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Addressing issues before the colder months prevents bigger problems, such as checking the heating system, sealing windows and doors, and ensuring the roof is in good condition.



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www.hertzoglaw.com

Daniel S. Glaser joined the Herzog Law Firm in January 2020 after spending 11 years managing his own law firm. Daniel concentrates his practice on residential and commercial real estate representing buyers, sellers, and lenders. Daniel has a unique ability to keep everyone calm in stressful situations and believes this helps keep many transactions proceeding smoothly toward the closing table. Daniel understands that purchasing and selling real estate is one of the biggest transactions that clients will embark upon, and he is honored to guide them through every step of the way.

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Publisher's Note

Hello October, the Season of Transformation!

As we enter October, the air turns crisp, and the leaves begin their colorful dance, painting the world in red, orange, and gold hues. There's a certain magic in the air, a sense of transformation and renewal as nature prepares for the quiet of winter.

October is a time for embracing change and celebrating the season's beauty. It's the month of cozy sweaters, warm drinks by the fire, and the excitement of Halloween. But it's also a time for introspection, a chance to reflect on the year so far, and to set intentions for the final months of 2024.

We're thrilled to announce our 2025 event schedule will be released soon! Stay tuned for more

details—there will be fantastic opportunities to connect, learn, and grow together.

As we journey through October, let's remember: "Autumn carries more gold in its pocket than all the other seasons." Here's to embracing the richness and beauty of this transformative time.

Wishing you all an October filled with warmth, reflection, and the season's magic. Happy October, everyone!



Kristin Brindley

Owner/Publisher
Capital Region Real Producers
313-971-8312
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FHA LOANS VS. CONVENTIONAL LOAN PRODUCTS:

A Comparison

By Erin P.
DeLancey,
Esq.

When considering a mortgage, homebuyers are often faced with the decision between Federal Housing Administration (FHA) loans and conventional loans. Understanding the differences between these loan types is crucial, as they each cater to different borrower profiles and financial situations.

1. DOWN PAYMENT REQUIREMENTS

FHA Loans: One of the major benefits of an FHA loan is its lower down payment requirement. Borrowers can put down as little as 3.5% of the purchase price, making this option appealing to first-time homebuyers or individuals with limited savings.

Conventional Loans: For conventional loans, down payment requirements vary. Typically, a 20% down payment is ideal to avoid private mortgage insurance (PMI), but many lenders offer options as low as 3-5%, although this may result in higher costs in the long run due to PMI.

2. CREDIT SCORE REQUIREMENTS

FHA Loans: FHA loans are more forgiving when it comes to credit score. Borrowers can qualify with a score as low as 580 for the 3.5% down payment, and even those with scores between 500-579 can qualify by putting down 10%.

Conventional Loans: Conventional mortgages, on the other hand, generally require a higher credit score. Most lenders prefer scores of at least 620, and higher scores can result in more favorable interest rates.

3. MORTGAGE INSURANCE

FHA Loans: FHA loans require both an upfront mortgage insurance premium (MIP) and annual mortgage insurance. The upfront MIP is usually 1.75% of the loan amount, while the annual premium is spread out over monthly payments and remains for the life of the loan unless a significant down payment (over 10%) is made.

Conventional Loans: With conventional loans, private mortgage insurance (PMI) is required if the down payment is less than 20%. Unlike FHA mortgage insurance, PMI can be canceled once the borrower reaches 20% equity in the home, providing potential long-term savings.

4. LOAN LIMITS

FHA Loans: The loan limits for FHA loans vary by county, based on local housing prices. These limits are usually lower than conventional loans, restricting the purchase of higher-priced homes.

Conventional Loans: Conventional loans typically offer higher loan limits. In high-cost areas, buyers can opt for “jumbo loans” if the property exceeds the standard conforming loan limit set by the Federal Housing Finance Agency (FHFA).

5. PROPERTY REQUIREMENTS

FHA Loans: FHA loans come with strict property requirements. Homes must meet certain standards for safety and livability, which can make the process of purchasing a fixer-upper more difficult.

Conventional Loans: Conventional loans are less restrictive when it comes to property conditions, giving buyers more flexibility when choosing homes that may need repairs or renovations.

