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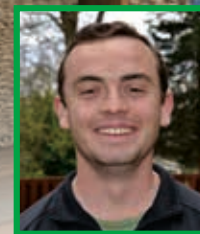


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PUBLISHER'S NOTE



DC Metro Real Producers,

I hope you're all feeling the good vibes! Recently, we came together as a community for our mastermind session (yeah, those gatherings that spark magic!). The energy of sharing and growth was nothing short of inspirational.

The questions we ask ourselves truly shape our journey. So, let me throw a couple your way: What's your biggest hope for this year? Who are you becoming, and what epic achievements will we be toasting to on December 31, 2024?

Mark your calendars for our Summer Luau on May 14th! It will be a blast; we can't wait to hang out with you all. Also, a huge shoutout to our newest preferred partner, **Chelsea's Chimney!** We are excited to continue growing our community with amazing people.

As we soak up the joys of May, here's a little Irish blessing for you all: May the road rise up to meet you, may the wind always be at your back, may the sun shine warm upon your face; may the rain fall soft upon your fields and until we meet again. May God hold you in the palm of His hand.

Happy May!



Kristin Brindley
 Owner/Publisher
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By Jeff Darrah, Esq.

DC Lower Income Homeownership **EXEMPTION PROGRAM**

This program offers significant savings for certain homebuyers in the District of Columbia. Within the real estate industry, the program is commonly referred to as “Tax Abatement.” Because the program’s details and requirements are not fully understood by most buyers, a good number of eligible buyers, unfortunately, neglect to apply for it and miss out on all of their potential savings.

To be eligible for this program, the buyer must meet the sales price and household income requirements. These amounts adjust each fiscal year and are available on the DC Office of Tax and Revenue website below:

<https://otr.cfo.dc.gov/publication/rod-9-lower-income-homeownership-exemption-program>

The sales price limit for fiscal year 2024 is \$556,000.00. The household income limit is based on the number of individuals

that will be living in the property. The income limit for a one-person household is \$80,100.00, and \$91,500.00 for a two-person household, for example. DC will review the income of each household member as part of the application process to ensure they are within the current limits.

To apply for this program and receive the full benefits, the buyer must complete the application on the website above at the time of their settlement and have the title company submit it with the deed for recordation. The application requires a number of attached supporting documents. These include the fully executed settlement statement and financial information for each household member (last year’s federal tax return, W-2(s), and recent paystubs).

There are three benefits to this program for eligible buyers. The first two are in the form of credits on the settlement statement. First, the buyer’s recordation tax that would otherwise be paid at settlement is waived entirely under DC Code Section 42-1102. The Code further states the buyer is eligible to receive a secondary credit on the settlement statement equal to the transfer tax that would otherwise be due without regard to the Section referenced above. DC recordation and transfer taxes are currently 1.1% each for a sales price under \$400,000.00 and 1.45% each for a sales price of \$400,000.00 or more. As a result, the buyer would be eligible for credits on the settlement statement equivalent to a total of 2.2% or 2.9%, depending on the sales price.

The third benefit is that the buyer’s future DC real property taxes are abated (waived) for up to five years. The tax abatement period would begin on the first day of the next fiscal year (October 1) following the buyer’s settlement. The buyer would still be responsible for taxes between settlement and the first

day of the next fiscal year. The buyer would be eligible for tax abatement for up to five years so long as their household income remains within the limit for each fiscal year, as published on the DC website referenced above. Buyers who exceed the income limit during the five-year period would be required to inform the DC Office of Tax and Revenue and have their real property taxes reinstated.

It is important for buyers to enlist the assistance of their title company, lender, and agent prior to settlement if they believe they may qualify for this program. If the buyer does not apply for the program at settlement, they forgo any chance to receive the first two benefits outlined above (the credits on the settlement statement). An eligible buyer who neglects to apply for the program at settlement may apply for the program later in time, subject to DC’s discretion. However, the only benefit available to them at that time would be the third referenced above (tax abatement).



