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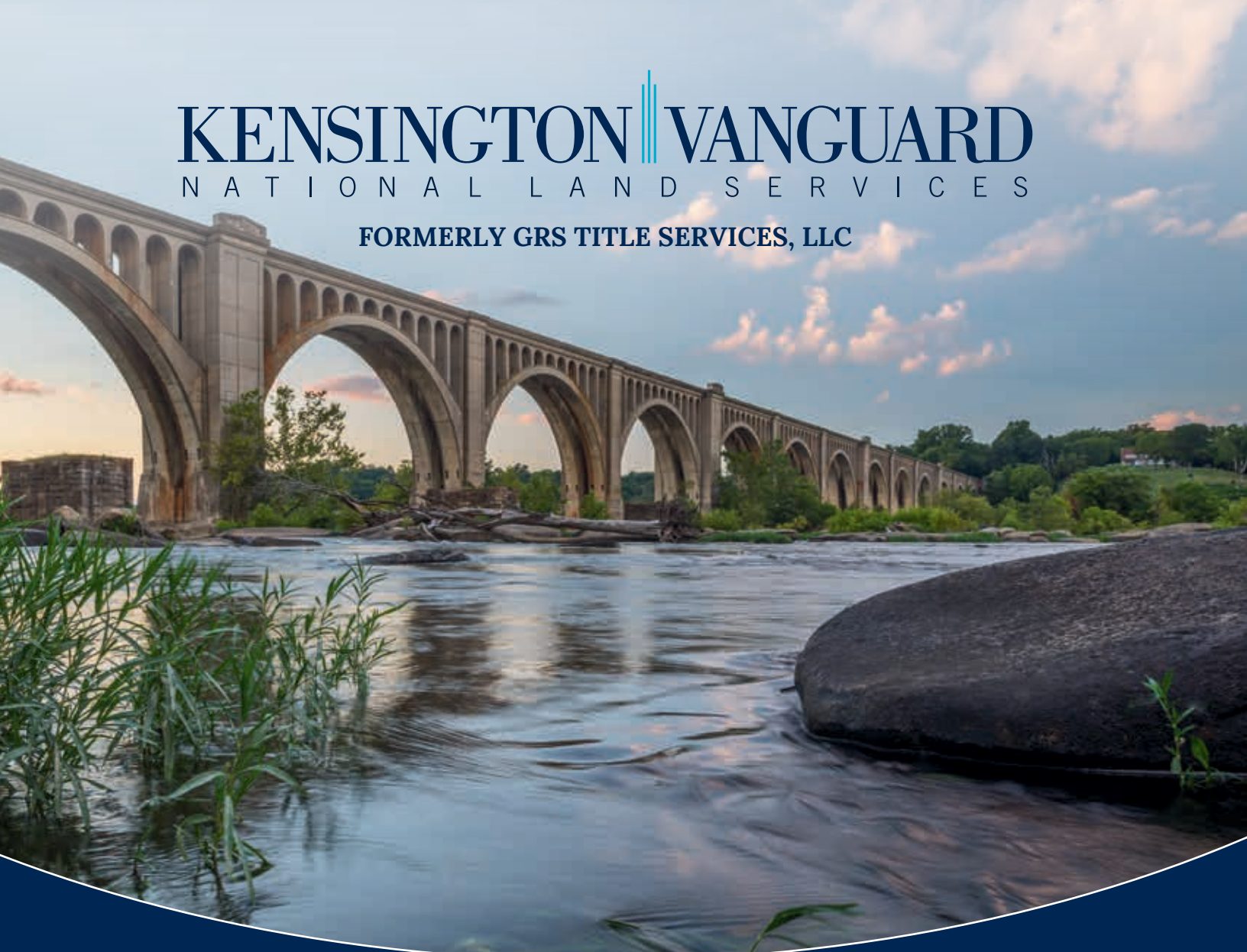
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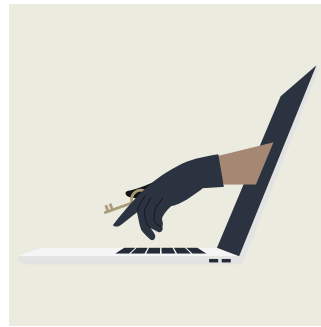
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Cover photo courtesy of Philip Andrews.



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Publisher's Note

Hello October, the Season of Transformation!

