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TABLE OF CONTENTS



10
Publisher's Note



14
Legal Hotline: Getting Ahead of Court Orders



16
Special Events: March Magazine Party



22
Rising Star: Steve Parks



26
Cover Story: Nicole Reed



33
Top 100 Standings

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PUBLISHER'S NOTE

Dear Real Producers of Richmond,

I hope you're all feeling the good vibes! Recently, we came together as a community for our March Magazine Party (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 Havana Nights on May 22nd! It will be a blast; we can't wait to hang out with you all. Also, a huge shoutout to our newest preferred partner, **SS Electrical!** 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
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GETTING AHEAD OF COURT ORDERS

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 Tluchak, 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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MARCH 14, 2024

Our *Richmond Real Producers Magazine Party* at the Brick House Diner on Thursday, March 14th, was an absolute blast! This exclusive gathering honored our featured agents and partners from December, January, February, and March, who graced the pages of our magazine. We hope you had a fantastic time celebrating with us! Your ongoing support is what truly makes this community special.

A heartfelt thank you goes out to **Joe Dunn** of **First Heritage Mortgage** for sponsoring the event and to **Philip Andrews** and **HD Bros** for capturing stunning photos and videos that beautifully captured the party's essence.

Once again, thank you for being a part of this



remarkable event. We eagerly anticipate more celebrations in 2024!

Wishing all of you continued success and prosperity.

While the magazine parties are smaller events to honor our current features, we cannot wait to see **ALL** of you at our **next main event, Havana Night, on May 22nd at Havana 59.**

For information on all Richmond Real Producers' events, email info@richmondrealproducers.com.



▶ special events Photos by Philip Andrews





By Amelia Rosewood
Photos by Philip Andrews &
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NIKKI AXMAN & STEPHANIE HARDING

VENTURING FORWARD

Meet Nikki Axman and Stephanie Harding, the unstoppable pair behind Venture Agency. As friends and owners, they aim to provide a more personalized and boutique real estate transaction experience. With a shared passion for excellence, Nikki and Stephanie strive to redefine the industry standard, offering tailored solutions and unparalleled service to their clients.

Rooting Their History

Success in real estate often stems from a blend of passion, perseverance, and personal experience. For Nikki and

Stephanie, the journey to becoming the driving force behind Venture Agency is marked by a shared dedication to excellence and a profound understanding of homeownership's transformative power.

Nikki, a Delaware native, was fueled by a determination to carve her path to independence early in life. Armed with a degree in Business Management from the University of Delaware, she swiftly delved into the world of real estate, initially venturing into new construction with Ryan Homes in 2010. Relocating to Richmond to nurture both her career





complexities of parenthood and professional growth, Nikki and Stephanie realized the profound impact they could have by creating a more personalized boutique experience for their clients. Thus, Venture Agency was born from a shared vision to offer unparalleled service and support rooted in

and personal life, Nikki's journey through various roles within the real estate landscape offered invaluable insights and connections that would later shape the foundation of Venture Agency.

"I always knew I wanted to be in sales, working and socializing with individuals, helping them find what they need," Nikki recalls.

Meanwhile, Stephanie, hailing from Richmond, Virginia, forged her own path rooted in a love for sports, hard work, and community. After graduating from VCU with a degree in Business Marketing, Stephanie's early endeavors in commercial real estate and property management laid the groundwork for her eventual transition into the new construction industry. The intersection of motherhood and her passion for real estate ignited Stephanie's drive to redefine her career trajectory.

"Growing up, I played a lot of sports and worked multiple jobs through college along with joining a sorority, and I feel as though all of these things taught me the value of working with others, time management, and just what it means to work hard," Stephanie notes.

The convergence of their paths at Ryan Homes marked the beginning of a remarkable friendship and professional partnership. Bonding over shared aspirations and life experiences, Nikki and Stephanie's journey together blossomed amidst the backdrop of career growth, motherhood, and a deepening passion for the real estate industry.

Their decision to transition from new construction to resale real estate in 2017 marked a pivotal moment in their careers. As they navigated the

authenticity, integrity and a deep understanding of their clients' needs.

