rates were 7.3% on average. If you'd waited for lower rates to buy a house, you would have had to wait 20 some years. What we face now is a lot more challenging, and that requires agents to be educated and work hard to guide and counsel our clients."

Commitment to excellence is the first and foremost priority for his team, Tom states, and he outlines his "Four Pillar Approach" of Customer Service, Listening, Low Pressure and Communication. "Going the extra mile is not a gesture, but a standard for my team, and understanding client motivations is the cornerstone," he says of Customer Service and Listening, respectively. "High-pressure tactics have no place in our playbook, and one of the most complained about areas in real estate is communication, so our commitment is to keep clients fully informed on all aspects of the transaction. Stacy Lawrence, my transaction coordinator, is amazing." I WOULD LIKE TO BE REMEMBERED FOR THE RELATIONSHIPS I HAVE BUILT AND NOT THE NUMBER OF TRANSACTIONS.

> No matter what the challenges of the modern real estate landscape present, Tom is happy to remind agents, new and veteran alike, of the wonderful opportunity that the real estate field presents to them. "Not everyone may want a BMW, North Face jacket or Air Jordans, but we're selling the one product everyone wants and needs," he says. "Owning a home is an amazing accomplishment, and we're helping families navigate their largest and most significant purchase."

Despite his passion for work, Tom makes time to enjoy golfing with college friends and traveling, especially to the Outer Banks, Cape Cod and the Caribbean, having been to 14 different islands. He also has a self-described obsession with Christmas and loves to go all out on decorating when the season comes around. "Every year, I count down daily to the big day," he says with delight. "I decorate my house with nine Christmas trees, and the yard looks like Santa's Village.. My office is decorated for Christmas all year round."

As he continues on his unexpected real estate journey, Tom Coffey shows how success is not measured by transactions, but in relationships.

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I often hear the question, "How do you decide who gets featured each month in *Real Producers*?" My answer: "Through our nomination system." Top real estate agents and the preferred partners who invest in this publication through advertising and sponsoring our events decide who we feature each month through their nominations. Additionally, we have multiple events throughout the year, and top agents with top numbers are present at these events; many nominations are generated here among those who attend.

Of those nominated, our Real

Producers connection managers meet with and get to know each nominee in person or via Zoom. In this meeting, they collect all the cool facts about the agent at a very high level and gather nominations for other top agents and businesses we should consider for our vetted preferred partners' list.

Our selection team will decide who gets into each issue. We use the "5 C" criteria below as a guide. An agent must meet the first three to be considered for an article. The fourth and fifth items are not required; however, we love celebrating successes of a giving or victorious nature.

1. Collaboration: The number of nominations is usually an indicator that nominees are respected by their peers and work well with other agents and our preferred partners.

need to be top producers to get into the magazine. 3. Character: While most in the industry have great character and integrity, we will not feature anyone agent or business — who has not been recommended or nominated by top agents as a person or business operating with integrity.

4. Contribution: We adore inspiring stories about agents who give back to the real estate and local/ global community.

5. Compelling story/ Conquering a life challenge:

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Our nominations committee will also get to know the agents who are engaging in our private Facebook group for top REALTORS[®] and partners. Send me a PM if you would like an invitation to that page, as membership is limited to agents on our Real Producers list past and present, real estate brokers and current preferred business partners.

2. Competition production

numbers: Let's face it — the name of the publication is *Real Producers*, so folks

To nominate your favorite agents and businesses, all you need to do is fill out the short nomination form by scanning the QR code on this page. Top agents and current business partners can nominate as many agents and businesses as they want.

In planning each issue, we try to make sure we don't feature agents from the same brokerage or firm in the same issue. We also try to cover the territory geographically so that agents from each area we cover are featured proportionately. With so many wonderful nominated agents, the decision each month is difficult - so make sure we know who you are!