As we step into October, the air turns crisp, and the leaves begin their colorful dance, painting the world in hues of red, orange, and gold. 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 beauty of the season. 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.

Stay tuned for our 2025 events calendar —it's going to be a fantastic year with great opportunities to connect, learn, and grow together.

A big welcome to our newest preferred partners, **Cavalier Moving** and **Citrus Solutions!** We're excited to have them join our community and look forward to many wonderful collaborations ahead.

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 magic of the season. Happy October, everyone!

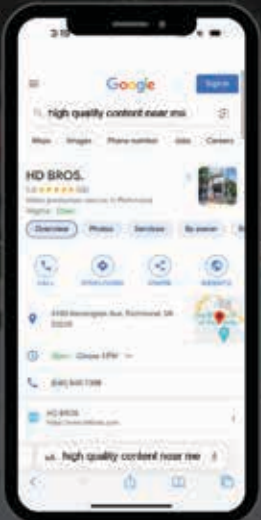


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EMBRACING THE NEW SEASON:

Navigating Change in the Real Estate Industry



► coaching corner | By Drew DeMaree

As the vibrant hues of autumn surround us, it's impossible not to notice the profound changes around us. Leaves transform from lush greens to brilliant yellows, oranges, and deep reds, painting a picturesque scene. The crispness in the air, the shifting scent of the environment—every detail signals that a new season is upon us. This seasonal shift offers a compelling parallel to the current transformation in the real estate industry.

Reflecting on the Past: The Rearview Mirror

In the realm of real estate, we've navigated a myriad of challenges—home affordability issues, limited home inventory, rising mortgage rates, and shifting compensation structures. These dynamics have brought us to where we are now, and understanding our past helps frame our response to the present.

Consider the analogy of a vehicle's windshield and rearview mirror. The rearview mirror, though essential, is significantly smaller than the windshield. It serves to reflect on what's behind us but does not dictate our direction. The real estate industry has always had its cycles of change, and while it's important to acknowledge these past challenges, it's even more crucial to focus on the future.

Looking Forward: The Windshield Perspective

As we shift our gaze to the windshield, it's clear that the future of real estate demands a new approach. The current landscape is increasingly emphasizing the importance of communicating our value and increasing our skills. The market is evolving, and so must we.

Articulating Value

In today's environment, simply listing a property or negotiating a deal isn't enough. Clients are seeking more than just a transaction; they want to understand the value you bring to the table. This means our focus must shift from justifying our fees to clearly articulating the benefits and unique advantages we offer. It's about showcasing how our expertise translates into real value for our clients.

Sharpening Skills

Skills within real estate vary widely. Unlike other professions where a standardized set of skills is expected, real estate agents operate with a diverse range of techniques and practices. This variation is both a challenge and an opportunity. To excel, we must continuously refine our skills and adopt best practices that enhance our effectiveness. Investing in training and professional development

can set us apart and better equip us to handle the complexities of today's market.

The Call to Action: Adapting and Growing

The new season in real estate calls for adaptation and growth. The industry is shifting towards a model where demonstrating value, and advanced skills are more crucial than ever. Our organization, The Freedom Companies, works daily to be at the forefront of this need. Providing training and coaching to help real estate professionals rise to the occasion. We are energized to bring our real estate professionals training content to strengthen their skills and provide new techniques for today's real estate season.

By embracing these changes and committing to skill enhancement, we can turn challenges into opportunities. It's about viewing the evolving landscape with a positive

mindset and being proactive in our professional development. It's about taking action now so that we can continue to be ahead of the curve in our local markets.

Conclusion: Embracing the New Season

As we navigate through this transformative period in real estate, let's take inspiration from the changing seasons around us. Just as autumn brings a fresh perspective with its vibrant colors and cooler air, so does this new season in our industry, which offers a chance to innovate and excel.

Let's focus on what lies ahead with optimism and determination. By adapting to the changes and honing our skills, we can continue to thrive and make a meaningful impact in the real estate world. The road ahead may be different, but it is filled with opportunities for those who are ready to embrace it.



Drew DeMaree was born and raised in the Midwest and graduated from Johnson & Wales University. He has been a licensed REALTOR® since 2005 and a business coach since 2015. Drew has been recognized as a Top 20 MAPS coach for Keller Williams Realty offices throughout the country. He has also operated a brokerage that rose to number 1 in closed sales volume in the area for three consecutive years, and founded The Freedom Companies, an independent coaching, training and events business, in 2020. Drew DeMaree, 804-937-0773, drew@thefreedomcompanies.com

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TRICK OR TREAT?