"We love the fact that we are 'the power of TWO working for you' and we pride ourselves on giving clients exceptional service by sharing resources from two dedicated agents," Stephanie says. "It is imperative that we get to know our clients, make them feel important, and understand their goals— it's not just about getting a house under contract," she notes. "By creating a relationship with our clients and not merely a transaction, our partnership with our clients becomes a lifelong connection. Because of that, our business is fueled purely by referrals, which aligns with our mission in launching Venture Agency," Nikki adds.

Remarkable Transition

Since starting as Realtors, Nikki and

Stephanie are setting the standard. With nearly \$20 million in collective sales volume and 47 transactions closed in 2023, Nikki Axman and Stephanie Harding are reshaping the real estate landscape as a duo. Their projected volume for the year exceeds \$20 million, demonstrating their commitment to growth and client satisfaction.

Accolades adorn their journey, from MVP and President's Club status with Ryan Homes to winning the HBAR Rookie of the Year award with Stylecraft. Recognized as the "dynamic duo," their dedication to service excellence and community service also earned them the Outstanding Service Award for 2023.

Aside from their sales and transactions, Nikki and Stephanie succeed by giving back.

"We often sponsor local schools and sports teams and visit and serve breakfast and lunch at schools in the surrounding areas for



the hardworking teachers and staff. We've just recently started focusing efforts on local first responders," Nikki reveals.

"Giving back to multiple charities in the area – just to name a few, Fearless Frankie and the Children's Hospital of Richmond, the Youth Life Foundation of Richmond, and Habitat for Humanity. We are always looking for more ways to give back," Stephanie adds.

Outside Transactions

When they step away from the fast-paced world of real estate, Nikki and Stephanie find retreat and inspiration in the precious moments their families share together.

Nikki's family, led by her husband Ben and their trio—Peyton (9), Brooks (8), and Sloane (4)—anchors her life. They cherish quality time, often escaping for date nights filled with real estate talks

and relishing outdoor adventures. Similarly, Stephanie's world revolves around her husband, Chris, and their kids—Kennedy (8), Lawson (5), and Walker (3)—finding joy in simple pleasures and shared experiences alongside their beloved golden retrievers, Pennie and Cash.

Both Nikki and Stephanie share a deep appreciation for the great outdoors.

"As a family, we enjoy our time together, whether a weekly date night with Ben sipping wine at the Boathouse to catch a sunset or enjoying the outdoors with the kids. You can most likely find us outdoors somewhere near the water. Whether we are staying nearby splashing in the pool or traveling to Smith Mountain Lake or OBX, we love chasing a good time," Nikki divulges.

"We love being outside and spending time on the water

– specifically Smith Mountain Lake and on the Chesapeake Bay. My kids are also very active in sports so we spend lots of time at sporting events as well," Stephanie explains.

Peering into the Future

Guided by favorite quotes and personal philosophies, Nikki and Stephanie envision a future where success intertwines with family and career. For Nikki, success is about finding fulfillment in her work while cherishing moments with loved ones. Stephanie defines success through the impact she makes and the pride she feels as a mother and professional.

Their collective hope is for Venture Agency to thrive, nurturing client relationships that transcend business. Nikki dreams of enriching experiences with her family and instilling values in her children. Stephanie shares this vision, aspiring for growth alongside family involvement.

Together, Nikki and Stephanie embrace the future with optimism, dedicated to building a legacy of success while cherishing life's moments.



Photo by Layna Rae Photography

► rising star

By George Paul Thomas
Photos by Philip Andrews



STEVE PARKS

CHARTING SUCCESS WITH UNWAVERING FAITH



Meet Steve Parks, a former Military Police Officer turned Realtor at Keeton & Co Real Estate. With a background rooted in discipline and a strong sense of duty, Steve brings a unique perspective to real estate.

Drawing from his experience in law enforcement, Steve is skilled at quickly navigating complex situations and ensuring his clients feel supported. Whether helping first-time homebuyers or assisting sellers, Steve's commitment to professionalism and excellence shines through in every transaction.