FHA loans are an excellent option for buyers with lower credit scores, smaller down payments, and first-time homebuyers. They provide accessibility but come with higher insurance costs over time. On the other hand, conventional loans are better suited for those with strong credit and larger down payments, offering flexibility and potential long-term savings by avoiding ongoing insurance premiums. The right loan choice depends on individual financial circumstances and homeownership goals.



Erin P. Delancey is a practicing attorney and a published author with a strong background in real estate law. She graduated from the Roger Williams School of Law in 2016 and was admitted to the Bar in 2017.

Erin specializes in residential and commercial real estate as a member of the boutique law firm Rohan & Delancey, PC, located in Albany, New York.

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Mary

agent spotlight

BINTZ



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CREATING HER PATH

Mary Bintz's journey began in Glens Falls, New York, where she was raised by her parents, who instilled in her the belief that she could achieve anything. After graduating from SUNY Brockport, Mary relocated to Albany, starting her professional and personal life. Her mother's unwavering support played a pivotal role throughout her career, even when societal expectations leaned toward traditional roles for women. "She was my biggest fan and confidante, and I miss her every day," Mary says. Her mother's influence helped shape her as a trailblazer in a corporate setting, where Mary built a 25-year career in commercial banking, rising to become a national sales leader managing over 200 employees across the country.



However, life took a sudden turn in 2015 when Mary was widowed unexpectedly, leaving her to navigate a new chapter with her two sons. "It was obviously devastating," she recalls. "I was fortunate enough to take a year off from work to figure out what came next and focus on healing." This life-altering event shifted her perspective on work and time, leading her to re-evaluate her career.

A NEW BEGINNING

Following the loss of her husband, Mary knew returning to a high-pressure banking career wasn't feasible. The long hours and frequent travel no longer aligned with her priorities—mainly being present for her sons during their critical teenage years. As she sought a new career path that would offer more flexibility, real estate emerged as a promising option.

"I couldn't imagine going back to 40-50 hour work-weeks and traveling again. I didn't want to miss my sons' activities or family dinners," Mary explains.

By George Paul Thomas
Photos by Michael Gallitelli

Meet Mary Bintz, a REALTOR® known for her sharp business sense and hands-on approach. From the beginning of the home buying or selling journey, Mary sets a clear, strategic timeline and takes charge as soon as a deal is underway. With her experience meeting deadlines and thriving in high-pressure situations, Mary ensures that every step moves forward smoothly and efficiently, making her a powerhouse in fast-paced real estate markets.



Mary's accomplishments have not gone unnoticed. She has earned the prestigious Coldwell Banker Pinnacle of Excellence Award for six consecutive years and was recognized by the Women's Council of Realtors for two years. Additionally, she has been named an Albany Business Review "40 Under 40" honoree and received the Albany Regional Chamber of Commerce's Women of Excellence award. These accolades reflect both her dedication to her clients and her standing as a leader in the industry.

BEYOND THE HUSTLE

In 2022, Mary married Joe LaDue, and they now live in a restored 1790s saltbox home in Averill Park. Family time is precious to Mary, whether it's vacationing with her two sons, Jacob (29) and Joe (25) and stepson Jack (22), or hosting holiday gatherings. She also dotes on her 9-year-old Yorkie-Poo, Piper.

Mary's free time is defined by an active lifestyle. She and Joe enjoy hiking, golfing, and motorcycling, while Mary plays pickleball and takes fitness classes several times a week. Traveling remains her favorite pastime, with Greece and Croatia next on her list.

Mary is deeply committed to community work, serving on boards for organizations like the Regional Food Bank and the 100 Women Who Care giving circle, continuing a lifelong passion for giving back.

DEFINING SUCCESS & STAYING MOTIVATED

For Mary, success is simple: "Being able to do the things I love with the people I love." As she continues to grow her real estate business year after year, she remains focused on helping clients achieve their goals, motivated by the diversity and challenges each new day brings.

Mary's commitment to professionalism is at the core of her work. "I take my clients' trust and confidence in me very seriously, and I will always treat my fellow Realtors with respect," she emphasizes. Looking to the future, both personally and professionally, Mary's highest hope is to continue thriving in a career she loves while making time for family, adventure, and personal growth.