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By Katie Redwood, Esq.

Wire fraud has been the “talk of the town” in the real estate industry over the last 5-10 years. What is a common wire fraud scam? A criminal pretending to be a realtor or settlement agent sends fraudulent wire instructions to a buyer in advance of closing and tricks them into sending their downpayment directly to the imposter’s account. Most realtors and settlement agents have taken steps to help prevent this scam - encouraging the buyer to bring a cashier’s check to closing or, in the event funds must be wired, instructing the buyer to call a known phone number for their closing attorney to verify any wire instructions prior to initiating an electronic transfer.

In addition to wire fraud, seller impersonation fraud is the latest trick on the rise. We have already seen cases of this in the Richmond area, and everyone in this market should be on high alert. What is the scam? The imposter attempts to sell property they do not own by pretending to be the owner of that property. The fraudster will search public records for vacant land, inherited property, and unencumbered non-owner-occupied homes. They will research the name of the current owner, assume that person’s identity, and list the property for sale – often with a local real estate agent on MLS. They will search for a cash buyer with an urgency to close. They will insist on signing all documents remotely and trick a notary into notarizing the paperwork with a fake I.D., or they will create a bogus notary seal. Closing occurs, the fraudulent deed is recorded, and the money is wired directly to the scammer’s account.

Many local settlement agents have implemented internal policies to safeguard against seller fraud. For example, requiring a copy of the seller’s driver’s license, arranging for documents to be signed with a known notary service if the seller cannot come into the closing attorney’s office, and refusing to wire proceeds unless they are validated through a wire verification program like CertifID.



What can you, as realtors, do to help safeguard against seller fraud? As mentioned above, a lot of these scammers are using local real estate agents to list the property and make the sale seem more legitimate. It is imperative that you pay special attention to deals that involve vacant land and property that does not have a mortgage or other lien. We would encourage you to have a face-to-face meeting with any prospective client and request a valid form of identification early in the process. If a seller is unable to meet with you in person, seems unwilling to set up a video call, or only responds to you via text or email, that should be a red flag. If a seller seems in a rush to close and is pushing to sell the property below current market value, that should also be a red flag. You can look up the property in the local tax records to obtain the current mailing address on file. Cross-reference that with your seller’s current purported location. A quick social media search of the owner of the record may also help you figure out where they are located. If that doesn’t match up with what your seller client has been telling you, it should be a red flag.

A red flag doesn’t always mean you are dealing with a seller imposter, but it should be an indicator that you need to investigate further. By taking a few additional steps to verify a seller’s identity and the legitimacy of a transaction, you may be able to prevent a haunting situation from taking place and avoid getting ghosted by a fraudster.



