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# EXPERT TIPS FOR FIRST-TIME REAL ESTATE INVESTORS

INVESTING IN REAL ESTATE CAN BE A LUCRATIVE VENTURE IF DONE CORRECTLY!

## DO YOUR RESEARCH

- ✓ **Market Analysis:** Understand the local market trends, including property values, rental rates, and future development plans.
- ✓ **Property Types:** Learn about different property types (residential, commercial, multi-family, etc.) and decide which aligns with your investment goals.

## SET CLEAR INVESTMENT GOALS

- ✓ **Determine** whether you are looking for short-term gains through flipping properties or long-term income through rental properties.
- ✓ **Establish** your budget and expected return on investment (ROI).

## FINANCIAL PREPARATION

- ✓ **Credit Score:** Ensure your credit score is in good shape to secure favorable mortgage terms.
- ✓ **Financing Options:** Explore various financing options, including traditional mortgages, hard money loans, and partnerships.



### Build a Reliable Team

**Real Estate Agent:** Find an experienced agent who knows the local market and can help you identify good deals. **Property Manager:** If you plan to rent out your property, a good property manager can handle day-to-day operations. **Contractors and Inspectors:** Reliable contractors and inspectors can help you assess and maintain the property.



### Location, Location, Location

Invest in properties in desirable locations with strong growth potential, good schools, and amenities. Consider the neighborhood's safety, accessibility, and future development plans.



### Start Small

Begin with a smaller, manageable property to gain experience and confidence. Consider investing in single-family homes or small multi-family units initially.

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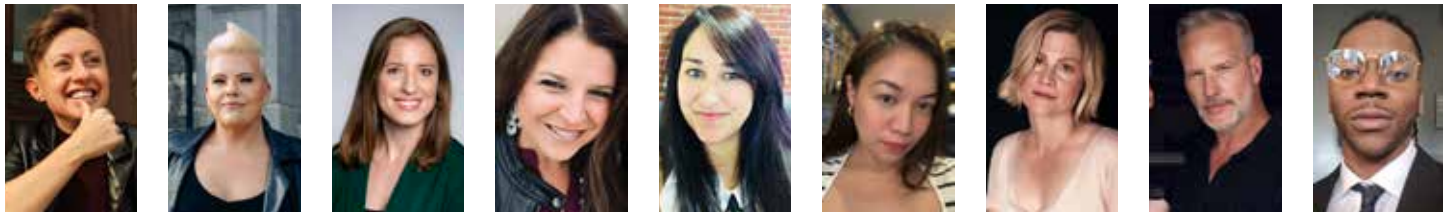
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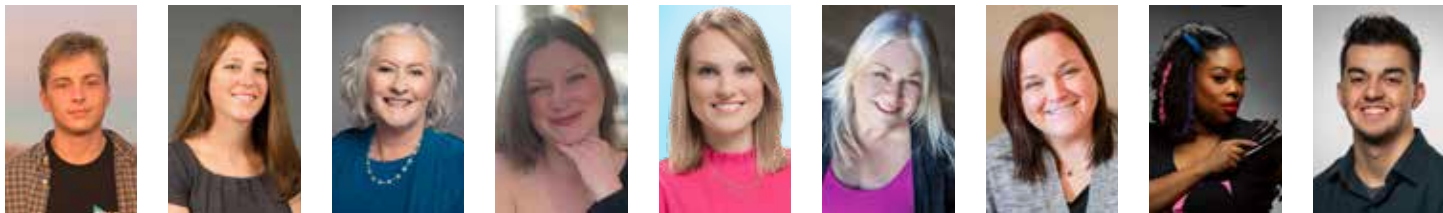
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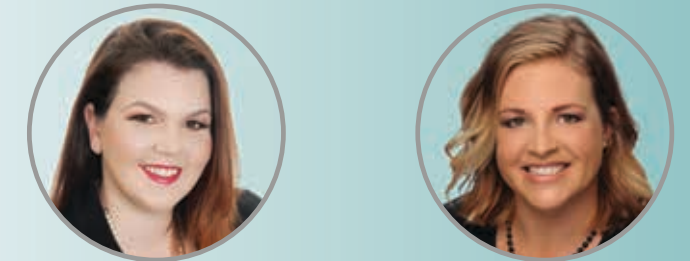
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# YOU are the answer

By Jilleien Franquelli

My mom spoke to everyone all the time. By the end of the grocery line, she had made new friends, and everyone was laughing. It was not uncommon that during those conversations, there was some exchange of humanity. Perhaps it was someone's birthday and no one had mentioned it yet, or someone had just lost someone close to them and needed to share. There were many instances where I watched how my mom was an answer to someone's need.

As a kid, I watched her and tried very much to emulate that special gift.

When I was 16 years old, I went with my dad to a doctor's appointment. I was sitting in the waiting room trying to focus and read "To Kill a Mockingbird." I had a report due in a few days, and of course, I hadn't finished reading it yet. About 10 feet away, a man was sitting in a wheelchair. All the chairs around him were empty as most of the waiting room chose to sit away from him.

Learning from my mom, I made eye contact and said hi. Then I pulled out my book and started to read. I could feel eyes staring at me. When I looked up, the gentleman was wide-eyed and smiling. I engaged him, asking if he liked this book, and his reply was enlightening. He was an English teacher, and that was his favorite book. For 30 minutes, this man shared all of his knowledge and passion with me.

I walked out of there with a newfound love of literature and an amazing outline for my paper.

You can't walk away from an exchange like that and not realize how connected we all are.

As the years have passed and life has become busier and louder, I don't take as much time to just look around and make eye contact. I now use those moments to respond to an email, text someone, or occupy myself in some other way.

A few weeks ago, I had a reminder that we are an answer. I was in an elevator and for whatever reason, my phone was put away. I was standing there and noticed a woman staring at me. I had mirrored sunglasses on, so she didn't see me watching her.

For a moment, I felt judged. When you present a little more uniquely than the standard human, you get used to people staring. As I was caught up in my thoughts, trying to figure out why she was staring, she pointed to my right arm, where my continuous glucose monitor is placed. Her husband had just gotten one, and she asked if she could ask me a few questions. We walked into the parking lot together, where she thanked me. I felt some shame and very humbled, as I thought she was standing there judging me, when she was just gathering the courage to ask a question.

But the universe was not finished driving the point home for me.

A few days later, sitting in the dermatologist's office, an elderly woman kept staring at me. After a few moments,

I finally caught her gaze. I smiled, and she immediately said, "I love the tattoos on your shin. I call my granddaughter ladybug and my grandson honeybee, and I'm their mama butterfly." All three are beautifully tattooed on my shin. She shared with me how much she loves them, even showing me her text conversations that are labeled with bees, ladybugs, and butterflies.

While she was telling me all about her family, she began to look sad. She paused for a moment and told me she had just been diagnosed with breast cancer two days before. She told me how seeing my tattoos brought her comfort that day. She believed it was a sign. She said she couldn't wait to tell her daughter about the tattoo. She made a cute statement that was more of a request, "I would never ask to take a picture of your tattoos." My name was called, and as I walked by, I had her snap a few pictures. I touched her shoulder as I walked by and wished her good health.

You are so much more than the answer to someone's next home!

Eyes up and smile!



Always,  
Jill  
Editor-in-Chief  
jill@rpfmags.com

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# Pete Maheridis

*Lead with Gratitude* of Cogent Properties

Pete Maheridis jokes that he still doesn't know what he wants to do with his life. Pete, an attorney, owns and operates Cogent Properties, a successful real estate firm specializing in commercial properties—but he took a circuitous route to get there. A high school assessment test revealed a predilection for the law profession (although his handwriting was so poor he was often told he should be a doctor). Gifted in math, science, and physics, Pete was accepted into the highly competitive University of Maryland School of Engineering, on his way to becoming an aerospace engineer. He changed direction, eventually making his way through several top Baltimore area colleges, earning degrees from Towson University (BS in Accounting), Loyola University (MBA with a concentration in Finance), and University of Baltimore School of Law (JD). And he might not be done yet. "I'm always learning; I'm never going to know everything," he says, adding that his goal is to "be a better person every day."