As Mary concludes her narrative, her advice to aspiring top producers is clear: "Keep at it. Too many realtors give up too quickly. Building a business takes time, patience, and tenacity." And she adds, "Don't be afraid to ask for referrals, especially after helping someone with the largest financial decision of their lives."

Inspired by colleagues who had successfully transitioned from banking into real estate, she took a leap into the industry.

Mary entered real estate, bringing her organizational skills, self-discipline, and empathy for clients navigating major life changes without fully knowing what the industry would demand. What she found was a career that allowed her to help others and reshape her own life. Real estate offered the flexibility she needed, and what she initially thought might be a part-time endeavor quickly blossomed into a full-fledged career.

Eight years later, Mary finds fulfillment in helping clients navigate one of life's most significant transitions. Working with Coldwell Banker Prime Properties, she's embraced the freedom that comes with running her own business. "After 25 years in corporate America, I love working for myself. It takes discipline, but success is very attainable in real estate."

Since entering the real estate industry, Mary has consistently demonstrated her expertise and drive. In 2023 alone, she completed 18 transactions, totaling \$5.4 million in sales volume. This year, she is on track to surpass those numbers with 20 transactions and \$6.8 million in volume.



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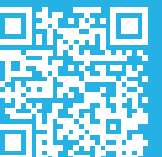
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AMANDA

rising star

GOULD

FLIPS, FAMILY, & FORTITUDE

Real Estate success is often determined by being market savvy, having experience, and having a personal touch. And in this industry, Amanda Gould, affectionately known as AG, is rapidly making her mark. As a rising star under the Jules Paul Team at Miuccio Real Estate Group, Amanda embodies a unique blend of qualities that distinguish her from others. Her journey from flipping houses to guiding clients through the intricate process of buying and selling homes showcases her as a REALTOR® who is not only passionate about her work but also deeply committed to her clients.

From Watervliet to Real Estate

Amanda Gould's journey to becoming a successful Realtor is deeply rooted in her upbringing and early life experiences. Born and raised in Watervliet, NY, Amanda grew up in a close-knit family with her parents, Mary Ann and Jim, and her older brother, Jimmy. "Growing up in Watervliet, hard-working, supportive people surrounded me, and that shaped who I am today," Amanda recalls. A strong dedication to sports marked her early years. A three-sport athlete, Amanda excelled in soccer, basketball, and softball, a testament to her competitive spirit and determination. "Sports taught me discipline, teamwork, and resilience—lessons that have carried over into every



aspect of my life," she reflects. Over the last few years, Amanda has also developed an interest and love for learning how to play golf, which has become one of her favorite pastimes.

After high school, Amanda attended Southern Vermont College, earning an Associate's degree in Business. Her professional journey began with the NYS Department of Taxation and Finance, where she worked for nine years, followed by a 2.5-year tenure at the NYS Department of Civil Service. "My time in state service provided me with a solid foundation

in project management and customer service," she explains. "But it wasn't until I started working alongside my late husband, Alex, in real estate that I found my true passion."

In 2010, Amanda met Alex, a construction professional with a keen eye for real estate opportunities. Together, they embarked on a journey into the real estate market, initially focusing on flipping houses. "Real estate quickly became more than just a business for us—it was a way to bring our shared vision to life," Amanda recalls. "We didn't just flip



By George Paul Thomas
Photos by Michael Gallitelli



houses; we transformed them into homes, creating spaces where people could envision their futures.”

Amanda’s success in the industry is evident in her impressive sales figures. “In my first year as a Realtor, I sold just under \$5 million, which I’ve been told isn’t common,” she says with a smile. Her success didn’t stop there; her office had an award called the “Cardinal Classic,” given to the agent with the highest volume closed in the last quarter, and she won it in her first year as well.

Marked by Love

Amanda’s professional journey is deeply intertwined with her personal life, particularly her relationship with Alex. Their shared passion for real estate led them to invest in several properties and navigate the complexities of the market together. “Our real estate projects reflected our shared dreams and ambitions.”