Jeff Darrah is a licensed real estate attorney with District Title, part of the MBH Settlement Group, which has a specialization in investor and commercial transactions. When Jeff is not at the closing table, you will likely find him volunteering for his local foundation focused on the preservation of historic buildings and open spaces.

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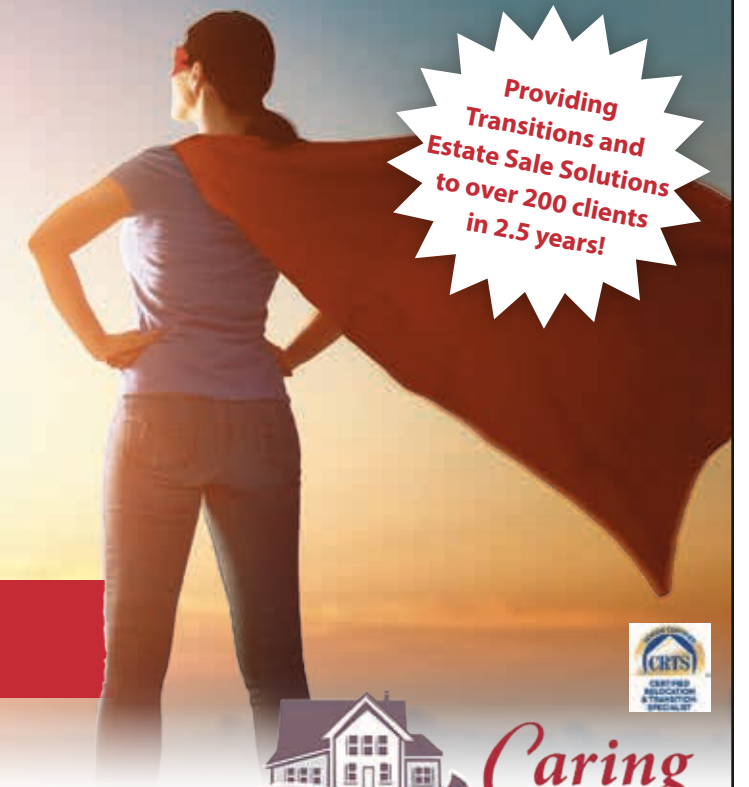
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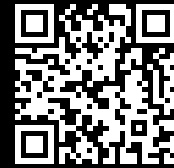
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A full-page portrait of Morgane Barry, a woman with long dark hair and glasses, wearing a black textured jacket and light blue jeans. She is smiling and standing in front of a red curtain and a brick wall.

MORGANE BARRY

LEGACY SETTLEMENT SERVICES

A photograph of Morgane Barry sitting on a stone step with a black metal railing. She is wearing a black jacket with fur trim and light blue jeans. In the top left corner of the photo is a yellow box with a double arrow icon and the text 'partner spotlight'.

▶▶ partner spotlight

By George Paul Thomas
Photos by Ryan Corvello

TOUCHING LIVES WITH *CREATIVITY*

Morgane Barry is a remarkable Senior Title Agent at Legacy Settlement Services. She isn't your typical professional—she's a genuine soul with deep empathy and concern for people's lives. In real estate transactions, her approach goes beyond paperwork; it's about understanding individuals and their unique journeys.

UNCONVENTIONAL PATH

Initially pursuing a major in fashion design and a minor in art and design at North Carolina State University, Morgane aimed for a career as a fashion designer. However, her path took an unexpected turn in retail management. Transitioning to outside sales and a brief stint at a copier company, Morgane's career trajectory shifted when she crossed paths with Michael Ruder, a title agent at another company at that time. This connection redirected Morgane to Legacy

Settlement Services, where she has become an integral part of the team.

"Michael Ruder, founder and owner of Legacy Settlement Services, remains a mentor and inspiration. His ability to quickly gain and retain clients, coupled with personal success in marriage and impending parenthood, motivates me in both professional and personal aspects of life," Morgane shares.

To expand her expertise, Morgane is pursuing a law degree at the University of Baltimore School of Law and is expected to graduate with honors in 2026.