Pete spoke with me from his home office that might as well be a future recording studio—containing a drum kit, guitars, and keyboard. He's also built a podcast center, and uses his math and computer skills to do most of his own tech work. He spent a decade in the wireless tech industry (think antennas, zoning, and construction sites), which eventually led him to commercial real estate, using the handle [petethecommercialguy.com](https://www.petethecommercialguy.com). He's been a licensed agent since 2012, enlisting marketing support from his wife, Nicole, who is a Graphic Designer/Art Director. He lives with Nicole and his three children, Aiden, Ethan, and Scarlett, in a home he describes as a piece of paradise, situated next to a golf course with a soccer field he built on the property. He and Nicole have been married two years, and serial dating app swipers will be reassured to know they met online—the only internet date he ever went on—but it stuck. When you find the one, you know.



Pete and his wife, Nicole

▶ partner spotlight

By Pat Rippey  
Photos by Melanie Hassler





Pete, his wife Nicole, and his children Ethan, Aiden and Scarlett

**A Relationship Business**

I asked what gets him most excited about what he does, and Pete said he loves helping people realize the vision of what their business could be. “I’m helping them fulfill their mission, and I become part of their mission.” He describes himself as a generalist, with his work spanning the medical, retail, and industrial sectors. Sometimes it’s about helping people get to that next step, such as the retiring doctor selling the building that housed his long-time medical practice. Pete often does multiple deals with clients, leading him to be even more invested in their business goals. “You get to build a lot of relationships,” he reflects. “Real estate is a relationship business, but life is all about relationships, too. If you cultivate relationships and you realize how precious time is, you want to spend it wisely.”

Although Pete projects a certain professionalism, he thinks people may be surprised at how much of a regular guy and family man he is. He recalled a favorite moment during a conversation with a residential real estate agent, when she remarked, “Wow, you’re one of us.” He spends what little free time he has working outside, enjoying the garden, exercising, and playing sports. Pete has a fondness for sayings, and he likes to tell his children “If you can be anything in life, be kind.” He takes to heart the mantra “lead with gratitude,” and tries to practice it every day. Pete loves what he does, but says if he won the lottery, he’d sing and play music all day. “Sometimes I still think I can be a rockstar,” he admits, and with all he’s accomplished, it might just be the next thing he does.

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▲ agent to watch

# Nancy Gowan

*From Concert  
Halls to Closing  
Deals in Heels*

By Abby Isaacs  
Photos by Keith Robinson



Nancy Gowan defines herself the way she likes her coffee: strong and sweet. Carving out a niche as a highly successful real estate advisor with Engel & Völkers Annapolis, she is the prime example of resilience and determination. Her journey from the world of classical music to the role of a military spouse, and finally into the dynamic field of real estate has taught her to embrace life's surprises and celebrate the present.

"This year has been the best year to date. But it's not about the numbers anymore. It's about how many lives I can impact and the people that I'm helping," Nancy said.

Born in Indonesia, she moved to the United States with her family at two years old, ultimately settling in California. From a young age, Nancy exhibited a prodigious talent. "I was a concert pianist, played piano my whole entire life," she recalled. She attended University of California, Santa Barbara on a full scholarship but questioned if it was the right path for her.

After graduation, she moved back home to map out her next move in music. But life had other plans when she met her soon-to-be husband, Caleb, who was training to become a Marine Corps officer. The transition into military life was a challenging adjustment. "I had no idea what being a military spouse was going to be like," Nancy admitted. Her husband's deployments, including four overseas tours in five years, tested her strength. During this period, Nancy experienced the loneliness and struggles common among military spouses. "I have a lot of compassion and understanding of the military spouse's journey."

In 2016, Nancy, her husband, and daughter moved to Maryland, a shift that would set the stage for her entry into real estate. With her desire to build something of her own professionally, Nancy's husband encouraged her to pursue her natural talent for sales and a budding passion for residential homes. His faith in her abilities paid off: in her first year, she achieved nearly \$5 million in sales, primarily by assisting military families and friends.

She joined a team in 2017 and started to see her success grow. By 2019, she was closing nearly \$10 million in sales. However, the pandemic years were a



pivotal moment in Nancy's career. During this time, she had a surprise pregnancy and welcomed their second child. Meanwhile, her husband was medically retired from the Marine Corps, leading Nancy to become the sole financial provider for the first time. Juggling the demands of motherhood with a new baby and an eight-year-old, this period marked a significant transformation in Nancy's mindset. "I get to prove myself, because now my family is relying on me for the first time, and I was feeling so many different emotions: fear, anxiety, pressure." Yet, she embraced the challenge, doubling her income, securing her family's financial stability and coining her slogan "#closingdealsinheels."

Now as a solo agent with Engel & Völkers Annapolis, she continues to branch out and grow her business, already at \$16.4M through July, while remaining focused on serving military families. "These are my people and I love being able to serve them."

Beyond her professional achievements, Nancy and her family are dedicated to giving back to the community. They support nonprofits such as Invisible Angels, which provides immediate air rescue and transport to victims of human trafficking, and organizations aiding impoverished children in Indonesia. Her and her husband's commitment is to eventually give more than they keep.



Today, Nancy continues to balance her roles as a wife, mother to two daughters, real estate advisor, and philanthropist. She finds joy in simple pleasures: playing the piano at her local church and boating with her family. Her husband has also ventured into real estate investing, and has expanded their real estate portfolio to six properties, including two successful short term rentals in Massanutten, Virginia.

Nancy's journey from music to real estate advisor is a testament to the power of adaptability. She hopes to inspire others to embrace life's unpredictable paths and recognize the value in every experience. "Celebrate the process of where you're at. It's never going to be perfect," she said. "Just be proud of yourself!"

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# BETSY & BRAD JIRANEK WALSH OF EAGLE TITLE

## local expertise and outreach

Brad Walsh and Betsy Jiranek both love the water. As an avid fisherman, Brad's patience and adaptability are crucial in the ever-changing world of real estate. Betsy is an experienced swimmer who knows the value of strength and determination – especially in choppy waters. Together with the rest of their leadership team, Betsy and Brad captain Eagle Title's crew in helping clients navigate the ebbs and flows of life. Their philosophy "focus on moving forward in situations you can't control" is key to their consistently exceptional service to clients, even in challenging times.

Founded in 2007, Eagle Title's business model centers on the importance of local expertise. They began branch operations in 2020 and acquired Betsy's company, American Land Title, in 2022. The result: branches in Towson, Annapolis, and Severna Park – all part of a larger growth strategy dedicated to serving the Baltimore-Washington metro area while maintaining their focus on localized knowledge and strong connections. Brad shares, "We know that real estate is local. And we want to have local specialists that know the ins and outs of those communities...There are so many companies out there that are national organizations, and they want to run [based on] what's going on a spreadsheet and a P&L...The unique thing about not being affiliated with any brokerage in particular is... having that localized knowledge."

Outside of the office, the Eagle Title team is dedicated to giving back to their communities through charitable efforts. Swim Across America – Baltimore, which Betsy founded in 2010, has raised

over \$5 million to support the Sidney Kimmel Comprehensive Cancer Center at Johns Hopkins. Across the Bay, Brad has been instrumental in fundraising for cancer care at Luminis Health Anne Arundel Medical Center through the fishing fundraiser Fish For A Cure. Brad's team, Reel Counsel, will reach more than \$500,000 raised this fall.

Eagle Title's reputation is built on a foundation of ethics, hard work, and exceptional service. Coupled with their localized approach, this allows them to foster excellent relationships – a resource they can leverage to overcome obstacles. As Betsy explains, "By having local offices, post-closing and processors and underwriters actually can call people in land records, or the Clerk of the Court office, and they know people and names...You can have those local relationships which I think our clients benefit from, because the transaction can be that much smoother when we have people that can assist us with questions or issues or bumps in the road."

## ▶ partner spotlight

By Lauren Stevens  
Photos by Alex Krebs



Eagle Title's community-based model is also key to their ability to provide consistently excellent service while also giving each client's needs the unique and individualized attention they require. Much like no two waves are the same, no two transactions are identical. According to Brad, "Every single piece of real estate is special... If you try and do a one-size-fits-all answer on any question within our business, it's not going to work."