Tragically, Amanda lost Alex two years ago, a devastating event that reshaped her life. “Losing a husband and raising a daughter alone is a journey marked

by profound grief, immense strength, and unyielding resilience,” Amanda shares. Despite the challenges, she has continued to pursue their shared dream, finding solace and purpose in her work. “Real estate offers me the flexibility to be there for my daughter, Lianna, as much as possible,” she notes. “And I’m grateful for the support system that has helped me navigate this new chapter.”

Lianna, now 6.5 years old, is Amanda’s pride and joy. Described as “incredibly smart, courageous, determined, and compassionate,” Lianna is the center of Amanda’s world. “If I’m not working, I’m with Lianna,” Amanda explains. “We spend a lot of time together, whether traveling to Cape Cod in the summer, visiting our Lake House on Sacandaga Lake, or simply enjoying everyday moments.” Amanda is also fostering Lianna’s interest in real estate, a passion her daughter has already expressed by playing Realtor at school. “It’s heartwarming to see her interest in what I do,” Amanda says. “Maybe one day, she’ll follow in my footsteps.”

Additionally, Amanda ran in the Falmouth 7 Mile Road Race in August in her husband’s memory with the Herren Project team, which raised over \$77K

Building a Future

Amanda’s approach to real estate is grounded in her dedication to her clients and belief in the transformative power of homeownership. “My slogan, ‘Bringing your Dreams Home,’ reflects my commitment to helping clients achieve their real estate goals,” she explains.

For Amanda, success is not just about the numbers; it’s about the personal fulfillment that comes from helping others find their dream homes. “Success to me is about personal fulfillment—achieving a sense of satisfaction and happiness in what I

do, professionally and personally,” she explains. “It’s about positively impacting others and continuously growing, both in my skills and as a person.”

Looking ahead, Amanda has big plans for the future. “I want to see more clients own the home of their dreams, invest in more properties for myself, and eventually retire to a house in Cape Cod,” she shares. “Traveling around Europe is also high on my list.” Through it all, Amanda remains committed to her clients, striving to offer personalized service and innovative strategies that ensure successful transactions. “One thing I want this article to capture is my dedication to personalized client service and my passion for helping clients achieve their real estate dreams,” she emphasizes.

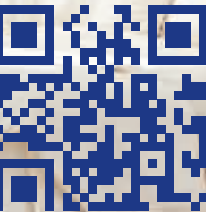
As Amanda continues to make her mark in the real estate industry, she offers valuable advice to others looking to follow a similar path. “Stick with it,” she advises. “You’ll have your highs and lows, especially in this market, but the highs will always outweigh the lows. Be sure to stay at the top of their mind regarding your sphere of influence.”



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JOSEPH CARDINALE

Elevating Real Estate Standards

In the real estate market of Clifton Park, NY, one name stands out—Joseph Cardinale. As a team leader at Howard Hanna's Clifton Park office, Joseph has carved out a niche with his innovative approach and dedication to client satisfaction. His journey from a mechanical and electrical engineer to a top real estate agent is a testament to his versatility, hard work, and commitment to excellence.

From Engineering to Real Estate

Joseph's journey began in Cash Flow, New York, where he spent his early years before moving to Clover and finishing high school. His academic pursuits led him to Clarkson University, where he earned a mechanical and electrical engineering degree. After graduating, he moved to Jackson, Mississippi, for two years before returning to Albany. He purchased a house there and later moved to Del Mar. Eventually, he settled in Coxsackie to raise his family. For nearly two decades, he lived in Coxsackie, managing a business in Hudson that specialized in manufacturing trailers, truck equipment, and material handling systems.

Joseph's professional career began as a project engineer at Frito-Lay, where the company's philosophy profoundly influenced him. "I was always very impressed with Frito's philosophy, and I sort of carry that," he recalls. After his time at Frito-Lay, Joseph returned to Hudson to manage the family business, focusing on engineering and manufacturing. Despite the stability and success of this career, he felt the need for a new challenge.

His transition to real estate was serendipitous. In 2016, while facilitating a 1031 exchange, he obtained his real estate license to streamline the process. "I got my real estate license to make it easy to do the exchange, which seemed like fun. So I decided I would do it part-time." By June 2017, it had become his full-time career. Balancing his engineering business and real estate, he gradually phased out of the former, fully immersing himself in the latter.