"I aspire to become a title attorney at Legacy and eventually establish my general real estate law practice," Morgane admits. In the upcoming spring semester, I have an externship with the in-house counsel of

a reputable commercial real estate corporation to further my expertise in real estate. With a clear vision for the future, I am on the path to becoming a successful attorney, drawing inspiration from the example set by Michael," she adds.

CLOSING WITH LEGACY

Morgane has been working under Legacy Settlement Services for three years and has seven years of experience as a title agent.

"My current role involves extensive travel across the DC, Maryland, and Virginia area for closings, showcasing my commitment to the dynamic real estate environment," she explains.

Legacy Settlement Services is a cornerstone in real estate facilitation. With six strategic locations (Maryland, Washington, DC, Virginia,



Pennsylvania, and Florida) and a dedicated team of 30 professionals, Legacy specializes in seamless purchase and refinance transactions for residential and commercial properties.

Led by founder Michael Ruder, General Manager & CFO Tyler Harrison, and Attorney Jeff Yablon, Legacy provides comprehensive services, including title searches, insurance, contract preparation, and expert settlement facilitation. Going beyond a typical title company, Legacy embraces innovation, technology, and a client-centric approach.

The company's commitment extends to top-producing Realtors, offering effective communication, innovative marketing, and high-level customer service. Legacy remains resilient in a changing landscape, adapting to challenges such as the accelerated shift to remote operations during

COVID-19 while maintaining precision and client satisfaction.

"At Legacy, we take pride in seamlessly blending technology with the human touch," Morgane starts. "Utilizing cutting-edge tools, we streamline the title and escrow process, never losing sight of the importance of building and maintaining meaningful relationships with our clients. Our staff is always available to provide personalized assistance and support, working tirelessly to ensure that our clients are informed and comfortable throughout the transaction," she further explains.



OUTSIDE OFFICE

Real estate has always been a busy industry. As a thriving title agent, Morgane finds time to spend with her family. She is married to John Barry, and their family includes two Siberian Huskies, Nala and Maverick, and a fluffy cat named Goose.

"We do not have kids yet but hope to try after law school," Morgane says. "We really love to travel, and I am also a French citizen, so we dedicate a trip to France and surrounding countries every other year. However, we would love to spend time in other places throughout the



“
UTILIZING CUTTING-EDGE TOOLS, WE STREAMLINE THE TITLE AND ESCROW PROCESS, NEVER LOSING SIGHT OF THE IMPORTANCE OF BUILDING AND MAINTAINING MEANINGFUL RELATIONSHIPS WITH OUR CLIENTS.”

US and enjoy road trips with our dogs," she further shares.

Additionally, Morgane and John's love for travel and exploring new restaurants is evident in their routine. Cooking, a passion that calms her down, is another aspect of her life she enjoys, often indulging in it even late at night after law class.

"My husband and I are huge foodies and try new restaurants often. Also, I love to cook a broad range of cuisine," Morgane imparts.



LOOKING AHEAD

As Morgane looks into the future, she plans to grow her title law practice while staying focused on other transactional law and real estate. Regarding real estate, she aims to invest in properties in Baltimore, get a beach house in North Carolina, and own a condo in France.

Morgane's goal is to make each home purchase feel like her own, using her approach to go beyond a simple transaction. Even in a field that often keeps a professional distance, she brings a personal touch to every client interaction.

If you seek an authentic connection with a highly knowledgeable title agent who genuinely cares about clients, contact Morgane Barry at 919-441-8488 or email her at morgane@legacyfortitle.com.