Brad lives in Arnold with his wife Stephanie and their three children, Dean (10), Blair (7), and Henley (4). While pursuing a law degree at University of Baltimore, Brad took a job at a title company where he fell in love with real estate. Starting as a receptionist, Brad worked his way through various company roles, gaining a comprehensive

understanding of the business. When he passed the bar in 2014, he took over the day-to-day operations of the company, and today is the President of Eagle Title. His brother, Jay, and uncle, Terry, are also members of the Eagle Title leadership team. When he's not working, you can find Brad on the water, and he hasn't totally abandoned his childhood aspiration to be a marina owner – something he says he'll consider pursuing as his "retirement job."

Betsy resides in the Homeland neighborhood of Baltimore City with her husband, Drew. She started out in architecture, earning an undergraduate degree from Princeton and a Master's from the University of Virginia. In the mid-1990s, she ran her own construction management company. After having three kids in four

years – Alice (31), Frannie (28), and Jay (26) – she closed her company and took a year off. When Drew shared his idea to start a title company, she got licensed, and they founded American Land Title in 1999. She has been on the master swim team at Coppermine Meadowbrook Club for 31 years and her family – led by her grandson, Graham (2 ½) – cheers her on.

The undercurrent of Eagle Title's success is their commitment to exceptional service, investment in local communities, and a culture of resilience and creativity – all of which make the company a trusted name in their industry. Above all, what the leaders at Eagle Title understand is that each transaction is unique and, while they offer consistent service, they are personally invested in every interaction.

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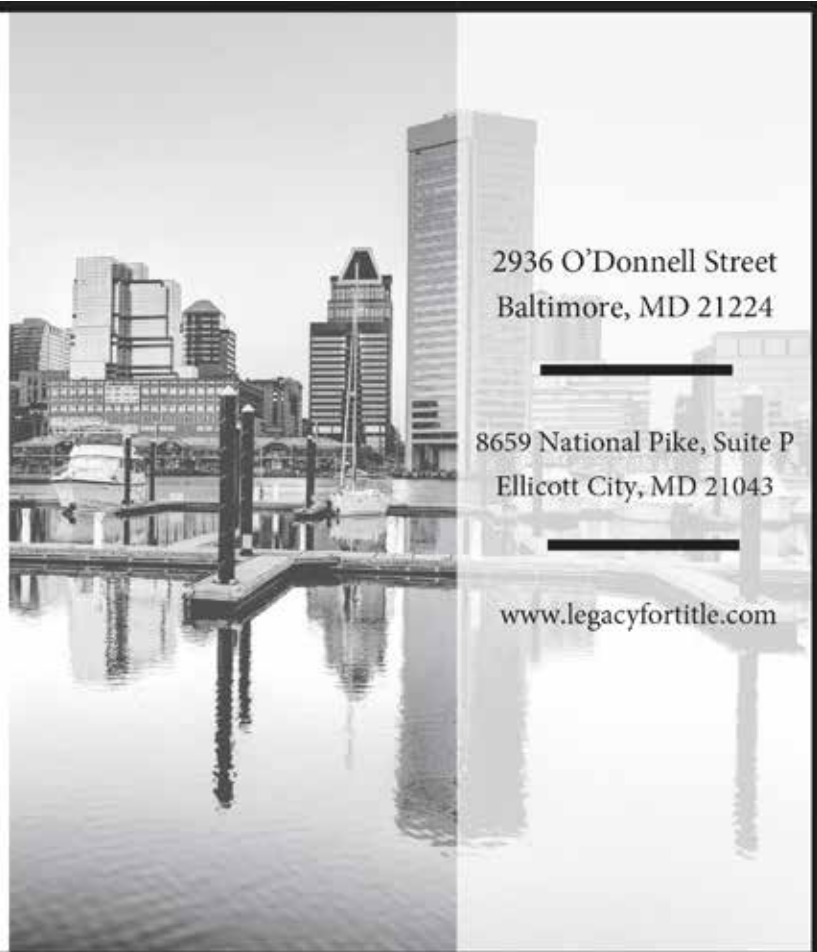


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# Unlocking Real Estate Success:

## Leveraging Your Primary Residence

Real estate investing is a tried-and-true path to generating long-term wealth. While many aspiring investors are eager to dive into the market, lack of funds or uncertainty keeps them on the sidelines. For those looking to take their first leap, an often-overlooked but effective strategy is leveraging your primary residence to kickstart your investment journey.

### Financial Leverage

Your home is not just a place to live; it's an asset that can serve as the foundation for your investment portfolio. By leveraging your primary residence—be it through a home equity line of credit (HELOC) or cash-out refinancing—you can unlock the capital needed to invest in additional real estate properties. Leveraging in this way allows you to use existing equity to achieve greater financial gains.

### Lower Barriers to Entry

Since you're already familiar with your primary residence, you have a deep understanding of the home's condition, the neighborhood, and the local market. This knowledge can reduce the risks associated with your first investment. Familiarity with local market dynamics and property specifics significantly lowers the entry barrier, making it a more accessible and less intimidating investment opportunity.

### Strategies for Leveraging Your Primary Residence

#### Home Equity Line of Credit (HELOC)

A HELOC allows you to borrow against the equity in your home at a relatively low interest rate. The credit line works much like a credit card, where you can draw funds up to a certain limit and only pay interest on the amount borrowed. This flexibility allows you to invest in additional properties without depleting your cash reserves. For instance, if your

home has appreciated significantly since purchase, a HELOC can provide the funds needed for down payments on rental properties or renovations to increase rental income.

#### Cash-Out Refinance

Another option is to refinance your existing mortgage for a higher amount and use the difference to invest in real estate. This strategy can offer the advantage of lower interest rates than a HELOC, though it typically comes with closing costs. For example, if your home is valued at \$400,000 and your mortgage balance is \$200,000, you might refinance to a \$300,000 mortgage, accessing \$100,000 for investment purposes. This approach can provide significant capital for acquiring income-generating properties.

#### Renting out a Portion of Your Home

For those not wanting to borrow against their home, an alternative is to convert a portion of your home (like a basement or spare room) into a rental space. This generates additional income that can be used to invest in other properties. Renting out part of your home, such as a basement apartment, not only provides extra income but also offers a taste of property management on a smaller scale. This incremental approach helps build your experience and confidence as a landlord.

#### The Two-Year Strategy: From Primary Residence to Rental Property

This strategy involves living in the home as your primary residence for at least two years before converting it into a rental property. This approach has several distinct advantages that can ease your journey into becoming a seasoned real estate investor. Living in the home allows you to build

equity, gain thorough understanding of the property, and potentially secure favorable owner-occupied financing rates. After two years, you can convert the property to a rental, using the rental income to support further investments.

### Considerations and Risks

While leveraging your primary residence offers numerous advantages, it's crucial to consider the risks and responsibilities involved. You're using your home as collateral, meaning failure to repay borrowed amounts could result in foreclosure. It's essential to do a thorough financial analysis to ensure the investment properties you acquire will generate sufficient returns. Consider potential market fluctuations, maintenance costs, and vacancy rates when planning your investment strategy. A comprehensive risk assessment will help ensure that your leveraged investments are sustainable and profitable.

### The Road Ahead

Investing in real estate is more than a mere transaction; it's a long-term commitment that can significantly impact your financial well-being and legacy. Leveraging your primary residence as your first investment property offers an excellent launchpad for aspiring investors. By using the equity in your home wisely, you can create a diversified portfolio that generates steady income and appreciates over time.

### Conclusion

Your home is more than four walls; it's a stepping stone to financial freedom and generational wealth. Leveraging your primary residence can be a solid investment strategy, providing you with the capital and experience needed to grow a diversified real estate portfolio. So, if you're ready to transform your aspirations into tangible investments, perhaps it's time to look at your home as your first—but certainly not your last—investment property.