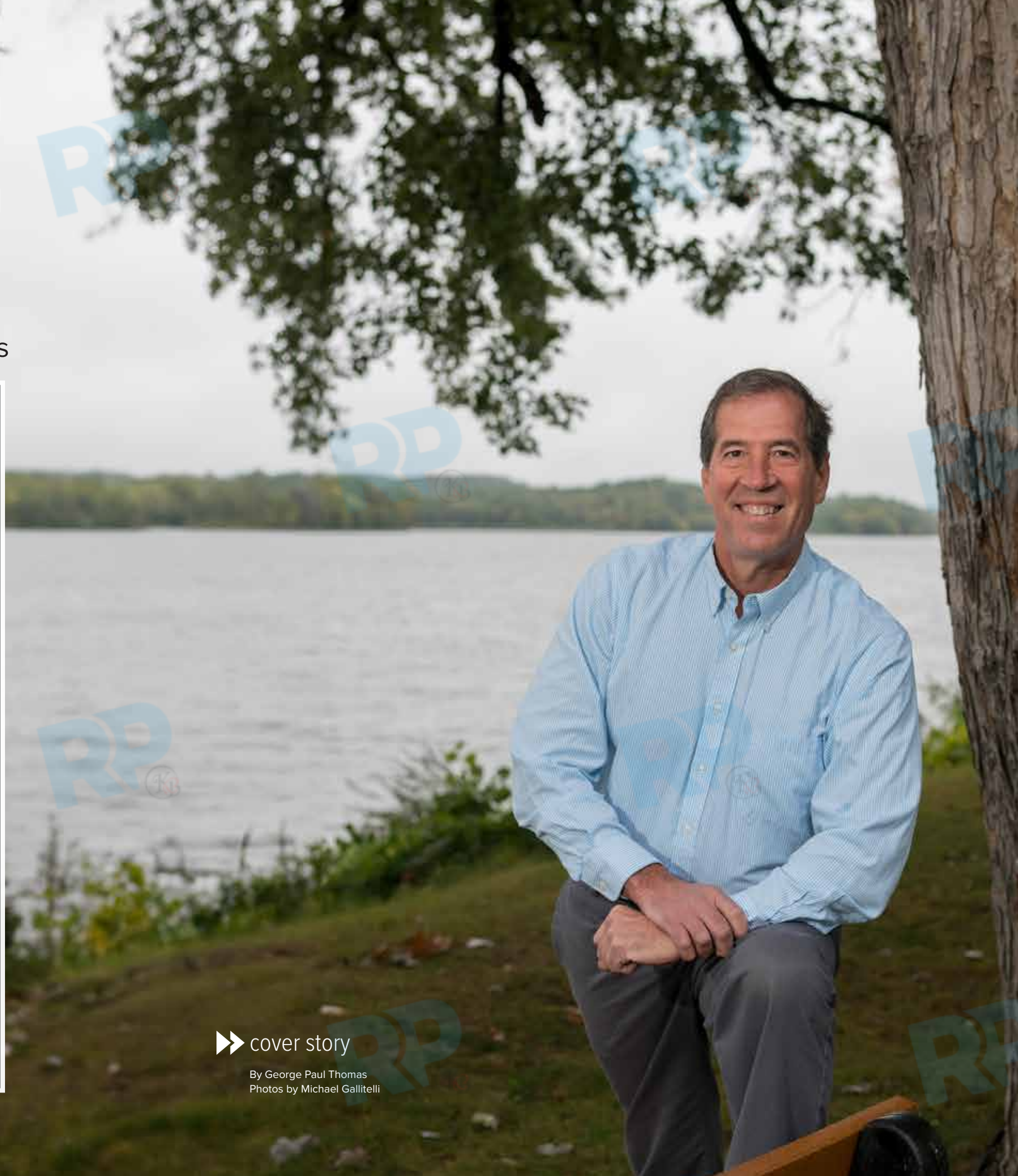
Today, Joseph leads The Joseph Cardinale Team, a group structured like a mini brokerage. The team comprises multiple agents, and he is transitioning some agents into buyers' agent roles. "The team primarily operates independently, but I assist with problem-solving and providing leads," Joseph says. He also handles contracts, while one of his agents manages showings and inspections.