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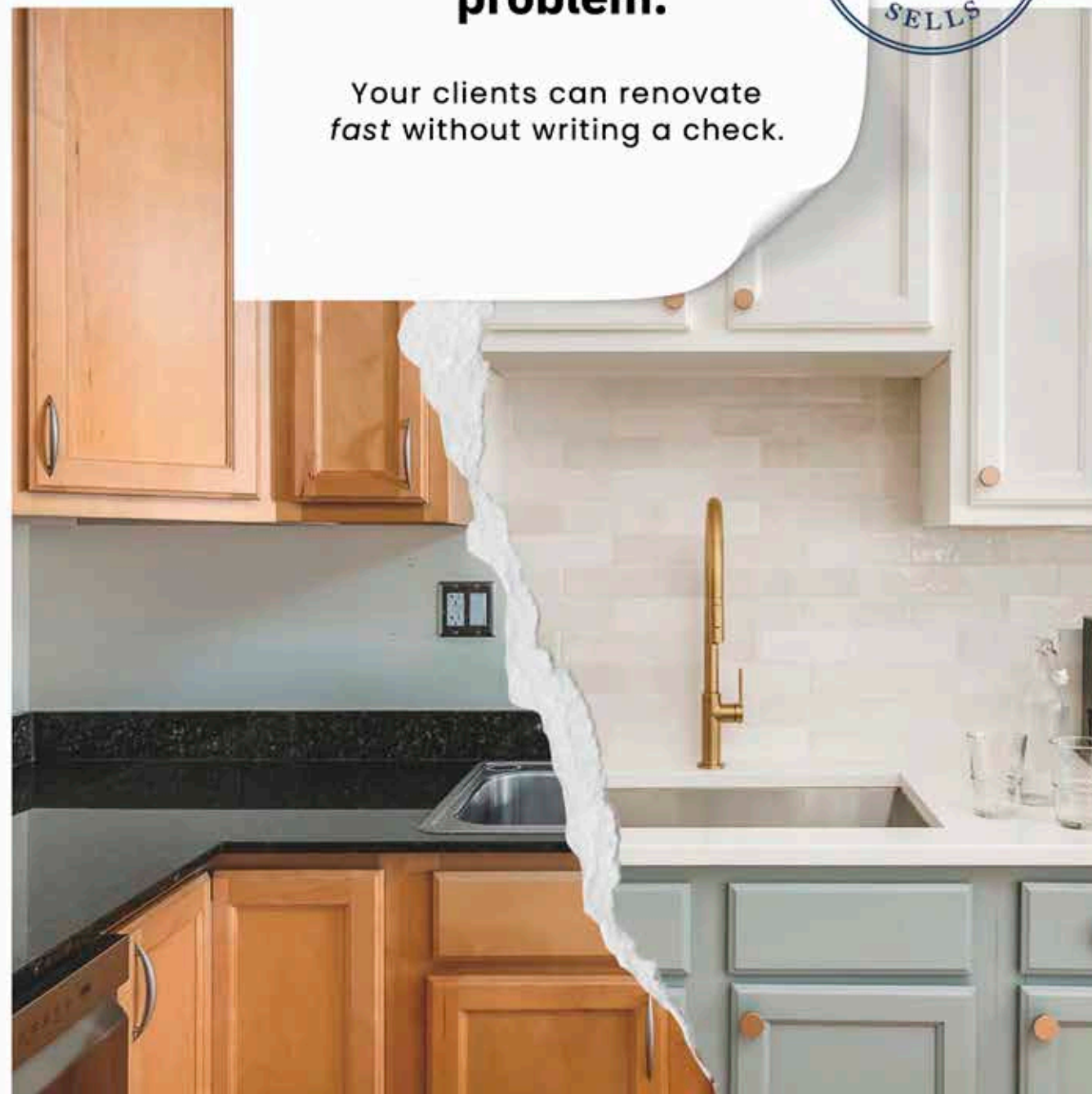
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ANA DUBIN

People Over Property



▶▶ agent spotlight

By Amelia Rosewood
Photos by Ryan Corvello

Meet Ana Dubin, an exceptionally compassionate REALTOR® who prioritizes human connections and well-being over material possessions. She embodies a deep sense of empathy and understanding, consistently placing the needs and interests of others ahead of any financial or material considerations. Ana is not driven solely by profit or personal gain but rather by a sincere desire to enhance the lives and experiences of her clients.