Jenni Utz is a seasoned real estate professional with over 20 years of experience, renowned for her expertise in property management, remodeling, and investment strategies. Jenni has been recognized by the National Association of Realtors' 30 Under 30 and the Baltimore Business Journal's 40 Under 40 for her exceptional leadership and industry contributions.

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▶ agent to watch

By Joya Fields  
Photos by Alex Krebs



# SCOTT STULICH

GENUINE, UNORTHODOX, AND A LOT OF FUN

**Scott Stulich has been known to show up for last-minute real estate appointments wearing shorts, a Harley t-shirt, and his wife on the back of his bike when a client needs him. To some, he might seem a little unorthodox for a realtor. He loves to have fun, but he's always willing to be adaptable when his clients call.**

Scott has been in real estate since 2007 and is with Signature Realty Group. He covers all areas of Maryland, handling deals from small rentals to large commercial buildings, investment properties, relocation, and buying and selling houses.

“There’s no façade with me. It’s me, my tattoos. I’m not a stuffed shirt,” Scott said. He’s been known to handle deals from red light to red light while riding his Harley in the middle of Daytona Bike Week.

With 96% of his business coming from referrals, his clients obviously agree that Scott’s no-frills approach works well for them. His clients love his genuine, helpful nature and he works hard to make them happy. “Hard work doesn’t scare me. I don’t consider it work when I love what I do,” he said.

Scott, who was born and raised in Dundalk, lives with his wife of 37 years, Jamie, on Bear Creek in Dundalk. His daughter Brooke, and her fiancé Terry, are also integral parts of Scott’s team. Jamie handles their renovations and flips, Brooke and Terry help with everyday details.

When Scott began his real estate career in 2007, many dissuaded him from entering the field asking why he was starting during a bad real estate year. He’d had enough of his desk job, though, and had always wanted to be in real estate.

At the time, he said, “I don’t know what a bad market is, so if I can make it in this market, I’ll make it in any market,” he said. His instructor shared that most agents close on 5 deals their first year. Scott closed 13 deals that first year.

He tends to ignore conventional methods and seek out ones that work for him and his clients. That first year in the industry, he didn’t wait for the phone to ring. He got out there, met people, and educated them about how he could help. “Just be you!” he said. He believes it’s a misnomer when realtors think they can only succeed at big brokerages, believing that working at a boutique agency has helped make him successful.

“I’m the most unorthodox realtor out there. My reward is seeing my client happy,” Scott said. He loves working with other agents, too. “We’re not on opposite sides of the fence. We’re here to get our clients to the finish line.”



One of Scott’s biggest goals is to forge relationships with his clients. “I’ll take the relationship over the business any time,” he said. Many former clients and friends reach out to him to find good service providers and other resources, and Scott stays in touch with them through these interactions.

In 2024, Scott has already closed 16 deals for 3.7 M and he projects to hit at least 40 deals this year with 9-10 M in gross sales. In 2023, he closed 38 deals for 7.5 M in gross sales.

He credits his wife, Jamie (whom he calls “The Boss”) and his broker, Jimmy Gay, with much of his success. Jimmy is one of Scott’s biggest fans. “Scott has always had the mind of an entrepreneur. He understood early on that there are many facets of real estate. He will list, sell, manage, develop, renovate, restore, and rent properties. Scott understands (ROI) ‘return on investment,’” Jimmy said.



Scott's passion is people. His favorite part of the job is meeting different people every day. "When I make a connection with someone new, there may never be anything that comes of it," Scott said. One positive connection can also grow into several. "One connection can grow into five real quick. It might be a week, a month, or a year, but they remember me," he said.

With all of the work involved in keeping on top of his business, he makes time for the things he loves as he and Jamie watch their 3-year-old granddaughter, Alani (Bitty, as Scott calls

her), most weekdays. "She's my little assistant," he said.

Motors are one of the ways Scott loves to spend his spare time, too. He owns an all-original C5 2000 Corvette convertible, a 2005 Boss Hoss trike with a Chevy V8 motor, and a 2007 Harley Davidson trike.

Whether Scott shows up in a t-shirt and shorts, or shocks everyone by wearing a suit, his priority is making people feel comfortable, being genuine, and forming lasting relationships.

**“One connection can grow into five real quick. It might be a week, a month, or a year, but they remember me.”**

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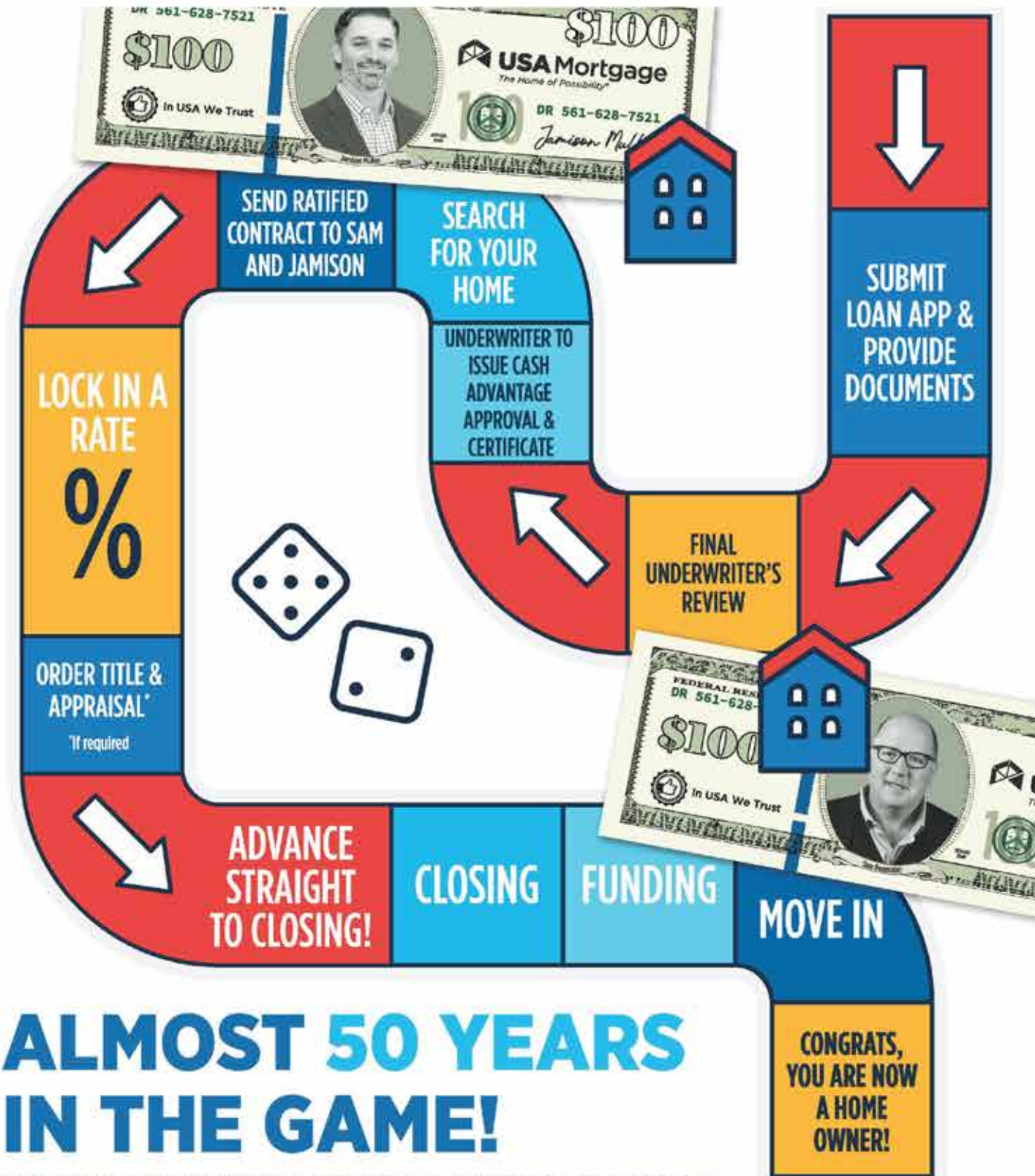
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# RHYAN GAMET

of R&G Remodeling

## From Chemistry to Construction

Rhyan Gamet is the Owner and CEO of R&G Remodeling, LLC. For over a decade, Rhyan and her associate, Charlie Beall, have been bringing their clients' visions to life through quality work and exceptional customer service. It's important to Rhyan that clients know what to expect – a commitment that stems from her personal experience.

