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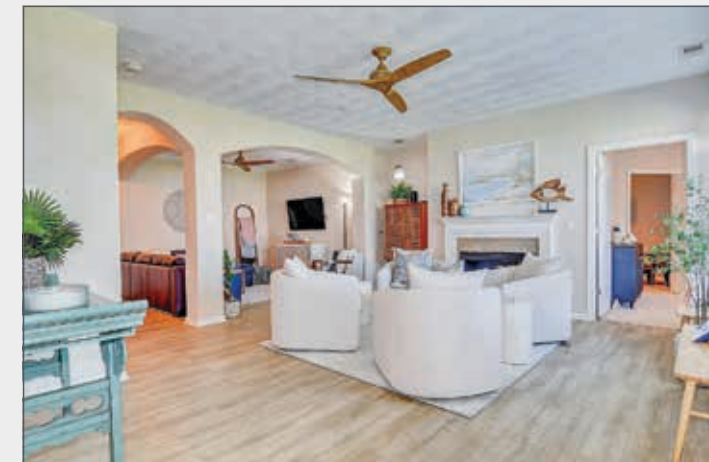


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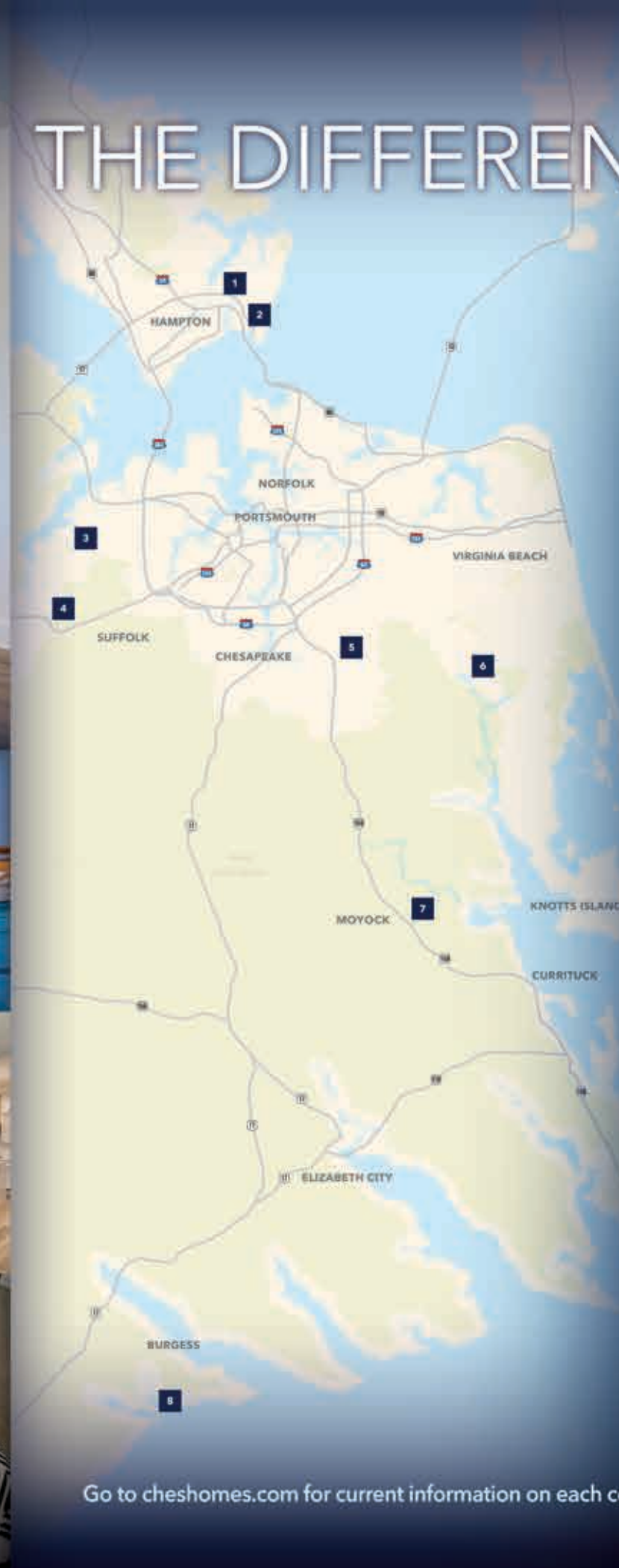
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Jasmina West