Real estate gave Joseph a fresh avenue to apply his skills and passions. He was drawn to the dynamic nature of the market and the satisfaction of helping clients navigate significant life changes. His engineering background proved invaluable, offering a deep understanding of construction and mechanics that set him apart from other realtors.

Since transitioning to real estate, Joseph has achieved notable success. By his third year, he became the number one team in Clifton Park with Howard Hanna. He received various awards for sales excellence and customer service, reflecting his dedication to the profession. His approach is

►► cover story

By George Paul Thomas
Photos by Michael Gallitelli





rooted in continuous improvement and innovation. He is always seeking new methods to enhance his listing processes and client satisfaction.

What sets Joseph's business apart is a combination of technical expertise and a client-first mentality. "I do think I do a very good job of listening to people first and hearing what they want and then tailoring a plan for what they want," he says. Whether securing a home in a competitive market or navigating complex transactions, he focuses on delivering the best outcomes for his clients. Real estate is not just a career for Joseph; it's a passion.

Up-Close and Personal

Joseph, who has been divorced for nearly ten years, reflects positively on his past relationship, acknowledging his ex-wife as a wonderful mother to their children. His three sons have all carved their paths, living nearby and contributing to the family dynamic.

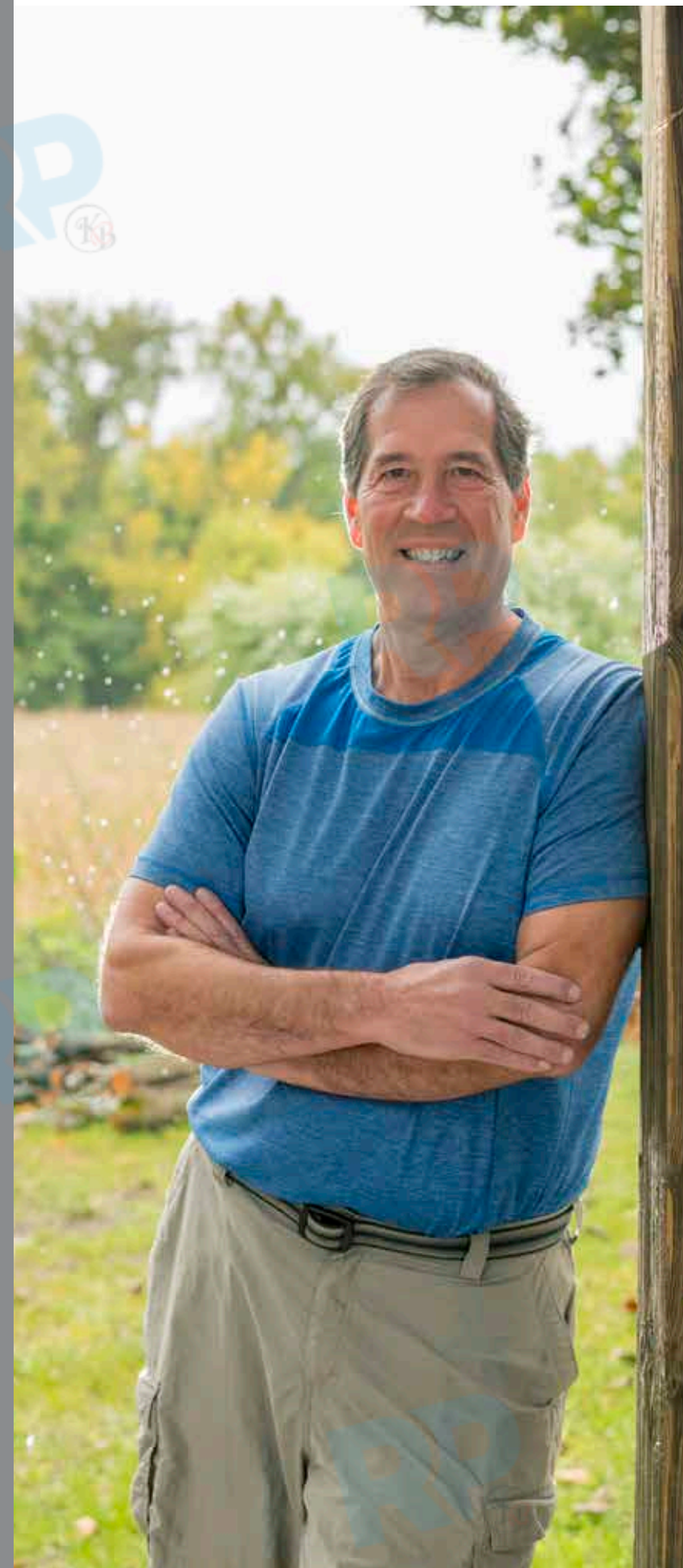
His oldest son, Morgan, recently returned from Australia after spending nine years there. Morgan works with a fire protection company, focusing on programming and system design. His middle son, Ethan, has joined Joseph's real estate team while pursuing a pre-medical path. The youngest, Reagan, is entrepreneurial and involved in buying and selling used cars, parts, and various items online. Reagan and Joseph frequently collaborate on projects, including breaking down buses and selling components.