Tracing Back

Ana's path from her Portuguese background to becoming a successful Realtor under Long & Foster One Bethesda, MD - Realty shows that hard work, family values, and dedication pay off. Ana was born in the United States to parents who moved here from Portugal. Her family's determination and strength greatly impacted how she grew up.

She was raised in Montgomery County alongside her two sisters. Ana prioritized education, eventually earning a Bachelor's in Information Technology. However, Ana's true passion lay in sales. "I previously worked retail while pursuing my degree, then after graduating, I worked on program implementations of software for a local company in Rockville. I found I really preferred a more social profession, and missed the sales environment." Ana recalls. "In 2007, I transitioned to working full-time for my parents' residential concrete business (as the market was booming),



Ana (left) Nathan (middle) Michael (right)



and I continued working through the market crash and beyond. They collaborate with many large builders in the area, including Toll Brothers and Midatlantic Homes," she adds.

In 2015, Ana and her sister Monica got their real estate licenses to employ their family building background by flipping homes. Seeking guidance from Clarksburg's market leader, Bob Myers, they joined his team with no prior know-how, keen on learning the ropes. As years unfolded under Bob's mentorship, the initial flip plan faded, replaced by a genuine love for real estate and the invaluable lessons learned about potential financial risks in property ventures.

A pivotal moment came when Ana joined Nathan Dart's RE/MAX Realty Services team. This shift propelled her professional growth.

"I joined Nathan's team in May 2021 and have grown tremendously in both organization and supporting my life with my family," Ana shares. Nathan Dart and Mike Blauer on my team have tremendously impacted my everyday life and helped me remember my priorities without surrendering my entire life to business. The work-life balance I have achieved with their help and my team's help has been invaluable," she explains.

Since real estate has become Ana's passion, she loves what she does because her work never feels like work. Ana attributes her success to her extremely fulfilling work for her clients, and this enthusiasm is shown through her stats and awards.

Since 2016, Ana has been a standout in real estate. Winning Rookie of the Year in her first year at RE/MAX, she has consistently earned "Best of Bethesda" since 2020 and featured in Washingtonian Magazine's annual list since 2021. In 2020, ANA joined

the RE/MAX Chairman's Club for exceeding 500k in individual commissions. Currently a Masters Level Gold Team Agent with Long & Foster One Bethesda, MD—Realty, she maintains a stellar record with a sales volume between 25 and 50 million.

Beyond awards, Ana achieved a remarkable \$29 million in individual sales last year, serving 44 families despite rising rates and a volatile market. As of April of this year she has already worked with 13 buyers and sellers and is projected to surpass her production last year.

Beyond Real Estate

Ana's life is a vibrant blend of professional success and family joy. Meeting her husband, Jason, at a lacrosse game 2004 led to a grand wedding three years later, merging Jewish and Portuguese traditions. Both realtors and builders, Ana and Jason, share careers that fuel engaging dinner discussions.

Their son, Logan, born in 2009, excels in academics and sports, bringing energy to family activities, including winters and summers at Deep Creek Lake. Adding fur to the mix is Leo, a skilled half Boxer, half Olde English Bulldogge Mix, renowned for his lacrosse ball retrieving feats. Ana, Jason, and Logan find the balance between music, ski slopes, lacrosse games, lakeside boating, and traveling, creating cherished memories.



"I am a huge live music fan. Jason and I have traveled to many states and countries to see shows," Ana admits. "Travel for us is always our next exciting thing to plan. This coming year, we have trips set for Miami, Mexico, Salt Lake City, and Aruba, and we have only planned out the next four months. On the daily, our favorite is watching our son play- so the off-season makes travel the focus. We are blessed to have the flexibility thanks to my work in Real Estate," she reveals.

Aside from her family, she enjoys giving back to the community.

"I was introduced to 4 Season Giving Tree through our Team

leader, Nathan Dart. They help support area families that need sponsorship over the holidays and beyond. We also regularly support the American Cancer Society via our preferred lender, Chong Yi, whose team at Vellum Mortgage has rebranded as Mortgage on a Mission," she imparts.