Destined Path

Born and raised in Richmond, Virginia, Steve's journey into real estate is a testament to his resilience and determination. After graduating from Douglas Freeman High School in 2001, he embarked on a thirteen-year career in the U.S. Army, serving as a Military Police Officer. Stationed in various countries, Steve's military service gave him invaluable experiences and a deep camaraderie.

"While in the army, I lived on three different continents, was stationed in South Korea, Maryland, Belgium, and Colorado, and completed two tours in Afghanistan. I sustained significant injuries during my last tour in Afghanistan, resulting in the end of my military career," Steve recalls.

Following injuries that ended his military service, he explored various professions, from travel agent to school bus driver to print shop worker. Yet, his love for real estate, fueled by encouragement from loved ones and his affinity for connecting with people, led him to pursue a career change.

"My then fiancée, now wife, encouraged me to try real estate, so in March of 2022, I began studying for the real estate exam," Steve shares. "On April 2nd, 2022, I passed my test and became a licensed Realtor. I only met with one broker, and when I heard about the Christian beliefs and the way they operated, I didn't want to talk with anyone else, so I have been a part of Keeton & Co. since then," he adds.

Transitioning from military life to real estate, he found fulfillment in helping clients navigate their property journeys. He attributes his success to the guidance of mentors in the military and real estate and remains committed to continuous learning and growth. With a steadfast dedication to his clients and a desire to make a positive impact, Steve approaches his real estate career passionately and purposefully.

"The military was one of the best times in my life, and I loved being a part of the brotherhood it offered. But after years of figuring out what I wanted to be, I can honestly say that I absolutely love this career and have thoroughly enjoyed my last two years in real estate," Steve notes.

In just a short time since April 2022, Steve has achieved remarkable success in real estate. His dedication is evident with \$10,000,497 in total sales and 27 closed deals. Last year, he achieved \$7,866,597 in sales with 17 transactions.

Despite his brief tenure, Steve has already earned recognition. He received a Top Producer award for surpassing \$5 million in sales in his first full year.



Beyond Numbers

During his real estate career, Steve treasures time with his family. Married to Michele since May 2023, they share their home with their three children: Ayden (17), Carson (15), and Mallory (14), plus their beloved mini-schnauzer, Winnie, and their puppy French Bulldog Valentina “Val.” They love exploring new cities, like their unforgettable Destin and Pensacola, Florida trip.

“When I’m not working in real estate, I enjoy a variety of hobbies,” Steve reveals. “I’m a big fan of college sports and love attending games. I also enjoy touring stadiums to get a behind-the-scenes look.”

“Another passion of mine is hunting or fishing. Whether in the woods or on the water, it’s a time for me to unwind, reflect, and recharge. While some may find it dull, I find solace in the calmness, allowing me to clear my mind and contemplate while waiting for that prized deer, turkey, or fish,” Steve shares.

Looking Ahead

As Steve peers into the future, he acknowledges life’s uncertainties. However, his vision remains clear: to spread kindness and laughter wherever he goes. Inspired by his father’s wisdom and favorite saying, “laugh every day,” he believes in

the transformative power of a smile or a shared laugh to change someone’s demeanor and outlook on life or their situation.

Steve is committed to learning and adapting to new challenges in his real estate career. His goal is straightforward: to assist people with integrity and compassion. Steve trusts that by keeping God at the center of all he does and remaining true to his morals and values; he will continue to be able to bless others as he has been blessed.

Steve believes success is not measured in sales or dollars but by your impact on those clients’ lives. Steve’s motto is to “believe in yourself.” He believes you’re the only one who can achieve the goals, and you have to surround yourself with those who push, challenge, and encourage you. Never stop learning, asking questions, and challenging yourself. Despite downward trends or tough times, mentality, passion, and desire will drive anyone to achieve their goals and become what they are destined to be.