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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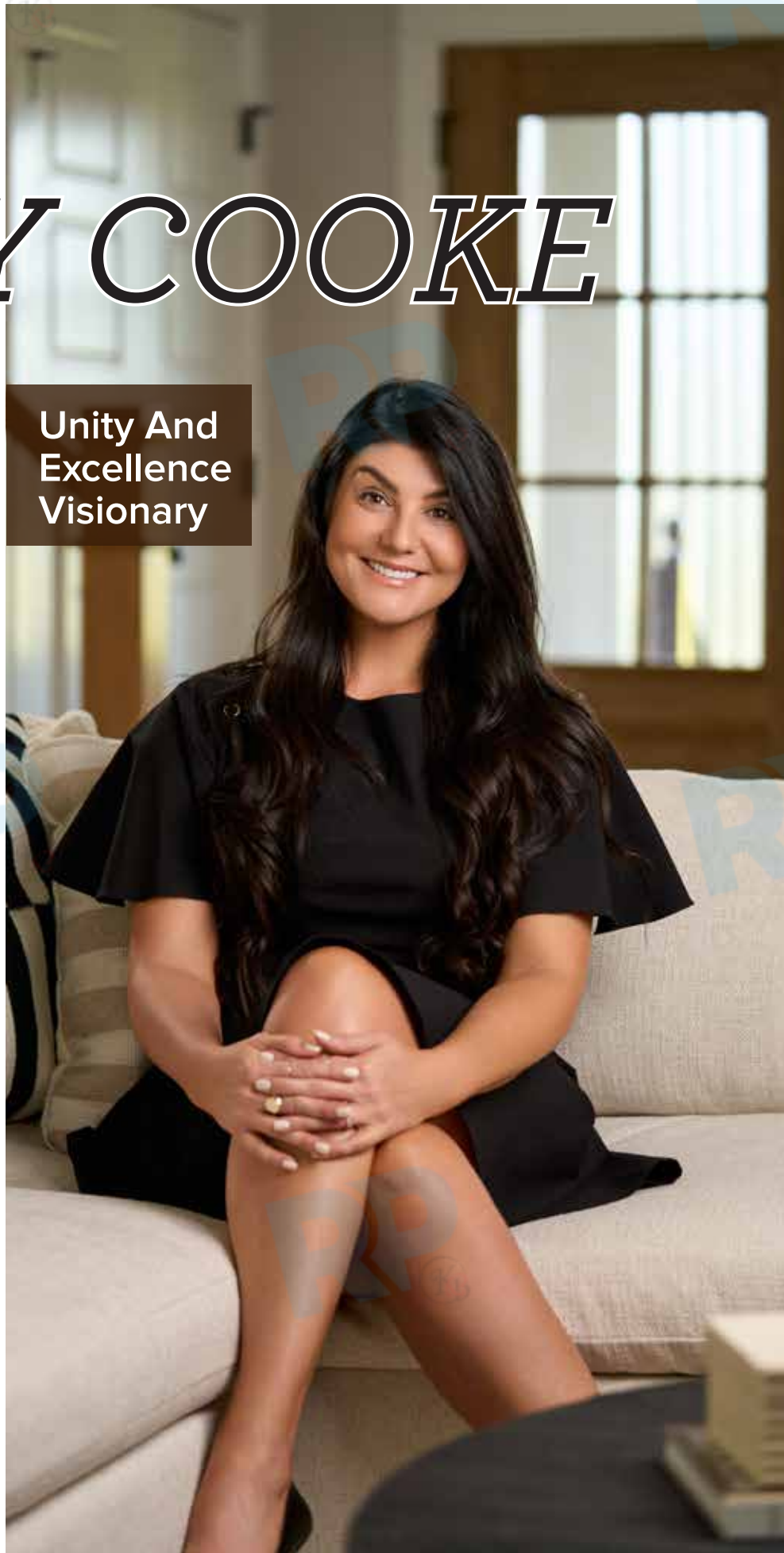
“I care about PEOPLE. My clients are everything, but it goes beyond that. I believe in working together, whether as a buyer’s agent or a listing agent; there doesn’t need to be a divide between us. We are in ALL of this together.”

This philosophy embodies Lacey Cooke as an independent agent with Colley Real Estate Group at ERA Woody Hogg and Associates. Lacey has demonstrated that she is indeed a star in the industry.

LOOKING BACK

Growing up in Springfield, Illinois, Lacey’s upbringing was steeped in both the car business and hospitality industry. Two industries that allowed her knowledge and expertise in home sales and hospitality to blossom at a very early age. “Sales run deep in my veins, and so does hospitality, and I feel this distinctive combination of my upbringing has placed me in a perfect career path where I can thrive.” Now, she is involved in a career where she is noticeably doing just that. Lacey has developed a business model due to her determination, hard work ethic, and love for people. Lacey often reflects on her family, attributing much of her character and success to their influence. “I give a lot of credit to them for shaping who I am and the businesswoman I’ve become,” she says.

From a young age, Lacey was immersed in business, sales, and customer service. At 12 years old, she started working on her family’s car lot, setting up a hot dog stand on the weekends. “I wasn’t paid for the position, but my parents let me put out a tip jar,” she remembers. “That experience taught me to connect with people,” which is one of the main driving factors of her passion for real estate today. “Human interaction and connection come naturally to me and are



important as you are helping your clients and fellow agents work through the entire transaction process,” Lacey says. This early introduction to entrepreneurship and customer interaction laid the foundation for her career as an exceptional Real Estate Agent.

Lacey’s roots trace back to a fourth-generation car business started by her grandfather, which is now a successful franchise but still family-operated. Her maternal grandfather, a pioneer in the hospitality industry, helped launch one of the first roadside motel chains, now known as the Holiday Inn.