TRIUMPH REALTY

One of the biggest challenges for military personnel when transferring to a new duty station is how often they must purchase a new home sight unseen, as many move into the Hampton Roads area from out of state and don't have the opportunity to view houses in person. As a former military service member married to a recently retired Marine, Jasmina West knows firsthand how frustrating these situations are. As the Owner and Principal Broker of Triumph Realty, she is passionate about ensuring that she treats her military and civilian clients with absolute honesty and transparency.

"I moved multiple times in the military, and I had pretty bad experiences almost every time," Jasmina shares. "So, we have

focused on making the process a smooth transition for people, especially the PCS process and the sight-unseen stuff." Jasmina doesn't shy away from informing her clients when the property they're interested in doesn't match the pictures they may have seen. She utilizes every tool available to keep clients apprised of the reality of the situation. "I'll be honest," she says. "I'll tell them if the house looks way better in the pictures than it does in person, such as if the carpet looks more worn out or if it smells. We video everything, including the yard and the entire street; we'll even drive around and video the neighborhood." Although Jasmina and her team FaceTime clients to give them a live experience, they upload the

videos to YouTube to offer a lasting opportunity to review the properties and make an informed decision. "FaceTime can be really quick, but videos allow them to go back multiple times," she reveals. "We do everything we can to educate our clients before they get here to avoid surprises."

During her 13 years in real estate, including her experiences flipping properties with her husband, Jasmina has learned to identify potential dealbreakers for clients. "My husband and I, along with our business partner, Tyler Krause, have a flipping company called Atlas Global Solutions," she reveals. "I learned from buying flips the active issues to look for and what could be future problems, such as if a foundation is uneven. I've learned to pick up on small things over the years."

The most gratifying part of real estate, says Jasmina, is helping people—seeing that they're happy with their purchases and educating them on how to build wealth, especially military personnel who may assume they can't build a real estate portfolio the same way a civilian might. "Just because you're in the military doesn't mean that you can't rack up a small portfolio when you transfer duty stations," she asserts. "It's actually the best way of doing it. Don't sell every house that you buy at every duty station; keep them because you can keep using your VA loan over and over again."

Clients aren't the only people Jasmina strives to help. Leveraging her own experiences when she was starting and how they benefited her immediately

and down the line, she is passionate about training agents and instructing them about the nuances of real estate transactions so they can excel in their careers. "I started real estate because we transferred here from Jacksonville, NC,

“

MY WORK ETHIC IS PROBABLY ONE OF THE THINGS THAT SETS ME APART.

NOBODY WILL EVER OUTWORK ME.

”

and I needed a part-time job," she recounts. "I'd just had my first child and was pregnant with my second, so I thought I would just sell a house here and there and make some extra income for my family. But I learned that I don't know how not to work. I became Rookie of the Year and sold \$5 million in six months." About her start on the Simon Houses Team, she recalls, "I was fortunate enough to get on that team right off the bat; I turned to my mentors, sought knowledge, and learned the right way, which set me on the path to achieving what I wanted to achieve. I didn't spend too much time trying to figure everything out on my own and making mistakes. I listened to my mentors and team leaders, who had more experience than I did. I didn't think I knew it all when I first started."



Photo by Dakotah Van Doran Photo

During her time as Principal Broker at Triumph, Jasmina has seen many young agents sell one or two houses and believe their short-term success meant they knew everything they needed to know, so she encourages new agents to join a team when they begin their careers. “New agents should absolutely be on a team because that’s how you learn,” she advises. “If you just get your license and try to go out there and do things on your own, and go to one of those big-box brokerages where you’re just a number, you’re not going to learn, and you’re not going to learn the right way.” The payoff, she notes, will happen in the long run, and any short-term monetary loss will pale in comparison to what they can accomplish in the long run. “Sometimes taking less money and being on a split for a few years is better because you have team leaders and mentors while you grow your business the right way,” she wisely muses.