Growing up in Chesapeake, Virginia, Rhyan didn't dream of being a contractor. But she did want to help people, which inspired her to pursue a degree in chemistry. After completing her undergraduate studies at Towson University, she began her pharmaceutical degree at University of Maryland, aiming to go into computer-aided drug design. She realized it wasn't a fit and decided to investigate flipping properties instead. After attending a three-day seminar, she was sold.

In 2014, she bought her first investment property. Her dad flew out to help her get started and stayed for three weeks to get the work underway. Once he left, Rhyan hired subcontractors for the finishing touches like drywall and painting – a decision that turned out to be a pivotal moment for her. The individuals she hired were dishonest, destructive, and created an array of issues for Rhyan, which got her thinking. "If I was experiencing this personally, and I was only hiring subcontractors...I could only imagine kind of what everybody else was going through."

Rhyan found a mentor who "showed her the ropes," and taught her the skills she needed to get started out as a contractor. At the time, she was around 25 years old, things were going great, and she was managing upwards of 20 projects on her own. When a subcontractor she had worked with several times started asking for multiple payments in quick



succession, it raised a red flag for her. So, she turned to someone she had hired for consultation: Charlie. She'd met him when he hired her to complete drywall jobs after experiencing issues with other subcontractors, and they had developed a dynamic professional alliance. Charlie helped her figure out that that

subcontractor had been overpaid – by a huge margin. With Charlie's mentorship and a lot of hard work, Rhyan recovered, and learned some valuable lessons. "That was my construction school...University of Construction." Eventually, Rhyan and Charlie decided to collaborate and guide R&G Remodeling.

▶ partner spotlight

By Lauren Stevens  
Photos by Alex Krebs

I'm big on  
accountability and  
communication.



Through their personal experiences, Rhyan and Charlie know all too well that accountability and communication aren't a given in the construction industry. So, at R&G Remodeling, these values are central to the business model. "I'm big on accountability and communication. With my workers, if I have them do a job, they're not getting paid until I'm personally checking to make sure that this is done...And communication as well. If you tell me you're going to do something, you better do it." But this also extends to clients. Rhyan says R&G Remodeling always follows through on their commitments, no excuses. "We always finish the job, no matter what...[Let's say our worker's] truck broke down. Okay, well, we'll have somebody else in there the next day. We always finish a job, no matter what problems."

R&G Remodeling is a one-stop shop that serves Central Maryland. With their "no dream is too big, and no detail is too small" philosophy, their top priority is bringing a client's vision to life. "We do everything...on a residential scale; demo, new construction, framing. All those different little things that you need, a drywaller or a painter. We do everything." They also take a lot of pride in their reputation for trustworthiness and are often called in to finish – or redo – jobs that other contractors have failed. But regardless of whether they're starting from scratch or swooping in to fix a project, they treat every job with the same attention to detail and individualized approach.

When Rhyan's not working, she's spending time with her five-year-old daughter, Harper, or playing competitive beach volleyball. She also loves being on the water (boating and jet skiing are her preferred



Rhyan Gamet and Charlie Beall

My favorite thing is walking into the house and seeing it in the condition that we're starting the renovation at and then seeing the transformation after it's done.

aquatic activities) and, when she needs a break, she "disappears to her parents'" lake-side home. Her lifelong passion for helping others is still what drives her. "I [chose this line of work] to help people. I've had my own fair share of struggles, and at the end of the day, I still finish everybody's project."

Transformation has been a theme in

Rhyan's journey, so it's no surprise that it's also what she loves most about her job. "My favorite thing is walking into the house and seeing it in the condition that we're starting the renovation at and then seeing the transformation after it's done. If it's a homeowner, you know, seeing the smile on their face when their dream has become their reality."

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▶▶ cover story

By Abby Isaacs  
Photos by Roy Cox

# Catherine *Miller*

**Bright, Bold & Vibrant**

Catherine Miller's Lutherville-Timonium home is a vivid reflection of her journey in real estate. The bright colors radiate positivity, the second-floor addition showcases her construction expertise and vision, the many pictures of family and friends reflect her extroverted personality, and the occasional mess highlights her ability to adapt and thrive in chaos. As a REALTOR® with The Balcerzak Group of AB & Co Realtors, Catherine, known affectionately as Kitty, epitomizes dedication, hard work, and an unwavering commitment to her clients and team.



“I strive to run my business by creating meaningful connections with clients by exuding positivity and poise in every interaction,” Catherine said.

With her upbringing in the Lutherville-Timonium area, Catherine possesses an intimate knowledge of the region. “My sweet spot is Baltimore County, especially the northern pocket. I am well-connected and have deep roots in these communities. I offer a well-rounded, balanced perspective that extends beyond the transactional part of buying and selling a house. I want my clients to lean on me to paint the full picture about neighborhoods, schools, micro-market trends, and proximity to important establishments.”

The urgency and dynamic nature of real estate is one of the many things that drew her to the business. “I love to live life on the go. The busier I am, the better. In residential real estate, every deal is different, and every client needs to be approached differently. The nature of this job fits so well with my personality.”

Obtaining her real estate license in 2015, Catherine made the significant transition from teaching high school English in Baltimore City after serving as a Teach for America corps member to becoming one of the first hires of The Balcerzak Group. A meeting with Annie Balcerzak, facilitated by a mutual friend, set her on this new path.

“We instantly connected and I’ve never looked back. I’ve been with Annie my entire career. For me to find a brand so closely aligned to my personal values and goals, down to the color pink as the brand color, still feels serendipitous.”

Thanks to strong mentorship and support from her team, Catherine’s career has flourished. “I was lucky to have strong mentorship from the beginning. If I hadn’t started on a team, I wouldn’t have lasted in this industry. The momentum I’ve gained year over year has been incredible and now I am able to provide the same mentorship to our newer agents.”

Today, The Balcerzak Group is a robust team of 25 agents and six full-time administrative staff. They have their own brokerage—AB & Co Realtors—and a dedicated location in Baltimore.

“Annie purchased a Tudor house on York Road and transformed it into a stunning office complete with a hot pink door. We help people buy and sell houses from inside our home-turned-office,” Catherine shared.

Catherine played sports her entire adolescent life, often serving as team captain and receiving awards for being “most spirited” so it is no surprise that professionally, her team is crucial to her success. “There is so much more strength in numbers. If you know our team, you know that we take pride in helping each other to be the best versions of ourselves both professionally and personally. It is very important to me that if I can’t be there for a client, I can connect them with someone on the team who is just as high quality in service.”

With nearly a decade in the business, the deals that stand out the most are when her first clients reach out to her for help selling their homes. “I am flattered and honored that after our first experience together on the buy side, they immediately think to call me for help on the sell side. The repeat clientele piece affirms that I’m doing something right.”

Along with transactional help, Catherine offers a vision. Her experience renovating her forever home enables her to help clients see the potential in properties. “The experience taught me so much about building and design. Now, I help clients see the potential in homes that aren’t turnkey.”

Her ‘secret sauce’ is a true commitment to service that often means going above and beyond to keep a deal together or to help clients through challenging aspects of a transaction. “The biggest compliment I can hear from a client is when they tell me they have no idea how I do what I do – I want all my clients to know that not only will I go the extra mile for them, but that I truly enjoy doing so.”

In their forever home, Catherine and husband Alex are raising their four young children, with lots of extended family nearby. This strong family bond is a cornerstone of her life. “We are so lucky to be raising our kids less than ten minutes from all of their cousins and grandparents. We are also a couple who considers our close friends to be more like family. We love entertaining and hosting in our home.”



I love to live  
life on the go.  
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am, the better.  
The nature of  
this job fits so  
well with my  
personality. ”

These strong relationships extend beyond her family, as she is deeply involved with the One Love Foundation, started in memory of her best friend, Yeardeley Love, who was killed by her ex-boyfriend. "The foundation aims to educate young people about healthy and unhealthy relationships to prevent tragedies like what happened to Yeardeley. I feel it's a way to keep

her legacy alive and ensure no one else has to experience such loss."