Remember, real estate agents and brokers do not pay anything to be featured; everything we do for them is free. While other programs out there may look similar, we are not a pay-to-play model. We select most articles six to 12 months in advance (sometimes years in advance for cover agents) and notify folks one to two months before their feature appears that they have been selected. Please don't be discouraged if you have met with us and have not received the call to be featured. Keep those nominations coming.

We would love your feedback on how we are doing and what, if anything, we can do better to help everyone in the industry Collaborate, Elevate and Inspire each other. Please text, email or PM all suggestions and feedback directly to me.

Joni Giordano-Bowling 757-348-7809 joni@realproducersmag.com







Photos by Mason Murawski, Murawski Photography

Williamsburg **Real Estate**



When her employer decided to relocate her position to the Midwest, Stacey Thompson Grimsley was faced with the choice between leaving behind her home in Williamsburg or her job. "I had a 20-year run as an insurance agent-turned-callcenter executive," she recalls. "I worked for six companies in three different states in that time, climbing the corporate ladder, but I loved Virginia too much, and I had made Williamsburg my home."

Although at the time she didn't know that choice would eventually lead to a successful real estate career, it perhaps would not be unexpected. Stacey fundamentally knows the importance of home better than most, having moved several times while growing up. "My father was a retail executive, and as he took on new territories, we went along," Stacey recounts. "I was born in New Jersey but have lived in Pennsylvania, New York, Maryland and Massachusetts. After I graduated from high school in Foxborough, I came to Virginia to go to college. I've moved away a few times, to Washington, D.C. and Phoenix, AZ, but since 2012, I've made Williamsburg my home."

After a few years in different positions, including at The Jamestown-Yorktown Foundation, Stacey was inspired by her father's career transition to real estate, and for her 2018 New Year's resolution, she decided to become a licensed real estate agent. "I knew my dad was able to make the bridge from corporate executive to successful broker; he turned a decades-long career in retail into becoming a principal broker of his own real estate firm in New York," she relates, "and being a real estate agent uses all the skills I've polished through the years."

Her empathy is at the heart of all her client interactions. "I connect with my clients with the lens of empathy for the life situation bringing them to me," Stacey explains. "All those years in the insurance industry conditioned me to think about the events that cause people to make a move - marriage, divorce, careers, retirement - and understanding the client's motivation to move helps me focus on their priorities in a home sale or search."

Having lived in seven states and Washington, D.C., as a tenant, homeowner and landlord, Stacey intrinsically understands all the financial, logistical and emotional aspects of moving. "My clients come from all walks of life, and I am able to meet everyone where they are because I've been in their position in some way in my own life," she says. A customer service mindset is something she feels should not only be extended to clients, but also to others in general, including other real estate professionals. She holds her reputation as a cooperative agent amongst her peers equally as important as the one she does with her clients. "Kindness and patience go a long way with both yourself and others," she notes.

Aside from assisting clients with some of their most important life transitions, one of the most fulfilling aspects Stacey has found in her career is the ability to promote the Williamsburg area. "Williamsburg and the surrounding areas are an amazing place to call home," she declares. "When I worked at the Jamestown-Yorktown Foundation, I got an even deeper appreciation for the history of our region. When I take clients from out of the area around, I love to highlight that history, as well as the beauty of the waterways and parks, not to mention the amount of arts and culture and entertainment all around." In addition to promoting the Williamsburg area whenever she can, real estate has also let her give back to the community she loves so much. "Through volunteering on the REALTOR® board in Williamsburg, I've been able to get involved in community outreach, specifically with Habitat for Humanity," she explains. "Being a real estate agent affords me the opportunity to be involved in the community in all kinds of ways."

When she isn't working, Stacey loves cooking and visiting the beach with her daughter, Olivia. Not surprisingly, she also enjoys spending her time enjoying the amenities of the Williamsburg area such as biking or hiking along the trails, enjoying the vibrant restaurants or experiencing a performance at The Ferguson Center. Loving to travel, she never misses a chance to explore a new city and plans for a family trip to Italy later this year.