Despite the expectation to join the family business, Lacey’s entrepreneurial spirit led her elsewhere. After graduating from the University of Tampa, she began her career in commercial real estate with SunTrust Corporate Real Estate in 2009. “I managed over 300 bank branch locations in the Mid-Atlantic region, which was invaluable when I transitioned to residential real estate,” she explains. “It allowed me to become very familiar with the different territories within Virginia and quickly well versed in the various real estate markets as well.”

In addition to her expertise in real estate, Lacey also has an undying love for interior design. Her creative inclinations led

her to found Grace and Bayne Interiors, a successful interior design firm she operated for over eight years. Although she was encouraged to focus solely on interior design, Lacey’s interest in real estate persisted. At a crossroads in life and her career, she saw it as a “now or never” moment and leaped into residential real estate headfirst. Lacey was determined to make it work. “That pivotal moment led me to decide that becoming a Realtor was the right path for me,” she concludes. Since making this move, Lacey has taken her expertise in both fields and has incorporated them into her business model today.

Since joining Colley Real Estate Group on October 1, 2021, Lacey has made significant strides in the residential real estate sector. In her second quarter of 2024 alone, she achieved approximately \$6 million in sales, and her total sales volume for 2023 reached an impressive \$12 million.

Numerous accolades mark Lacey’s accomplishments in the industry. She was honored as Rookie of the Year in her first year and has consistently earned recognition from ERA, including the ERA Elite 100 and the ERA Circle of Achievement Award. In her second year, she was awarded the ERA Leader Circle Award. Additionally, Lacey has been recognized as the Best of Zillow and received the Most Prominent Top Agent Award from Homes.com.





She also aims to acquire more investment properties to her portfolio. In addition to multiple Airbnbs, she owns rental properties and plans to diversify her rental investments.

Professionally, Lacey is forward-thinking and aims to build a successful brand with her fiancé, Erik. They envision creating a business model where all their ventures unify into one.

Lacey's business philosophy centers on advocacy and collaboration. She is dedicated to fighting for her clients, building solid relationships, and promoting teamwork in the industry. "When you work with me, you can expect a solid agent committed to teamwork," she says, emphasizing her commitment to achieving the best outcomes for all involved.

As Lacey wraps up her story, she offers this invaluable advice to aspiring top producers: "In an ever-changing industry, it's crucial to adapt, stay creative, recognize your worth, and consistently deliver an exceptional experience."

BEYOND CLOSING DEALS

Lacey's personal life is also vibrant. Recently engaged to her business partner, Erik Colley, Lacey is excited about their future together. Although she doesn't have children, she embraces her role as a future bonus mother to Erik's two sons, Jaden (19) and Carter (15). Their household is lively, with the family's two dogs, Compass and Fenway, adding to the energy.

Outside work, Lacey finds balance and joy through kickboxing, a vital part of her routine. As a true foodie, she loves exploring new restaurants in Richmond and supporting local businesses. She cherishes firepit nights with friends and family.

Interior design remains a passion for Lacey, allowing her to express her creativity. She continues to take on design projects, combining her love for aesthetics with her professional expertise. Travel is another important aspect of her life, offering new experiences and inspiration.

Baseball is also a family favorite, with weekends often spent at games. Carter's involvement with Hanover High's baseball team keeps the sport close to home.

An aspect of Lacey's life that few might know is her role as an Airbnb Superhost. She owns and operates several properties, each meticulously designed by her. This venture allows her to blend her love for hospitality with her creative flair. She also carries out a legacy inspired by her grandfather's dedication to hospitality and customer service. By adding personal touches, Lacey ensures her Airbnbs stand out in a crowded market, much like in real estate.

LOOKING INTO THE FUTURE

Lacey draws inspiration from Martin Luther King Jr.'s quote: "Faith is taking the first step even when you don't see the whole staircase." This reflects her journey of forging her path in real estate.

For Lacey, success means continually providing exceptional quality service to her clients as she builds her book of business.



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“We’re not just about numbers; we’re about people. Our mission is simple—‘leave people better than we found them’—and that applies to everyone, from clients to agents.”

This level of commitment is what sets Susan Styne apart from the crowd. As the Supervising Broker and Team Leader at River City Elite Properties, Susan is more than just a powerhouse in the Richmond real estate market—she’s a woman who embodies resilience,

passion, and a commitment to making a difference in the lives of others.