As Ana envisions the future, she hopes to continue helping those around her and inspire her son, Logan. Her belief in karma and the power of genuine service propels her to stay true to these values.

"My highest hope is to continue to help those around me as I was helped to get where I am and to inspire my son as my father inspired me," she concludes.



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DINA THOMAS

» rising star

By George Paul Thomas
Photos by Ryan Corvello

AUTHENTICITY IN ACTION

In the fast-paced real estate scene, Dina Thomas stands out as a REALTOR® with a unique blend of creativity and compassion. Having a foundation in the arts and a steadfast dedication to family values, she brings a fresh perspective to the industry.

Unlike traditional Realtors, Dina's approach goes beyond mere transactions. She sees each client as an individual with unique needs and dreams. Her artistic eye helps her understand a space's potential, while her warm-hearted nature ensures that every client feels heard and valued.

Rooting History

Originally from West Orange, New Jersey, Dina's life journey led her through the busy streets of New York City before she settled in Washington, DC. Her background is rooted in the arts, as she earned a Bachelor of Arts in Theater Arts from Binghamton University and a Master of Fine Arts from the University of Missouri, Kansas City.

"I have done lots of different things, but the primary thing I've done my entire life and what I studied in my entire life is acting and performing," Dina shares.



But when the pandemic struck, Dina faced unexpected challenges. Amidst uncertainty, she saw an opportunity to explore a new path: real estate. Motivated to help others and support her family, she swiftly obtained her real estate license, embracing the chance to make a meaningful impact during turbulent times.

"Once the pandemic happened, I called my girlfriend, who was on the Zillow Advisory Board then, and asked her, 'Do you think it would be a good time to get my real estate license?' And she said that it would be a great time. She saw an opportunity in the industry that I didn't and I saw an opportunity to create something new for our family. So, in about six weeks, I was able to get myself fully licensed," Dina notes.

"I decided to become a real estate agent for a few reasons, mainly because of my background in the arts. I noticed that many artists, who often

have irregular or lower-paying jobs, felt like owning a home was impossible. This motivated me to find creative ways to assist my artist friends in making their dream of homeownership a reality," she adds.

Driven by her passion for assisting fellow artists and first-time homebuyers, Dina's transition to real estate was a natural fit. Her dedication to providing personalized guidance and genuine care for her clients has quickly made her a trusted figure in the industry.

Since obtaining her license in 2020, Dina's dedication to excellence has been unwavering. She has achieved remarkable success, with over \$25 million in real estate sales. Dina is poised to reach even greater heights, with a projected volume of \$10 million for the coming year.

Dina's exceptional performance has earned her recognition, including being

named one of DC Real Producers' "40 under 40," showcasing her talent and promise in the industry.

Outside Office

When she's not busy with real estate, Dina cherishes time with her family. Alongside her husband, Mark, she's a proud mom to Orly, four, and Penny, almost one. They're inseparable, enjoying outdoor adventures near their Silver Spring home and exploring DC's food scene.

Their household also includes Hermione and Luna, their 14-year-old cats. Once wary of the girls, they now enjoy cuddles and playtime, much to Dina's delight.

"I'm currently working on a show at the Studio Theatre on 14th and P in Logan Circle," Dina reveals. "It's a hilarious play that we're working on, and it's going great. So, I love doing that and spending time out on the trails—Rock Creek, Sligo—just





being genuine matters. Clients want to know the real you and what sets you apart from others. Your business will naturally grow by being caring, honest, and true to yourself. Much of my success comes from referrals and word-of-mouth because people appreciate my authentic experience. While marketing strategies are important, being yourself is key. Without authenticity, those strategies won't have much impact."



walking, running, biking. I am also a lover of podcasts. As many Moms can relate, I'll often hide in my car and listen to podcasts in silence as often as possible," she explains.

Charting a Course for Success

Dina believes success means making intentional choices for a fulfilling life. Her motto, "Be great by choice, not by chance," guides her to shape her destiny.