Jasmina doesn’t see herself ever leaving real estate, but she intends to specialize in luxury homes and sell farms and land, which is directly tied to her heart. “Horses are my passion,” she says, “and I would like to move over to selling land and farms, maybe eventually doing small developments. I am an expert in farmland and equestrian facilities and property.” While such a transition might intimidate some, Jasmina never shies away from a challenge. “My work ethic is probably one of the things

that sets me apart,” she says about her ability to rise to a challenge. “In 1999, I moved to Manhattan from Sweden at 19 years old with just \$150 in my pocket. Since I’ve moved here, I’ve gradually worked my way up. I had four jobs through college and

paid for myself to go through debt. I’ve maintained top-producing status throughout my entire career, all while having three children and a husband who went on 13 deployments and was always gone.” Jasmina laughs, “Nobody will ever outwork me.”



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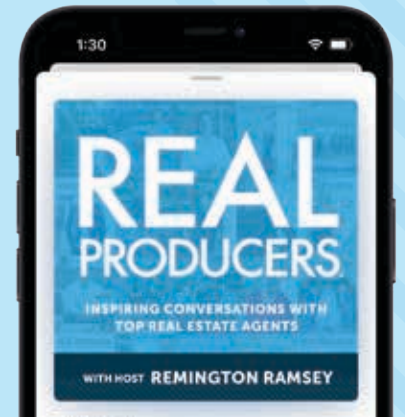
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TILMAN DUNBAR

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Tilman Dunbar is making a name for himself as CEO of Keller Williams Elite-757 and across Hampton Roads, where his sales team 3DT Realty Group is making its mark. With almost four years of real estate success under his belt, Tilman's achievements are noteworthy, but his personal story and values truly set him apart.

His parents migrated from Liberia to the United States at 16, raising Tilman in Woodbridge, VA. The groundwork for his discipline and success began at the U.S. Naval Academy, where he graduated in 2016. After serving six years as a Naval Officer, he found himself at a crossroads, contemplating his future. A foray into real estate, initially driven by a friend's suggestion and the potential for referral

fees, was a life-altering decision. "It turned out to be really good for me," he reflects, "and has gotten even better year over year."

Tilman's passion for real estate is deeply rooted in its transformative potential. His commitment to diversity and philanthropy is equally inspiring. The power to change people's lives, he says, motivates him. As a young, successful African American, he understands the importance of representation and its impact on aspiring homeowners and investors. "If I can be that bridge for young service members, for minorities, for people just being able to see that this is really a possibility, that's probably the most powerful thing," he states.