"Stacey is an amazing REALTOR® in every way! Her marketing and negotiation skills, professionalism, integrity, energy level and results-oriented approach are unparalleled. I am truly lucky to have her as an integral part of the Williamsburg Realty team." - Ellen Smith Gajda, Owner/Principal

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Story by Jacki Donaldson Photos by Mason Murawski, Murawski Photography



Powered by AnnieMac Home Mortgage Ben Temple, his brother and three friends left their mortgage companies more than 15 years ago to start a small business to help homebuyers and make a difference in the Hampton Roads region of the mortgage industry. As they grew, they established a footprint and built a trusted brand. That brand: OVM Financial Powered by AnnieMac Home Mortgage, formerly known as Old Virginia Mortgage and then OVM Financial. Today, the business can lend in 46 of the 50 states and has the best loan products available to serve borrowers. Ben, Vice President, OVM Sales, credits four reasons for the business' success: "Our name, our follow-through, our knowledge and our dedication," he shares.



gained valuable knowledge and experience, which laid the foundation for my career," she mentions. Ben, born and raised in Virginia Beach, arrived in mortgage by way of Lynchburg College, then Virginia Wesleyan, where he graduated with a degree in marketing.

The OVM Financial team shines bright in its industry. "OVM Financial is unique in the fact that we are a purchase-focused mortgage company," Kaylan comments. "We do not rely on

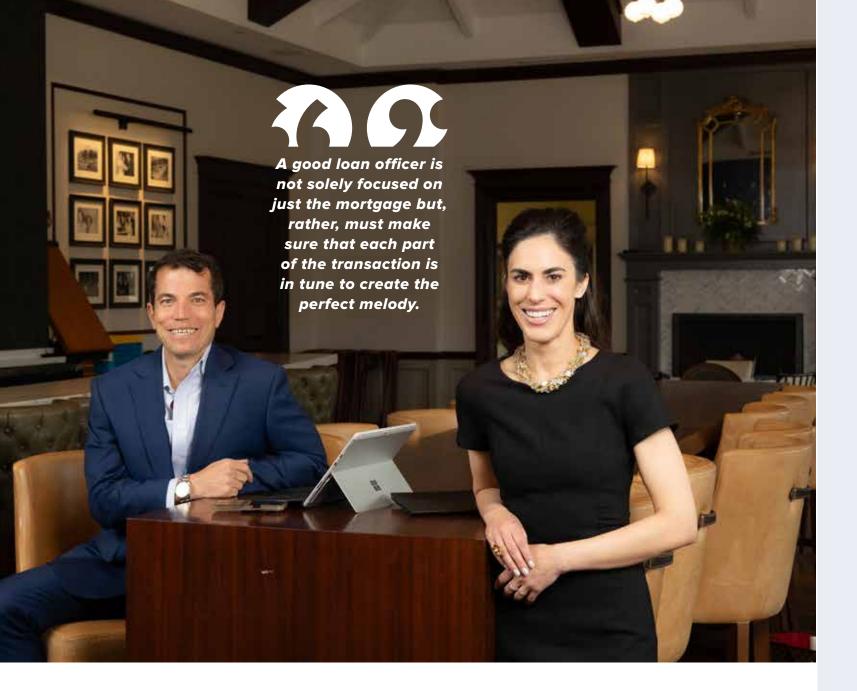
OVM Financial Powered by AnnieMac Home Mortgage is a correspondent lender that has blossomed from six employees to more than 300, all of who help experienced homeowners, first-time homebuyers and homebuyers with complex finance situations. Mortgage Loan Originator Kaylan Eldridge shares, "As an approved seller/servicer with Fannie Mae, Freddie Mac and Ginnie Mae, we have access to the best conventional, government and non-conforming mortgages for residential financing. We also have a renovation department for FHA 203k, VA and construction perm loans and jumbo financing."