In her free time, Catherine is a spin instructor and group fitness enthusiast, which aligns with her energetic and leadership-oriented personality. "Losing your best friend at a young age forever changes your perspective on life. Every year I live after Yeardeley is a gift, and I strive not to take it for granted."

Catherine's strength and positivity have made her an unstoppable force in real estate, balancing her professional success with a rich personal life and a commitment to community service. Her journey is a testament to the power of passion, perseverance, and the impact of positive connections.

6699

The biggest compliment I can hear from a client is when they tell me they have no idea how I do what I do – I want all my clients to know that not only will I go the extra mile for them, but that I truly enjoy doing so.



Catherine, her husband Alex and their children Maeve, Paige, Nolan and Max

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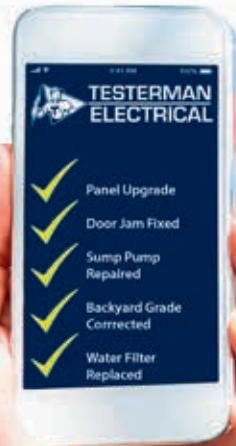
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# TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to July 31, 2024

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County.

RANK	NAME	OFFICE	SALES	TOTAL
1	Adam M Shpritz	Ashland Auction Group LLC	549.5	\$27,673,334
2	Kathleen Cassidy	DRH Realty Capital, LLC.	391	\$206,559,882
3	Tineshia R. Johnson	NVR Services, Inc.	331.5	\$174,873,623
4	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	190.5	\$94,831,750
5	Lee M Shpritz	Ashland Auction Group LLC	188.5	\$9,957,645
6	Joseph A Petrone	Monument Sotheby's International Realty	155.5	\$101,576,855
7	Robert J Lucido	Keller Williams Lucido Agency	129	\$95,073,341
8	Lois Margaret Alberti	Alberti Realty, LLC	117	\$34,652,600
9	Shawn M Evans	Monument Sotheby's International Realty	111	\$84,905,441
10	Nickolaus B Waldner	Keller Williams Realty Centre	99.5	\$45,852,773
11	Gina M Gargeu	Century 21 Downtown	97.5	\$17,162,802
12	Tracy M Jennings	DRH Realty Capital, LLC.	82.5	\$46,666,985
13	Daniel McGhee	Homeowners Real Estate	82	\$33,972,961
14	Matthew D Rhine	Keller Williams Legacy	78	\$33,536,837
15	Lee R. Tessier	EXP Realty, LLC	75.5	\$33,029,193
16	Jeremy Michael McDonough	Mr. Lister Realty	71	\$29,413,585

RANK	NAME	OFFICE	SALES	TOTAL
17	Creig E Northrop III	Northrop Realty	70	\$63,196,489
18	David Orso	Berkshire Hathaway HomeServices PenFed Realty	66	\$65,184,125
19	Gina L White	Lofgren-Sargent Real Estate	64	\$29,688,820
20	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	63.5	\$24,412,380
21	Daniel B Register IV	Northrop Realty	63	\$16,254,801
22	Charlotte Savoy	Keller Williams Integrity	60	\$28,437,250
23	Bob Simon	Long & Foster Real Estate, Inc.	59	\$6,188,545
24	Jeannette A Westcott	Keller Williams Realty Centre	52	\$28,452,029
25	James T Weiskerger	Next Step Realty	52	\$28,656,912
26	Gavriel Khoshkheraman	Pickwick Realty	51.5	\$10,195,045
27	Un H McAdory	Realty 1 Maryland, LLC	49.5	\$28,505,690
28	Bradley R Kappel	TTR Sotheby's International Realty	47.5	\$115,755,481
29	Larry E Cooper	Alex Cooper Auctioneers, Inc.	47.5	\$8,253,405
30	Sunna Ahmad	Cummings & Co. Realtors	46	\$34,110,863
31	Laura M Snyder	American Premier Realty, LLC	46	\$22,803,480
32	Yevgeny Drubetskoy	EXP Realty, LLC	45.5	\$16,615,750
33	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	44.5	\$16,056,540
34	Daniel M Billig	A.J. Billig & Company	43	\$9,255,950
35	Michael J Schiff	EXP Realty, LLC	43	\$18,324,875
36	Tracy J. Lucido	Keller Williams Lucido Agency	43	\$34,536,043
37	Raj Singh Sidhu	Your Realty Inc.	42	\$12,351,324
38	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	41.5	\$12,403,975
39	STEPHEN PIPICH Jr.	VYBE Realty	41	\$11,469,700
40	Deric S Beckett	Berkshire Hathaway HomeServices PenFed Realty	40	\$9,847,002
41	Gregory A Cullison Jr.	EXP Realty, LLC	39.5	\$12,276,745
42	Jonathan Scheffenacker	Redfin Corp	38.5	\$18,560,918
43	Pamela A Terry	EXP Realty, LLC	38	\$4,757,500
44	Kim Barton	Keller Williams Legacy	38	\$17,357,001
45	Mark D Simone	Keller Williams Legacy	37.5	\$15,941,920
46	Tom Atwood	Keller Williams Legacy	37.5	\$13,775,114
47	Jeremy S Walsh	Coldwell Banker Realty	37	\$18,771,400
48	Daniel Borowy	Redfin Corp	37	\$23,742,800
49	Timothy Langhauser	Compass Home Group, LLC	37	\$16,245,480
50	Michael Soper	Next Step Realty	36.5	\$13,556,400

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# TOP 150 STANDINGS • BY UNITS

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Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County.

RANK	NAME	OFFICE	SALES	TOTAL
51	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	36.5	\$16,298,400
52	Mitchell J Toland Jr.	Redfin Corp	36	\$14,558,750
53	Enoch P Moon	Realty 1 Maryland, LLC	36	\$18,972,880
54	Carley R. Cooper	Alex Cooper Auctioneers, Inc.	35.5	\$5,587,125
55	Adam Chubbuck	Douglas Realty, LLC	35.5	\$14,163,075
56	Bill Franklin	Long & Foster Real Estate, Inc.	35.5	\$17,609,288
57	Kimberly A Lally	EXP Realty, LLC	35	\$14,550,390
58	Liz A. Ancel	Cummings & Co. Realtors	35	\$13,720,450
59	Kelly Schuit	Next Step Realty	35	\$17,967,055
60	Anthony M Friedman	Northrop Realty	35	\$28,944,348
61	Louis Chirgott	Real Broker, LLC	34	\$16,327,137
62	Francis R Mudd III	Schwartz Realty, Inc.	34	\$17,766,999
63	Brian I Leibowitz	Maryland Realty Company	34	\$10,045,943
64	Veronica A Sniscak	Compass	33.5	\$19,076,726
65	Jenn Schneider	Neighborhood Assistance Corporation of America	33	\$10,691,900
66	Mark Richa	Cummings & Co. Realtors	33	\$13,578,470
67	Nancy A Hulsman	Coldwell Banker Realty	33	\$16,064,910
68	Bob A Mikelskas	Rosario Realty	32.5	\$13,265,395
69	Diana Pham	EXP Realty, LLC	32.5	\$6,916,625
70	Ira Klein	Pickwick Realty	32	\$4,381,400
71	Charles N Billig	A.J. Billig & Company	32	\$7,334,188
72	William C Featherstone	Featherstone & Co.,LLC.	32	\$7,982,400
73	Robert A Commodari	EXP Realty, LLC	32	\$10,763,610
74	Bryan G Schafer	Next Step Realty	32	\$16,149,568
75	Jessica DuLaney (Nonn)	Next Step Realty	32	\$15,875,950
76	Jessica L Young-Stewart	RE/MAX Executive	31.5	\$14,061,540
77	James F Ferguson	EXIT Preferred Realty, LLC	31.5	\$11,161,125
78	Tyler Ell	Keller Williams Realty Centre	31.5	\$14,752,214
79	Allen J Stanton	RE/MAX Executive	31.5	\$13,907,700
80	Missy A Aldave	Northrop Realty	31.5	\$19,861,750
81	Tony Migliaccio	Long & Foster Real Estate, Inc.	31	\$13,368,990
82	Sandra E Echenique	Keller Williams Gateway LLC	31	\$6,792,500
83	Colleen M Smith	Long & Foster Real Estate, Inc.	31	\$26,313,180
84	Montaz Maurice McCray	Keller Williams Realty Centre	31	\$11,289,498