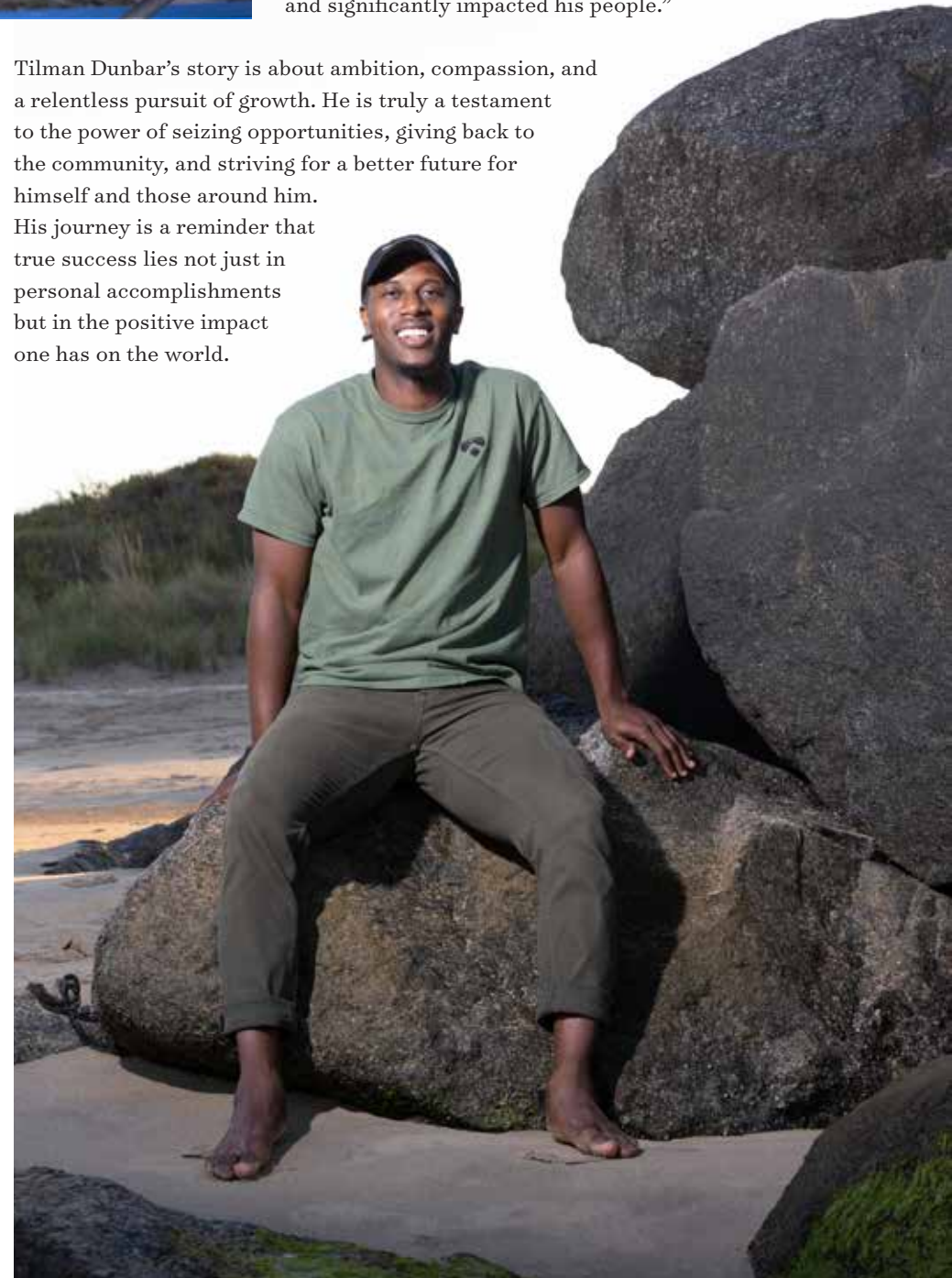
“ IF WE CAN'T IMPACT THOSE AROUND US AND OUR COMMUNITIES AND MAKE OTHER PEOPLE BETTER, IT'S ALL FOR NOTHING.”

When asked about his definition of success, Tilman's outlook is simple yet profound: constant improvement. "You either get better or you're getting worse," he says. "You never stay the same." His goal is to be 2% better every day, outpace his competition, and continually evolve.

Tilman's ultimate aspiration is to leave a legacy, particularly in his home country of Liberia. He dreams of becoming influential enough to change the country's infrastructure, economy, and geopolitical landscape. Making several trips each year to visit family there, he envisions being remembered as "this kid who was born in America but came back home and significantly impacted his people."

Beyond real estate, Tilman's unwavering commitment to his community is evident in his work as a dedicated coach at Tallwood High School, where he shares his love for basketball with the next generation. An avid sportsman, he enjoys pickleball, tennis, soccer, and golf. Traveling is a passion fueled by his parents' love of exploration; he even had a passport at just eight years old. Perhaps closest to his heart is his commitment to community and charity work.

Tilman Dunbar's story is about ambition, compassion, and a relentless pursuit of growth. He is truly a testament to the power of seizing opportunities, giving back to the community, and striving for a better future for himself and those around him. His journey is a reminder that true success lies not just in personal accomplishments but in the positive impact one has on the world.



Tilman is actively involved with two charities: the PUSO Foundation, founded by his best friend, and Against the Odds, which he co-founded with his former basketball coach. Both organizations focus on empowering underprivileged youth. PUSO primarily serves the Philippines but has served three other continents and 10+ other countries. For Tilman, these endeavors are more than just charitable acts; they are a way to give back, create opportunities, and inspire hope. "If we can give a sense of hope or opportunity to kids in these areas," he explains, "the sky's the limit on what their lives could be."