> Kaylan, a Northeastern Nevada native with a bachelor's degree in strategic communication from the University Utah began working at Old Virginia Mortgage in 2013 as a front desk receptionist at the Chesapeake branch before learning the ropes and becoming a mortgage loan originator in 2015. "I started working as a Junior Loan Officer on Ben's team and

refinances and have built strong relationships with our amazing referral partners to dominate the market." Ben adds that the team has a knack for thinking creatively. For example, they can close manual underwrites on FHA and VA loans to help borrowers who are unable to obtain financing through any other company. Kaylan says, "A manual underwrite allows our team to think creatively and paint the picture to the underwriter of the borrower's qualifications and ability to repay the mortgage through alternative tradelines and compensating factors."

When asked what he finds most fulfilling about his work, Ben shares, "Thinking outside the box, in the grey area." The most fulfilling part of Kaylan's work is the growth she has achieved personally and professionally. "I have been fortunate to create a wonderful life enriched by the borrowers I assist and the many wonderful mentors I have met through transactions and networking," she smiles.

Kaylan compares OVM Financial Powered by AnnieMac Home Mortgage to a conductor in a symphony. "A good loan officer is not solely focused on just the mortgage but, rather, must make sure that each part of the transaction is in tune to create the perfect melody," she explains. "Without each component being completed, the overall goal of purchasing a home cannot be achieved."



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Hoping to be remembered as a kind, understanding and compassionate person, Kaylan is most grateful for her parents. "Looking back on my life, so

many moments have been shaped by their love, encouragement and advice, and I would not be who I am today without them," she voices. Ben, who hopes to be remembered for his character, integrity and how he interacts with others, is most grateful for his family, which includes two daughters and a pup, as well as his tenacity.



with her husband, practicing Pilates, running the trails at First Landing State Park or riding her bike. Her newest hobby is tennis. Ben, who played golf for four years in college, enjoys golfing, going to the gym, and fishing.

When she is not busy working, Kaylan enjoys spending time

Ben Temple

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Example 2 Sector 2 Se **RE/MAX CAPITAL**

Alison Mazzuca, a Hampton Roads native, found herself desiring a slower pace for her children after being born and raised in Newport News. This notion led her to the quaint county of Gloucester, where she and her husband, Ryan, have proudly watched their four children flourish. Only a year after the family settled into their new home. Alison made a transformative shift from her previous venture in the restaurant business to real estate. Through her extensive knowledge, exceptional negotiating skills and all-around charismatic personality, she quickly made a name for herself as a REALTOR®.

As a mom and soon-to-be Mimi via her oldest son, Robbie, and his beautiful wife, Hannah, her family has always been the driving force of her success. "Real estate has not only brought me success, but has also provided me with a dynamic and rewarding professional path, allowing me to evolve and contribute to the industry," she explains.

Alison's need for growth fueled her to explore broader horizons, eventually transitioning to RE/MAX Capital. With her proactive nature of navigating the market and staying current on new technologies and marketing strategies, she eagerly accepted the opportunity to co-own and establish a new RE/MAX Capital office in Hayes, VA. "I'm grateful for the opportunities for professional growth, the lessons I've learned from challenges and the positive impact on the lives of those I have served," she expresses.

Her love for building genuine relationships with clients stems from close-knit family values. She elaborates on the subjective nature of success in her family life, basing it on strong and loving relationships, effective communication and the well-being of family members. "The relationships I've built with clients, the trust they've placed in me and



the satisfaction of helping them achieve their goals are more than I could ever have asked for," says Alison. These values align with her commitment to personalized client experiences and creating a solid foundation that fosters trust and loyalty that surpasses the closing table.

Alison loves volunteering and giving back to the local and real estate community. With her youngest son, Jacob, playing football for his high school, you won't only see her cheering him on from the sidelines. "I am on the Dukes Touchdown Club board and try to help as much as I can for the football and cheer programs at Gloucester High School," she beams.