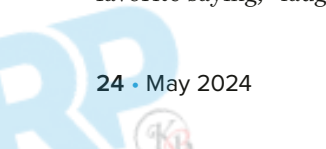
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NICOLE REED

cover story

By George Paul Thomas
Photos by Philip Andrews



INGENUITY WITH EMPATHY



Nicole Reed is an accomplished real estate professional who wears multiple hats with finesse. As a seasoned Broker, REALTOR®, and team lead, Nicole has built a reputation as a trusted expert. Her virtue promotes expertise, responsiveness, and tenacity, making her a go-to figure for clients seeking a seamless and successful real estate experience.

Starting Out

Originally from Dayton, Ohio, Nicole moved to Virginia in 1997 and graduated from high school there in 1998. She studied Business Administration and Christian Leadership at AIU and

LU before becoming a VP banker, small business advisor, lender, and branch manager. After 16 years in the banking industry, she shifted to real estate, becoming a Realtor in 2016.

“I transitioned to real estate because I wanted to create a lifestyle that I had control over, where I could be there for my family and have the ability to determine my value,” she honestly shares. “My gift is to serve others, and I did that for 16 years in the banking industry. However, I’ve always had an interest in real estate, although my position in the bank was a conflict of interest. Once I left the bank, that was no longer in my way, and after further consideration and conversation with my husband, it just made all the sense for me to start my career in real estate,” Nicole explains.

Her background in business, leadership, and banking brings a unique set of skills to the real estate scene. Since becoming a Realtor, the most fulfilling part of her journey has been mentoring and coaching her team and other agents and witnessing them achieve their goals. But like any other Realtor, Nicole has experienced challenges throughout her career.

“I always tell people that real estate is not for the faint at heart. All my hardships have allowed me to face the ups and downs in real estate. That gave me the advantage of understanding how to help any class of people exactly where they are,” she affirms.

Nicole's resolute nature is the crucial factor behind her current achievements. Her statistics from last year prove this, which amounted to \$20 million in volume and 60 transactions. Her goal for this year is to reach \$60 million and 175 transactions. Nicole calls this year her Triple Play Year. Additionally, her career is adorned with recognitions and awards. She is a three-time recipient of The Icon Award, achieved Top 1% Statewide in 2022, and ranked in the Top 5% nationally



through Homesnap amongst other achievements she has received throughout her career.

Beyond these accomplishments, she has partnered with several non-profit organizations, providing financial literacy, clothing, and food drives for the less fortunate. She also collaborates with organizations that assist with student-athlete training and education. These philanthropic endeavors demonstrate that Nicole is not solely focused on numbers; caring for others is her top priority.

Beyond Business

At the heart of Nicole's world is her family, where her husband James shares life's journey, manages the office at NRREA,

and collaborates in their real estate investments. With five boys and an adorable one-year-old grandson, their home is a bustling hub of activity.

"We have five boys: James Jr. (27), Joshua (24), Jonathan (21), Carl Jr. (20), and Nicholas (17). We also have a grandson, Carlo, who is one year old," Nicole shares. "When I'm not working, I like doing a lot of stuff, like traveling. I love traveling. My goal is to visit a different country once a quarter. Also, I love shopping and working out. And I want to start learning how to golf," she quips.

Looking forward, Nicole envisions personal growth in her roles as a daughter, sister, wife, mother, and grandmother. Professionally, her goal is to foster a culture where agents grow together and utilize their unique gifts.



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“My short-term goal is to grow our new division under NRREA called Redefined Luxe, which I co-founded with Leslie Marie Moseley (my soul sistah). This division focuses on high-end residential properties, builders, and developers. We want to bring value to the underserved and underexposed and add a fresh media marketing approach to the seasoned builders and developers,” she continues.

Before Nicole concludes her story, she wants to leave this wisdom to up-and-coming top producers.

“Stay focused and consistently invest in personal and business development. Choose a niche and commit wholeheartedly to it; maintaining a broad focus can lead to distractions. Stay attuned to the market, positioning yourself as the go-to expert for your clients by delivering accurate and timely information. Most importantly, always put your clients first and do the right thing.”



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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 April 5, 2024, for residential sales from January 1, 2024, to March 31, 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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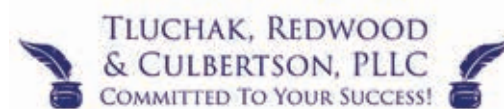
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