Tilman's drive to make a difference extends beyond philanthropy. "It doesn't matter how successful we are," he believes. "If we can't impact those around us and our communities and make other people better, it's all for nothing." This philosophy guides his interactions, both personally and professionally.

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Adorna Carroll, DSA, REALTOR®, ePRO, C2EX, C-RETS, RENE, AHWD, SFR, ABR, ABRM, CRB, GRI, SRS



Matthew Rathbun, REALTOR®, ABR, AHWD, CDEI, CRB, CRS, CRETS, ePRO, GRI, GREEN, HFR, MRP, PSA, RENE, SFR, SRS

Along with getting my broker's license and earning the designations, I have found my colleagues reaching out for my insight and guidance in situations. I desire to be that trusted resource not only to my clients, but also to my colleagues. Looking back on the journey, I feel it has been worth the personal and professional investment. In this business, to be successful, you must constantly work to better yourself, increase your knowledge, and implement the necessary changes to better serve others. I believe anything that is not growing is not thriving!

My philosophy: Information Replaces Fear & Uncertainty, Knowledge Breeds Confidence, Confidence & Effort Promote Productivity, Productivity Yields to Success."

HRRRA could not agree more with Kim's philosophy. To view a complete list of NAR family designations and certifications, visit nar.realtor/designations.

DESIGNATIONS EQUALS DOLLARS

One of the many benefits of being a Hampton Roads REALTORS® Association (HRRRA) member is that we offer both REALTOR® designations and certifications. November is Designation Month at the National Association of REALTORS® (NAR), which corresponds nicely with this issue. Three main entities offer advanced education in the field: Real Estate Buyer's Agent Council (REBAC), Real Estate Business Institute (REBI), and the Center for REALTOR® Development (CRD). NAR directly owns the CRD, whereas REBI and REBAC are NAR affiliates. The Virginia Association of REALTORS® (VAR) also provides the Graduate REALTOR® Institute (GRI), a year-long program HRRRA offers. NAR has collected data through its Member Profile Study indicating a substantial income jump with one's first earned designation.

With the multiple changes in our industry this year, the Accredited Buyers Representative (ABR) designation is invaluable. Adorna Carroll, Broker, NAR Distinguished Service Award winner, owner of the real estate school Dynamic Directions, and author of the latest iteration of ABR, is one of HRRRA's partners in delivering ABR and other designations. Adorna recently shared, "Now more than ever, professional credentials matter. Consumers are empowered to differentiate and select the right professional for them where a sea of choices exists in today's challenging real estate market. Those who are able to elevate their proficiency and skill abilities to represent today's buyers and sellers will remain the professional of choice and continue to succeed."

Matthew Rathbun, another renowned course instructor and new secondary member of HRRRA, expressed, "Designations are more than just letters after your name—they're a testament to your commitment to growth, expertise, and providing unparalleled service to clients. REALTORS® are hired because of their knowledge, and designations are the symbol of the efforts agents have taken to have a greater level of knowledge than their competitors. In a competitive market, the right designation sets you apart, boosts credibility, and opens doors to new opportunities and relationships."

One REALTOR® often seen at HRRRA's educational classes is Associate Broker Kim White of The Real Estate Group—Chesapeake. Why, with years in the business, does she invest in the NAR designations? Kim eloquently explains:

"I have taken many classes and obtained several designations. ABR, SRS, RENE, PSA, AHWD, MRP, and HFR have all added

so much more depth to my knowledge, confidence, and expertise in the field of real estate.

Taking the initial trifecta—ABR, SRS, RENE—gave me the well-roundedness I needed, which has made a greater impact on my business. Understanding in greater detail how to work and protect buyer and seller clients and using the precision and techniques from the negotiation class has made me a solid resource for my clients. Being able to provide excellence and professionalism in representing their wishes in a transaction is paramount. It has also helped me demonstrate knowledge and expertise that has earned respect with my colleagues on the other side of the transaction.