A Journey Rooted in Care

Susan’s story begins in the beautiful countryside of Howard County, Maryland, where she grew up and developed a deep sense of responsibility early in life. Balancing family, education, and work, she earned her degree as a registered nurse in 1990, specializing in cardiac care.

Her nursing career took her to the intense environments of the ER and ICU, where she honed her skills in empathy, quick decision-making, and care for others. These experiences would later become the bedrock of her approach to real estate.



Susan is an animal lover. She has five chickens that she absolutely spoils, along with a Ragdoll cat named Lillie.

Susan’s transition into real estate was sparked by life experiences and a passion for helping people. After years in healthcare, she found herself drawn to the world of real estate, initially through flipping houses. This hands-on experience, coupled with her work in land acquisition with Main Street Homes, equipped her with a unique perspective on property value, perfecting her negotiating skills and the intricacies of development. But it wasn’t just about the business—it was about helping people find the places where they would build their lives and memories.

“I’ve always been drawn to houses and real estate, but mostly, I’ve had a passion for helping people,” Susan shares. “Real estate allows me to fulfill my dream of making a positive impact on people’s lives in a meaningful way.”

Building a Business on Values

Susan launched her real estate career



in 2000, consistently proving that success is built on a foundation of care, integrity, and service. In 2012, she expanded into luxury real estate, earning the prestigious Institute of Luxury Home Marketing Specialist (ILHMS) designation. Recently, she was accepted into the distinguished

REAL Luxury division, where she is eager to leverage her expertise for Richmond sellers.

Her brokerage’s accomplishments speak volumes: last year alone, they completed over 300 transactions, totaling more than \$110 million in

“

Encouraging my team to give back is something I'm passionate about, and it's a big part of our culture.

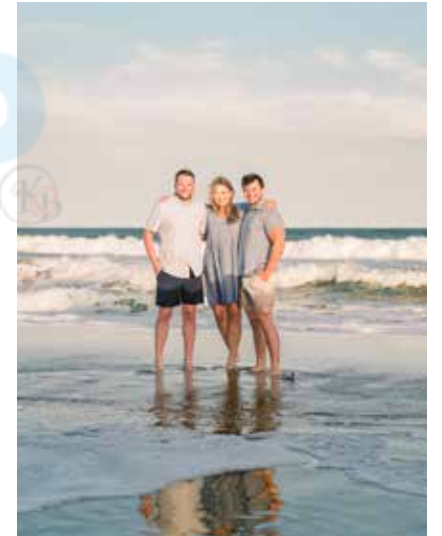


volume. This success reflects the trust and respect Susan has cultivated in the industry. This year, they're on track to reach \$125 million, driven by the relentless dedication that has fueled Susan's career.

In addition to her work with luxury homes, Susan represents River City Custom Homes, a local builder

specializing in modern homes. She finds great joy in helping people bring their dream homes to life.

Susan's approach is deeply empathetic and client-focused. "People sell homes due to divorce, death, relocation, and more—these are incredibly stressful times," she explains. "Our priority is



understanding their needs and building trust every step of the way."

Giving back is also a core value for Susan and her team. For the past three years, they have sponsored Mega Camp, a summer Bible camp for children, and actively support local charity golf tournaments. Additionally, they organize Christmas gift donations for children in need at a local elementary school, and Susan has served on the board of Back Packs of Love. She also serves on the Central VA MLS board. "Encouraging my team to give back is something I'm passionate about, and it's a big part of our culture," Susan says.

A Life of Resilience and Joy

Susan's journey is as inspiring as her professional one. Susan has faced numerous challenges, including a life-threatening health scare after the birth of her third son, but her resilience has been tested and proven through it all. Her survival from post-partum cardiomyopathy is a miracle she doesn't take lightly. "It's my miracle story and a reminder to never take life for granted," she reflects.

Now, as a mother of three sons—two of whom have followed her into real estate—Susan finds her greatest joy in her family. Married for 12 years, she and her husband share a love for travel





future, her focus remains on personal and professional growth. With the recent partnership with REAL Brokerage, she's excited about the new opportunities this brings, including a solid retirement plan for her and her agents through revenue share programs and stock awards. Her long-term goal is to expand her team while maintaining the boutique, close-knit culture that sets her brokerage apart and continues selling those beautiful luxury listings.