All RE/MAX offices, including Alison's co-owned RE/MAX Capital, partner with the Children's Miracle Network and collectively have donated more than \$150 million since 2018. As an individual, she has served as Past President and President of Chesapeake Bay & Rivers Association of REALTORS® (CBRAR) and is a proud Virginia Peninsula REALTORS® (VPAR) award winner.

With almost 16 years of experience, Alison encourages new and seasoned agents alike to conduct their business with transparent communication, ethical work habits and prioritizing a healthy worklife balance to ensure sustained success and well-being. Passionately, she states, "I want to encourage others to embrace the brevity of life, prioritize meaningful connections, love deeply and actively pursue happiness, which adds value to the real estate world and life,



emphasizing the importance of professional success and personal fulfillment."

When not working, you can find Alison spending time with her large family, including her parents, three sisters, nieces and nephews and grandchildren.

Real estate runs in the family, with Ryan serving as a District Sales Manager for United Rentals, Robbie as a commercial real estate appraiser and her daughter, Sarah, as an insurance



"Alison goes above and beyond for her clients. To explain her mindset for client service, you need to know this story of her. Once, Alison bought a new car, and on the way home, she passed a lost dog. Without hesitation, she placed the muddy pawed, confused, frightened animal in her vehicle to provide refuge until she could locate the owner. Real estate transactions can make clients feel confused, alone, abandoned and frustrated. Alison preempts all of that with her excellence in client service. She puts their interests ahead of her own and word gets around that she cares." — Bobby Jankovic, Broker, RE/MAX

agent with Teagle Insurance. Her middle son, Tyler, is following his passion and attending college to obtain his degree in graphic art design.

Gratitude overwhelms Alison for those in her life. "I am most grateful in my personal life for my husband, my children and my parents always setting a good example for our family and my three sisters and all of their families," she smiles. "I don't know where I would be in this world if it weren't for them. They all make my life so happy and fulfilled on so many levels."

MEDICAL PROFESSIONALS PROGRAM



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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: The top 300 agents on the Peninsula in Hampton Roads, VA. The Peninsula is defined as from the Chesapeake Bay Bridge-Tunnel in Hampton to the greater Williamsburg area and everything in between. We pulled the MLS numbers (by volume) from January 1, 2023, through December 31, 2023, in the Peninsula and Williamsburg area. We cut the list off at #300, and the distribution was born. For this year's list, the production level for our group was between just below \$5 million and \$50 million in 2023. The list will reset at the end of 2024 for next year and will continue to update annually.

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

A: The process is simple. Every feature you see has first been nominated. You can nominate REALTORS[®], agents, affiliates, brokers, owners or even yourself. Office leaders can also nominate real estate agents. We will consider anyone you bring to our attention because we don't know everyone's story, and we need your help to learn more. A link to our nomination form is on our Facebook page (facebook.com/peninsularealproducers).

Q: WHAT IS THE COST TO FEATURE A REALTOR®, AGENT OR TEAM?

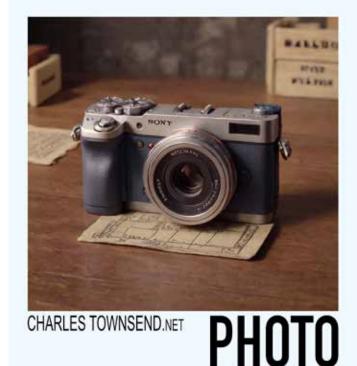
A: Zero, zilch, zippo, nada, nil. The feature costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of real producers based on achievement and nominations.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a preferred partner in the front of the magazine is a part of this community and will have an ad in every issue of the magazine, attend our quarterly events and be a 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. We won't even meet with a business that you have not vetted and stamped for approval, in a sense. Our goal 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, please let us know. Send an email or text to joni@realproducersmag.com or call 757-348-7809.



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