With a continued desire to grow, develop, and be the best REALTOR® I can be, I continued to commit to more classes and more information to obtain more knowledge that would serve me in the industry. This journey has afforded me the opportunity to bring value to the table with my clients and colleagues. In a recent transaction, implementing what I've learned equipped me to construct an offer with provisions that saved my buyer thousands of dollars, which is just one instance in which my client's experience was affected by the things I have learned and implemented from the designation classes, and there are many more. Knowledge is powerful, and your clients think you are a superhero.

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Senior Sales Executive
'22 & '23 Diamond Elite Producer
C: 757-291-4398



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Senior Sales Executive
C: 757-634-8998



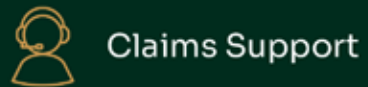
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▶▶ mother & daughter power partners

Story by Jacki Donaldson

Photos by Susan Fowler, Fowler Studios

TINA Carneal & MADDIE Podish ACHOSA HOME WARRANTY, LLC



Tina Carneal



Maddie Podish

Achosa Home Warranty Senior Sales Executive Tina Carneal recognized in 2022 that she needed to expand her team to meet the growing demand in her booming Virginia territory. Since joining Achosa in July 2020, Tina had rapidly increased her home warranty reach, and she set her sights on a young woman she knew would excel in serving real estate professionals and their clients. "If I'm going to work with someone every day, I want to be sure I like the person and know that we have a similar work ethic," shares Tina, who approached her ideal candidate—her daughter, Maddie Podish.

Maddie was familiar with her mom's work, having helped behind the scenes since Tina joined the home warranty industry in 2012. Eager to embark on a new career, Maddie took a leap of faith, and on February 13, 2023, the mother-daughter home warranty team became official.

Together, Tina and Maddie are champions of Achosa, Virginia's trusted non-traditional home warranty partner since its launch in 2020. The home warranty model empowers homeowners to take control of their claims process and has developed a solid reputation. Tina and Maddie are proud to promote its merits: "We provide peace of mind to homeowners by protecting the major systems and appliances in their homes when they fail due to normal wear and tear. One of the things that sets us apart is that homeowners get to choose a service provider they know, like, and trust." Aptly named, Achosa means "the power to choose."

Using the Achosa warranty is straightforward. Clients make three simple calls to the claims department: (1) report the problem and receive a service order number, (2) notify Achosa when the service provider arrives to begin processing the claim, and (3) call again when the job is done

so Achosa can pay the provider. "We are so grateful for our claims department," Tina and Maddie comment. "Our average claims hold time is less than 10 seconds."

This empowerment model, which contrasts with traditional home warranty coverage that typically requires homeowners to use in-network repair professionals, leads to faster response times, stronger communication, trustworthy contractor relationships, and higher quality work. Achosa pays service providers full retail rates, sources parts locally, keeps claim dollars in the local economy, and reduces homeowner wait times. Importantly, Achosa pays service providers when they complete the work while still in the home, but only after the homeowner is satisfied.

Having previously worked for a traditional home warranty company for eight years, Tina finds Achosa a breath of fresh air. As a Senior Sales Executive, Maddie is already a strong advocate for the company that is transforming the industry.

Tina and Maddie are making significant strides in this transformation. Tina's hustle has earned her Diamond Elite Performer status, while Maddie has helped grow the business by about 15% in her first year. "She is killing it as the youngest Achosa rep," Tina says. "I was not selling home warranties at age 25 like she is. She is a pro on the phone, and she's planting all these seeds that are coming to fruition." Maddie credits Tina for laying the foundation for her success.

"If she hadn't done the groundwork

for the years before I joined her, I would not have this opportunity," she remarks. "I hope I can give back like she's given to me."

While Tina is not near retirement, she is committed to helping Maddie carve out her path. "The day will come when I exit, and I don't want people to think, 'Tina left the industry; now what do we do?' I want them to say, 'Tina left the industry, and her daughter is doing such a phenomenal job that we're not going anywhere.'"

For Tina, being integral to solving a homeowner's problem when something fails is one of the most rewarding aspects of her work. "We get the home back up and running on the same day, helping the client avoid headaches and save money," she notes. Maddie finds joy in supporting her real estate partners.