RANK	NAME	OFFICE	SALES	TOTAL
85	Julia H. Neal	Next Step Realty	31	\$13,810,100
86	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	30.5	\$15,005,125
87	Keiry Martinez	ExecuHome Realty	30.5	\$7,176,295
88	Vincent M Caropreso	Keller Williams Flagship of Maryland	30.5	\$14,261,828
89	Brian M Pakulla	RE/MAX Advantage Realty	30.5	\$19,546,400
90	Robert D Kaetzel	Real Estate Professionals, Inc.	30.5	\$7,820,084
91	Christopher W Palazzi	Cummings & Co. Realtors	30.5	\$7,416,134
92	Vincent J. Steo	Your Home Sold Guaranteed Realty	30	\$11,470,940
93	Krissy Doherty	Northrop Realty	30	\$12,475,340
94	Scott M. Schuetter	Berkshire Hathaway HomeServices PenFed Realty	30	\$22,959,511
95	Melissa Menning	Alberti Realty, LLC	30	\$6,342,500
96	Brian D Saver	Long & Foster Real Estate, Inc.	30	\$31,586,030
97	Brendan Butler	Cummings & Co. Realtors	30	\$13,615,650
98	Nancy Gowan	Engel & Volkers Annapolis	30	\$16,636,680
99	Mary C Gatton	Redfin Corp	30	\$15,575,500
100	Phillippe Gerdes	Real Broker, LLC - Annapolis	29.5	\$15,961,790

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RANK	NAME	OFFICE	SALES	TOTAL
101	Tiffany S Domneys	ExecuHome Realty	29	\$5,284,695
102	David Marc Niedzialkowski	Redfin Corp	29	\$11,966,991
103	Edward S Treadwell	VYBE Realty	29	\$13,859,200
104	Anne Y Herrera-Franklin	Monument Sotheby's International Realty	29	\$25,223,756
105	Andrew Johns III	Keller Williams Gateway LLC	28.5	\$11,130,970
106	Jennifer A Bayne	Long & Foster Real Estate, Inc.	28.5	\$10,532,597
107	Jared T Block	Alex Cooper Auctioneers, Inc.	28.5	\$7,699,575
108	Wendy Slaughter	VYBE Realty	28.5	\$17,928,500
109	Peter J Klebenow	RE/MAX Advantage Realty	28.5	\$5,522,531
110	Barbara A Ayd	Cummings & Co. Realtors	28	\$5,531,800
111	Dariusz Bogacki	Cummings & Co. Realtors	28	\$7,606,900
112	Deepak Nathani	EXP Realty, LLC	28	\$14,118,441
113	Susan Shterengarts	Long & Foster Real Estate, Inc.	28	\$6,453,200
114	Sharon Y Daugherty	Keller Williams Select Realtors	28	\$15,121,900
115	Kathy A Banaszewski	Real Estate Professionals, Inc.	27.5	\$7,935,558
116	Donald L Beecher	Redfin Corp	27	\$11,006,000

RANK	NAME	OFFICE	SALES	TOTAL
117	Jose A Rivas	Keller Williams Gateway LLC	26	\$3,435,400
118	Marta Lopushanska	Berkshire Hathaway HomeServices Homesale Realty	26	\$8,869,100
119	Michael Lopez	RE/MAX Distinctive Real Estate, Inc.	26	\$6,328,050
120	CINTIA M VALLADARES HERNANDEZ	EXP Realty, LLC	26	\$5,458,900
121	Jessica N Sauls	VYBE Realty	26	\$11,263,800
122	Eric J Figurelle	Cummings & Co. Realtors	26	\$9,516,965
123	Prabin Bhandari	Keller Williams Gateway LLC	26	\$10,994,000
124	Ronald W. Howard	RE/MAX Advantage Realty	26	\$9,941,050
125	Dassi Lazar	Lazar Real Estate	26	\$8,380,200
126	Michael Myslinski	Next Step Realty	25.5	\$13,058,050
127	Terence P Brennan	Long & Foster Real Estate, Inc.	25.5	\$8,869,900
128	Raymond S Werking	CENTURY 21 New Millennium	25.5	\$10,064,549
129	Nicholas W Bogardus	Compass	25.5	\$10,501,350
130	Dimitrios Lynch	ExecuHome Realty	25.5	\$5,242,986
131	Jennifer Schaub	Long & Foster Real Estate, Inc.	25	\$16,634,500
132	Timothy Lee Joseph Dominick	Coldwell Banker Realty	25	\$5,738,250
133	Kyriacos P. Papaleonti	Academy Realty Inc.	25	\$12,098,246
134	Sergey A taksis	Long & Foster Real Estate, Inc.	25	\$12,532,500
135	Barry J Nabozny	RE/MAX Premier Associates	25	\$10,492,100
136	Shannon Smith	Next Step Realty	25	\$10,959,150
137	cory andrew willems	Keller Williams Gateway LLC	25	\$7,708,800
138	Igor Maltsev	Keller Williams Legacy	25	\$8,768,180
139	Aimee C O'Neill	O'Neill Enterprises Realty	25	\$11,126,879
140	Megan Manzari	Cummings & Co. Realtors	25	\$9,162,000
141	Julie Singer	Northrop Realty	25	\$19,919,970
142	Carol Snyder	Monument Sotheby's International Realty	25	\$27,957,778
143	Ashton L Drummond	Cummings & Co. Realtors	25	\$11,269,247
144	Michael Green	Witz Realty, LLC	24.5	\$7,991,848
145	Matthew Mindel	Next Step Realty	24.5	\$12,644,250
146	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	24.5	\$11,103,615
147	Jay J Fischetti	Keller Williams Realty Centre	24.5	\$11,795,000
148	Bob Kimball	Redfin Corp	24	\$9,284,499
149	Tina C Beliveau	EXP Realty, LLC	24	\$6,412,725
150	Kate A Barnhart	Keller Williams Gateway LLC	24	\$7,132,400

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# TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to July 31, 2024

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
1	Kathleen Cassidy	DRH Realty Capital, LLC.	391	\$206,559,882
2	Tineshia R. Johnson	NVR Services, Inc.	331.5	\$174,873,623
3	Bradley R Kappel	TTR Sotheby's International Realty	47.5	\$115,755,481
4	Joseph A Petrone	Monument Sotheby's International Realty	155.5	\$101,576,855
5	Robert J Lucido	Keller Williams Lucido Agency	129	\$95,073,341
6	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	190.5	\$94,831,750
7	Shawn M Evans	Monument Sotheby's International Realty	111	\$84,905,441
8	David Orso	Berkshire Hathaway HomeServices PenFed Realty	66	\$65,184,125
9	Creig E Northrop III	Northrop Realty	70	\$63,196,489
10	Tracy M Jennings	DRH Realty Capital, LLC.	82.5	\$46,666,985
11	Nickolaus B Waldner	Keller Williams Realty Centre	99.5	\$45,852,773
12	Lois Margaret Alberti	Alberti Realty, LLC	117	\$34,652,600
13	Tracy J. Lucido	Keller Williams Lucido Agency	43	\$34,536,043
14	Sunna Ahmad	Cummings & Co. Realtors	46	\$34,110,863
15	Daniel McGhee	Homeowners Real Estate	82	\$33,972,961
16	Matthew D Rhine	Keller Williams Legacy	78	\$33,536,837
17	Lee R. Tessier	EXP Realty, LLC	75.5	\$33,029,193
18	Brian D Saver	Long & Foster Real Estate, Inc.	30	\$31,586,030
19	Gina L White	Lofgren-Sargent Real Estate	64	\$29,688,820
20	Jeremy Michael McDonough	Mr. Lister Realty	71	\$29,413,585
21	Anthony M Friedman	Northrop Realty	35	\$28,944,348
22	James T Weiskerger	Next Step Realty	52	\$28,656,912
23	Un H McAdory	Realty 1 Maryland, LLC	49.5	\$28,505,690
24	Jeannette A Westcott	Keller Williams Realty Centre	52	\$28,452,029
25	Charlotte Savoy	Keller Williams Integrity	60	\$28,437,250
26	Georgeann A Berkinshaw	Coldwell Banker Realty	10	\$28,306,200
27	Heidi S Krauss	Krauss Real Property Brokerage	19	\$27,968,997
28	Carol Snyder	Monument Sotheby's International Realty	25	\$27,957,778
29	Adam M Shpritz	Ashland Auction Group LLC	549.5	\$27,673,334
30	Colleen M Smith	Long & Foster Real Estate, Inc.	31	\$26,313,180
31	Anne Y Herrera-Franklin	Monument Sotheby's International Realty	29	\$25,223,756
32	Karen Hubble Bisbee	Hubble Bisbee Christie's International Real Estate	23	\$24,673,610
33	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	63.5	\$24,412,380
34	Daniel Borowy	Redfin Corp	37	\$23,742,800