In the future, Dina aims to expand her real estate business alongside her acting career. She plans to perform in two shows yearly, if given the

opportunities, while growing her referral-based business, aiming for a sales volume of \$10 to \$12 million annually. This balance lets her prioritize family time while setting the stage for future success.

Beyond professional success, Dina hopes to deepen her connections within her community and enrich her life through meaningful relationships and experiences. So she leaves this wisdom to up-and-coming top producers;

"It's common to feel unsure of ourselves. We may try to fit into a certain mold to please others, but

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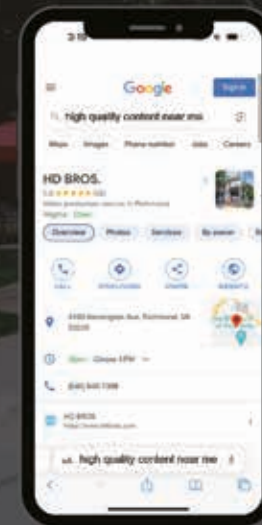


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▶▶ cover story

By Amelia Rosewood
Photos by Ryan Corvello

JANICE POUCH

Charting Authenticity and Excellence

Janice Pouch is a seasoned REALTOR® with expertise in a dynamic blend of finance, education, and international experience. With her unique background, she seamlessly integrates analytical skills and data-driven insights to empower her clients with informed decisions.



Her journey, shaped by her experiences as a military brat and a professional in the finance industry, has endowed her with a multifaceted skill set. Additionally, Janice's extensive travels have enriched her linguistic abilities and honed her interpersonal skills, allowing her to connect effortlessly with individuals from diverse backgrounds. Fluent in Spanish, proficient in French, and possessing a keen ear for other languages, Janice goes beyond to bridge cultural gaps and foster meaningful connections.

STARTING OUT

Janice's journey begins with deep roots in Panama, where her family's connection to the iconic Panama Canal shaped her cultural upbringing. With degrees in international finance and Latin American studies, Janice settled in Washington, D.C., over thirty years ago.

"I worked in domestic and international finance as a securities trader on Wall Street for ten years," Janice recalls. "It was a thrilling career but did not allow much room for 'real life,' shall we say. Moving back to D.C. allowed me to reflect and rethink my career path," she continues.



After a career in finance, Janice found her calling in real estate following a meaningful encounter with a respected agent, Connie Maffin. Inspired by Connie's approach, Janice entered the real estate world, driven to build genuine connections with her clients.

"When my husband and I returned to D.C. and looked for a home; Connie Maffin helped us. She made everything easy, explained everything clearly, and listened to what we wanted. We felt good about our choice because of her," Janice looks back.

"Connie even suggested I become a real estate agent when I left my finance job, but I thought it was a crazy idea. Sadly, Connie passed away a few years after finding us our home. At her memorial service, there were so many people paying their respects. It showed how many lives she had helped and what kind of person she was. That stuck with me. So, when the opportunity presented itself, I grabbed it and switched to real estate in 2017," she narrates.

From then on, Janice's focus extends beyond transactions; it's about

honoring legacies, nurturing relationships, and empowering her clients. Her success in the industry is unmatched. Last year, she managed over \$31 million in sales across 22 transactions, showcasing her skills in the field.

While her exact projections for this year are still unfolding, Janice's ambition knows no bounds as she aims to surpass her remarkable 2023 accomplishments.

Janice's accolades speak volumes about her dedication and expertise, including recognition as a Washingtonian Top Producer and a Power Player by D.C. Modern Luxury. Her consistent presence on esteemed lists such as D.C. Modern Luxury Top 50 Producer and Real Trends Top 1.5% Agent further solidifies her reputation as a top performer.

Furthermore, Janice participates in various communities to give back.

She says, "I serve on the board of a local preschool, sponsor a D.C. Public Elementary School through the D.C. Food Project, and donate to various national charities, including the Parkinson's Foundation."

BEYOND REAL ESTATE

Janice is a standout figure in real estate, but her life extends far beyond property transactions.