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An interview with a HRRR Professional Standards Committee Member

DID YOU KNOW?



Tina worked for the Virginia Peninsula Association of REALTORS® for seven years before she started in the home warranty field. Maddie previously worked in healthcare for six years and works as a writer and social media coordinator for several Real Producers publications.

Tina is a proud mom of two— her son, Triston, currently serving in the United States Air Force, and Maddie. She is also quite fond of her son-in-law, Thomas, whom she has known since he and Maddie started dating at age 16. Maddie is a proud mom of her and Thomas’ son in heaven, Kane Wolfe Podish.

“I’m their biggest cheerleader,” she states. “I’m their best friend on social media, cheering them on and building relationships. Their clients become our clients. It’s all about uplifting the real estate industry as a whole.”

Tina and Maddie are redefining choice, trust, and efficiency in serving homeowners and real estate professionals. With Tina’s seasoned expertise and Maddie’s fresh perspective, they are changing the home warranty landscape through their impact on the lives they touch.



Tina Carneal
Senior Sales Executive
2022 Diamond
Elite Performer
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Maddie Podish
Senior Sales Executive
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FRANK FILIPPONE
PROFESSIONAL STANDARDS
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As a member of the Hampton Roads REALTORS® Association since 2001, I take great pride in being a REALTOR®. I firmly believe that being a part of this association holds us to a higher standard of professionalism. Our adherence to the Code of Ethics not only reflects our own professionalism, but also sets an example for other professionals in the industry. By upholding the Code of Ethics, we not only improve our own image, but also the public's perception of the entire real estate industry. I am honored to serve on the Professional Standards Committee and have been involved in various other committees in the past. My goal is to continue to elevate the standards of our profession and improve the public's perception of REALTORS®.

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BAY CREEK AT CAPE CHARLES DELIVERS AN UNFORGETTABLE EXPERIENCE

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Photos by Rachel Saddlemire,
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Bay Creek at Cape Charles pulled out all the stops again, treating attendees to a memorable day filled with stunning homes, fabulous food, and spirited golf cart rides. The food was, as one hardworking REALTOR® and busy mom shared, “The best meal I get all year.” That’s high praise coming from someone who’s always on the go.

One of the highlights this year was the chance to tour homes at various stages—from vacant lots dedicated to cottages in the \$600,000 range to fully staged million-dollar models. The builders were on-site, ready to answer questions and dive into the details of the homes. What an incredible opportunity to gather insights straight from the experts.

Getting around the community was a stylish affair. Attendees hopped aboard creatively decorated golf carts that escorted everyone from spot to spot, showcasing all that Bay Creek has to offer. A special shoutout to the sponsors who made the carts happen—because what’s a Bay Creek event without some golf cart fun? Speaking of golf carts, Impressive Home Staging stole the show, winning the Best Golf Cart Decorations award. The team took the theme seriously, literally “staging” their cart perfectly.

A massive thank you to the following golf cart sponsors who helped make the day run smoothly:

- The Broker
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- Impressive Home Staging
- Off-Load Moving

Many thanks to the talented Rachel Saddlemire from Rachel Saddlemire Photography for capturing the day’s magic with stunning photos and social media-worthy video clips.

As always, Bay Creek left us buzzing with excitement, and we’re already counting down the days until next year’s event.

REALTORS®, take note: Bay Creek at Cape Charles has attractive co-broke options, and the entire team is incredibly easy to work with. Be sure to chat with them—we know you’ll want to present this amazing community to your buyers. One REALTOR® and her family even purchased a property there last year!

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HOW WE DECIDE WHO TO FEATURE EACH MONTH

By Publisher Joni Giordano-Bowling

Our nomination system drives how we select who we feature in Real Producers. The agents who invest in this publication through advertising and sponsorships are vital in nominating their peers. Additionally, we host multiple events throughout the year, where top agents with outstanding production numbers gather and nominate one another.

The Nomination Process

Our team engages with each nominee. We collect interesting facts about the agents and gather additional nominations for other top agents and businesses to consider for our vetted preferred partners' list.