When he's not working, Joseph is actively engaged in a range of interests. He enjoys hiking and stays active with regular excursions, recently hiking the Giant and Hurricane Mountains and exploring the Adirondacks. His passion for travel has taken him to diverse destinations, including Egypt, Italy, and Istanbul. He frequently takes day trips and short adventures, such as hiking in Red Rock Canyon in Las Vegas.

Joseph's hobbies include scuba diving and snorkeling, though he prefers shorter beach visits. He is also preparing for a Tough Mudder event in Tennessee with a friend, reflecting his enthusiasm for physical challenges. Locally, he volunteers at food banks and supports charitable organizations like Make-A-Wish and the Salvation Army. He prefers direct action over giving money, often buying meals for those in need he encounters on his travels.

Vision for Success

His slogan clearly captures Joseph's business philosophy: "When you call, I'll answer." This commitment



stems from his frustrations with realtors, who were often difficult to reach, leading him to prioritize accessibility and responsiveness in his practice.

Joseph's perspective on success revolves around enjoying life and providing exceptional service to his clients. For him, success is measured by the satisfaction of his clients, whether through a smooth home sale or helping them find a new place to live. He emphasizes that personal fulfillment and professional achievement are intertwined, believing that "success is what you make of it" and that maintaining a mindset focused on continuous improvement is crucial. His approach is to "run up the score," pushing beyond set goals to achieve more significant results.

Joseph aspires to continue growing his business and personal satisfaction. He remains dedicated to self-improvement, often listening to self-help books to refine his personal and professional life. His plans include further enhancing his business operations and maintaining a high level of client service.

For those entering the real estate industry, Joseph advises focusing on the fundamentals rather than being deterred by smaller deals. He underscores the importance of becoming an expert in the process and valuing every client interaction. "Don't get caught up on trying to go for the home runs," he advises. Instead, prioritize taking care of clients, leading to success and referrals. Joseph also highlights the importance of hard work and a positive attitude, drawing from the wisdom of figures like Henry Ford: "If you think you can or you think you can't, you're right."



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For those who attended the Capital Region Real Producers Magazine Party, we extend our sincerest appreciation for your presence. It was a pleasure having you join us at the exclusive gathering held at 1369 Giffords Church Rd in Schenectady. We hope you had a fantastic time celebrating with us!

The event was a resounding success, and we want to express our heartfelt gratitude for your participation as one of our featured agents and esteemed partners. Your presence added extra significance to the celebration, and we are immensely thankful for your ongoing support.

We would like to extend our appreciation to our sponsor, **Community Bank**, whose contribution made this success possible.

Additionally, a special thank you goes to Michael Gallitelli of Metroland Photo for capturing stunning photos that beautifully captured the essence of the party.

Thank you again for being part of this remarkable celebration. We look forward to continuing our partnership and celebrating your achievements. If you have any questions or feedback, please get in touch with us.

Wishing all of you continued success and prosperity.

For more information on all Capital Region Real Producers events, please email us at info@capitalregionrealproducers.com.



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