"Success is a journey, not a destination," Susan says, encapsulating her philosophy. "It's about continuous growth, learning from our successes and wrong turns, and helping others achieve their goals. Above all, success is about freedom—the freedom to live life on your terms, doing what you love with the people you care about in the places that bring you joy."

As Susan concludes her narrative, she offers this timeless advice to aspiring top producers: "Never stop learning and always put people first. Real estate is a relationship-driven business; your success is directly tied to how well you care for and serve others. Also, don't be afraid to take risks and learn from your mistakes—those lessons are invaluable. Lastly, find joy in the journey. If you're passionate about what you do, it will reflect in your results and impact on the people around you."

and spending time with their children. Her middle son, who is high-functioning on the spectrum, recently graduated from Liberty University, an achievement that fills her with pride. "Our next goal is to help him find a teaching position, and I'm confident that his resilience will lead him to the right opportunity."

When she's not working, Susan enjoys reading, cooking, watching her favorite football team, the Ravens, traveling around the world, and going to her beach house in Surf City, NC. She also has a newfound passion, her four-month-old grandson, Luke. Susan has a creative side, having spent a couple of years competing in ballroom dancing events—her favorites being the Viennese waltz and tango.

Looking Ahead

As Susan continues to lead River City Elite Properties into the



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Why Fall Is the Perfect Time to Test Your HVAC's Effectiveness

How did your air conditioner perform this summer?

Was it able to handle the record heat? Do you feel like it's ready to take on the bitter cold this winter? Like our cars, our HVAC systems can become less effective if they are improperly maintained.

However, it can sometimes be difficult to determine if our HVAC systems have become less effective because the drop-off doesn't happen all at once but instead

happens bit by bit, day after day. Fortunately, there are key indicators that can help you determine if your HVAC system is performing as effectively as it should be.

How to Test Your HVAC's Effectiveness

You can take a few steps on your own to test your HVAC system's effectiveness. Taking these steps can help you figure out where your HVAC system is losing energy and why it's not working as efficiently or effectively as it should be:



- The 80 Degree Day Test – This test should be conducted on a hot day. Preferably a day where it's 80 degrees or more outdoors. To begin, just turn on your air conditioner. After that, let your AC run for around 15 minutes and make sure it is running properly. You can perform this same test on a cold day to evaluate your heating system's performance.
- Check the Supply Register – This involves checking the supply register (air vent) closest to your main HVAC unit. Supply registers deliver the cool or warm air from your HVAC unit into your home. To check a supply register, you should place a thermometer on it, leave it there for five minutes, and then check the temperature. Typically, the air coming from the supply register should be at least 15-20 degrees cooler than the inside room temperature on the thermostat if you're testing the AC and at least 15-20 degrees warmer than the inside temperature if you're testing your heating system.
- Check the Return Vent – You can perform the same test as the supply

register evaluation on the return vent. Your return vent is larger than your supply registers. It takes air from inside your home and delivers it to your HVAC unit. The temperature, in this case, should be at least 15-20 degrees cooler or warmer than the outside temperature, depending on if you're testing your heating system or AC.

- Consider a Performance Evaluation – The best way to ensure that your HVAC system is running as efficiently and effectively as it should be is to have a licensed and experienced HVAC technician evaluate its performance. An HVAC technician will notice minor issues that could get worse over time and help you solve any efficiency problems before they develop into significant issues.

Benefits of Our VIP HVAC Maintenance Plan

Blazer Heating, Air, and Plumbing has been helping residential and commercial customers in Richmond and surrounding areas with their HVAC needs since 1989. Our experienced HVAC technicians understand

how to determine if your HVAC system is running effectively and improve its performance if it's not performing as it should be. We can help ensure that your HVAC system performs properly during the heat of summer and cold of winter, as well as all the times in between.

Our VIP HVAC Maintenance Plan provides several benefits that can help ensure your HVAC system won't lose effectiveness when you need it most:

- Extend your HVAC system's lifespan
- Meet the requirements of your HVAC's warranty
- Ensure your HVAC requires fewer repairs and less expensive repairs
- Avoid surprise repair bills and plan/budget for HVAC maintenance and repairs
- Increase your HVAC system's energy efficiency (which can lower your utility bills)



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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 September 6, 2024, for residential sales from January 1, 2024, to August 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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