Selection Criteria

Our selection team utilizes the "5 C" criteria as a guiding framework. An agent must meet the first three criteria, while the fourth and fifth are optional:

- 1. Collaboration:** High nomination counts often indicate respect among peers and a strong ability to work well with other agents and preferred partners.
- 2. Competition Production Numbers:** Given that our publication is named Real Producers, nominees need to be top producers in the industry.
- 3. Character:** We prioritize featuring agents and businesses recommended for their integrity. We will not highlight anyone lacking respect from their peers.
- 4. Contribution:** We love to showcase inspiring stories about agents who give back to their local or global communities.
- 5. Compelling Story/Conquering**

a Life Challenge: We appreciate against-the-odds success stories that resonate with our audience.

Additionally, we actively engage with agents in our private Facebook group for top REALTORS® and partners. Membership is limited to agents, brokers, and current preferred business partners; please send me a private message if you'd like an invitation.

Geographic and Firm Diversity

We aim to avoid featuring agents from the same brokerage or firm in the same issue and strive to cover different territories proportionately. With so many excellent nominations, making a monthly decision can be challenging, so we encourage you to ensure we know who you are.

A Free Opportunity

Real estate agents and brokers do not pay anything for feature stories; our services are completely free to them. Unlike other programs that may follow a pay-to-play model, our selection process is based solely on merit. Most articles are selected six to 12 months in advance (with some cover agents selected years ahead), and we notify individuals one to two months before their feature.

Your Feedback Matters

We welcome your feedback on our process and how we can better help everyone in the industry collaborate, elevate, and inspire one another. Please contact me directly with any suggestions or feedback via email, text, or private message.

Joni Giordano-Bowling

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REAL PRODUCERS

FAQs

WELCOME TO REAL PRODUCERS!

Here, we answer the most popular questions regarding our program. My door is always open to discuss anything related to this community—this publication is 100% designed to be your voice.

Q: WHO RECEIVES THIS MAGAZINE?

A: South Hampton Roads Real Producers: This magazine reaches the top 500 agents in South Hampton Roads, covering areas from Smithfield to Sandbridge and into the North Carolina border. We pulled the REIN-MLS numbers (by volume) from January 1, 2023, through December 31, 2023. The list was cut off at #500, with this year's production level ranging from \$7.8 million to \$71 million. The list will reset at the end of 2024, and we will update it annually.

A: Peninsula Real Producers: This magazine follows the same criteria but focuses on the Peninsula/Williamsburg agents, cutting the list off at the top 300. For the 2022 calendar year, Peninsula Real Producers agents sold more than \$6 million.

Note: We identify REALTORS®/agents based on their broker's location in the MLS. Please contact us if you find yourself in any of these unique scenarios:

- Your broker address in the MLS is not in the South Hampton Roads region, but you are a commission agent working primarily in South Hampton Roads or the Peninsula area.
- Your broker address in the MLS is on the Peninsula, but you would prefer to be associated with South Hampton Roads Real Producers instead of the Peninsula.
- Your broker address in the MLS is Southside, but you prefer to be part of the Peninsula Real Producers magazine instead of South Hampton Roads Real Producers.

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

A: The process is straightforward. Every feature you see has been nominated multiple times. Top agents, office managers, brokers, or industry leaders can nominate exceptional REALTORS®, agents, affiliates, brokers, owners, and industry leaders who operate in our coverage areas.

Once someone is nominated multiple times, a preliminary interview is scheduled. Our article selection committee employs a comprehensive process to book each article, usually up to a year in advance. Then, we arrange for our writer to conduct an interview and our photographer to schedule a photoshoot.

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

A: Zero, zilch, zippo, nada, nil! The feature costs nothing, so nominate away. We are not a pay-to-play model; we share real stories of Real Producers.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a preferred partner in the front of the magazine is part of this community. They will have an ad in every magazine issue, attend our social events, and be part of our online community. We don't just find these businesses randomly, nor do we work with all businesses that approach us. You or others in the community have recommended every preferred partner you see. In a sense, we only partner with businesses that you have and approved. Our mission is to create a powerful network for the REALTORS® and agents in the area, along with the best affiliates so that we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: To recommend a local business that works with top real estate agents and their clients, please email or text joni@realproducersmag.com or call 757-348-7809.

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