At home, she finds joy in family movie nights and adventurous travels with her spouse and two teenagers. Their vacations are filled with laughter and provide a welcome break from the intensity of day-to-day life with teenagers. Tanner, their beloved Australian labradoodle, further enriches their family dynamic. Janice describes Tanner as a “forever puppy” with a loving and intuitive nature.

“Outside of real estate-related activities, I enjoy reading, yoga, and curling

up with my husband to watch a good Netflix series,” Janice reveals.

VISION FOR THE FUTURE

For Janice Pouch, success is about giving her best daily and making a positive difference in people’s lives, inspired by Winston Churchill’s words: “Never, never, never give up.”

Janice’s greatest hope is to honor her parents’ sacrifices and make them proud. She aims to expand beyond her current role as a solo agent and explore building a team driven by her

“

When you are your authentic self, you attract people who find that appealing. **REAL ESTATE IS A RELATIONSHIP BUSINESS.**

desire to enact positive change in the real estate industry.

Her long-term plan revolves around fostering connections, being a trusted resource, and making a meaningful impact on her clients’ lives. Focusing on growth and personal fulfillment, Janice is committed to leaving a legacy of inspiration and excellence in everything she does.

Reflecting on her journey, Janice shares invaluable advice for those aspiring to follow in her footsteps:

“Be true to who you are. That is your ‘superpower,’” Janice notes. “When you are authentic, you attract people who find that appealing. Real estate is a relationship business.”



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A big shout-out to our incredible sponsors, **Samson Properties, Moyer & Sons Moving and Storage Inc,** and **Everynook,** for their generous support in making this event possible. They were instrumental in making this event a grand success.

Our amazing moderator, **Koki Adasi,** and the superstar panel of top-producing agents - **Andrew Goodman, Marlana McWilliams, Alan Chargin,** and **Margaret Babbington** - shared their success stories and invaluable insights.

Let's not forget the revolutionary speakers **Donny Samson, Culin Tate, Sam Medvene, Jonathan Lahey,** and **Peter Boscas,** who provided indispensable

education for our attendees and entertained them with a side helping of humor.

Last but not least, we appreciate **Chef Sean Longley** for the amazing food, and to **Ryan Corvello** and **HD BROS** for capturing the afternoon's relationship-building and learning!

We are forever grateful for everyone's continued support and attendance. You've made these DC Metro Real Producer events such a resounding success! We look forward to more memorable gatherings in the future as we continue to strengthen our community of top industry professionals.

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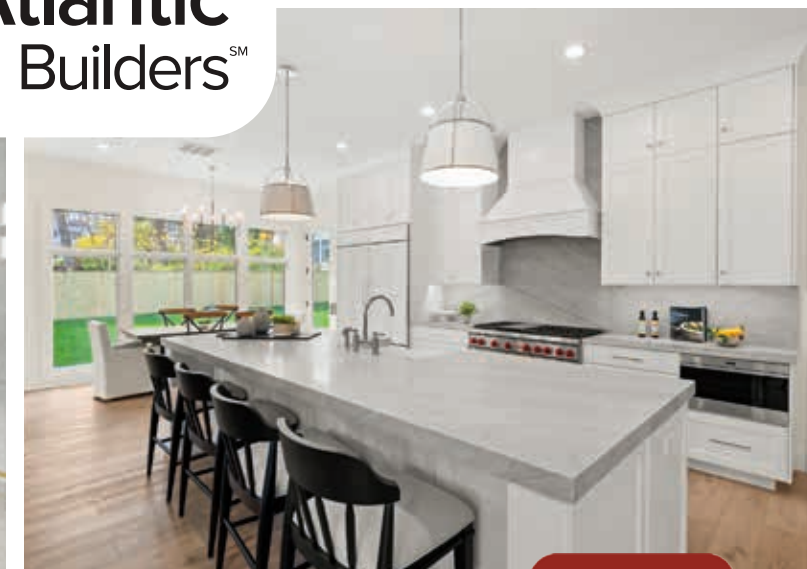


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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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