RANK	NAME	OFFICE	SALES	TOTAL
35	Scott M. Schuetter	Berkshire Hathaway HomeServices PenFed Realty	30	\$22,959,511
36	Laura M Snyder	American Premier Realty, LLC	46	\$22,803,480
37	Ricky Cantore III	RE/MAX Advantage Realty	23.5	\$21,068,500
38	Shun Lu	Keller Williams Realty Centre	20	\$20,404,160
39	Julie Singer	Northrop Realty	25	\$19,919,970
40	Missy A Aldave	Northrop Realty	31.5	\$19,861,750
41	Brian M Pakulla	RE/MAX Advantage Realty	30.5	\$19,546,400
42	Charlie Hatter	Monument Sotheby's International Realty	14.5	\$19,311,500
43	Veronica A Sniscak	Compass	33.5	\$19,076,726
44	Enoch P Moon	Realty 1 Maryland, LLC	36	\$18,972,880
45	Jeremy S Walsh	Coldwell Banker Realty	37	\$18,771,400
46	Jonathan Scheffenacker	Redfin Corp	38.5	\$18,560,918
47	Michael J Schiff	EXP Realty, LLC	43	\$18,324,875
48	Kelly Schuit	Next Step Realty	35	\$17,967,055
49	Wendy Slaughter	VYBE Realty	28.5	\$17,928,500
50	Francis R Mudd III	Schwartz Realty, Inc.	34	\$17,766,999

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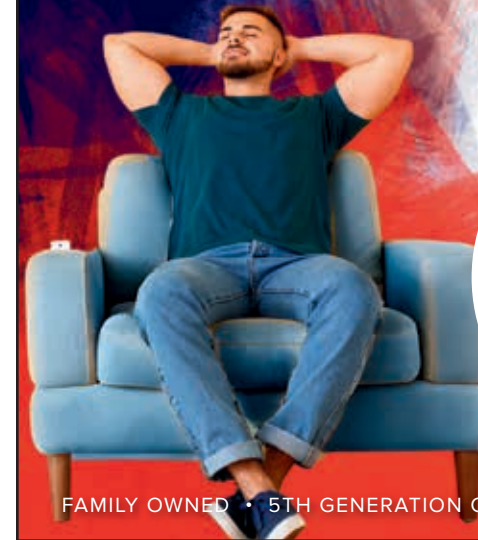
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# TOP 150 STANDINGS • BY VOLUME

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Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
51	Bill Franklin	Long & Foster Real Estate, Inc.	35.5	\$17,609,288
52	Travis O Gray	Engel & Volkers Annapolis	11.5	\$17,411,113
53	Kim Barton	Keller Williams Legacy	38	\$17,357,001
54	Gina M Gargeu	Century 21 Downtown	97.5	\$17,162,802
55	Melanie F Wood	Berkshire Hathaway HomeServices PenFed Realty	19	\$17,038,700
56	Nancy Gowan	Engel & Volkers Annapolis	30	\$16,636,680
57	Jennifer Schaub	Long & Foster Real Estate, Inc.	25	\$16,634,500
58	Yevgeny Drubetskoy	EXP Realty, LLC	45.5	\$16,615,750
59	Robert A Kinnear	RE/MAX Advantage Realty	19	\$16,381,500
60	Louis Chirgott	Real Broker, LLC	34	\$16,327,137
61	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	36.5	\$16,298,400
62	Daniel B Register IV	Northrop Realty	63	\$16,254,801
63	Timothy Langhauser	Compass Home Group, LLC	37	\$16,245,480
64	Bryan G Schafer	Next Step Realty	32	\$16,149,568
65	Nancy A Hulsman	Coldwell Banker Realty	33	\$16,064,910
66	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	44.5	\$16,056,540

RANK	NAME	OFFICE	SALES	TOTAL
67	Phillippe Gerdes	Real Broker, LLC - Annapolis	29.5	\$15,961,790
68	Mark D Simone	Keller Williams Legacy	37.5	\$15,941,920
69	Jessica DuLaney (Nonn)	Next Step Realty	32	\$15,875,950
70	June M Steinweg	Long & Foster Real Estate, Inc.	17	\$15,760,999
71	Elizabeth C Dooner	Coldwell Banker Realty	14	\$15,715,000
72	Mary C Gatton	Redfin Corp	30	\$15,575,500
73	Jennifer A Klarman	Long & Foster Real Estate, Inc.	22	\$15,434,193
74	Jennifer Holden	Compass	20	\$15,376,330
75	Kristi C Neidhardt	Northrop Realty	17.5	\$15,236,000
76	Sharon Y Daugherty	Keller Williams Select Realtors	28	\$15,121,900
77	Ashley B Richardson	Monument Sotheby's International Realty	23	\$15,023,500
78	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	30.5	\$15,005,125
79	Jean Berkinshaw Dixon	Coldwell Banker Realty	6	\$15,002,500
80	Tyler Ell	Keller Williams Realty Centre	31.5	\$14,752,214
81	Mitchell J Toland Jr.	Redfin Corp	36	\$14,558,750
82	Kimberly A Lally	EXP Realty, LLC	35	\$14,550,390
83	Catherine Barthelme Miller	AB & Co Realtors, Inc.	19	\$14,463,400
84	Vincent M Caropreso	Keller Williams Flagship of Maryland	30.5	\$14,261,828
85	Wendy T Oliver	Coldwell Banker Realty	19	\$14,176,500
86	Adam Chubbuck	Douglas Realty, LLC	35.5	\$14,163,075
87	Deepak Nathani	EXP Realty, LLC	28	\$14,118,441
88	Jessica L Young-Stewart	RE/MAX Executive	31.5	\$14,061,540
89	Matthew P Wyble	Next Step Realty	23	\$14,048,897
90	Lisa E Kittleman	Keller Williams Integrity	22.5	\$13,976,742
91	Allen J Stanton	RE/MAX Executive	31.5	\$13,907,700
92	Edward S Treadwell	VYBE Realty	29	\$13,859,200
93	Betty P Batty	Compass	12.5	\$13,859,085
94	Jason W Perlow	Monument Sotheby's International Realty	23	\$13,813,160
95	Julia H. Neal	Next Step Realty	31	\$13,810,100
96	Tom Atwood	Keller Williams Legacy	37.5	\$13,775,114
97	Sarah Greenlee Morse	TTR Sotheby's International Realty	11	\$13,743,500
98	Liz A. Ancel	Cummings & Co. Realtors	35	\$13,720,450
99	Marina Yousefian	Long & Foster Real Estate, Inc.	23	\$13,711,758
100	Brendan Butler	Cummings & Co. Realtors	30	\$13,615,650

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# TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to July 31, 2024

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
101	Mark Richa	Cummings & Co. Realtors	33	\$13,578,470
102	Michael Soper	Next Step Realty	36.5	\$13,556,400
103	James M. Baldwin	Compass	22	\$13,556,020
104	Michelle K Pappas	Berkshire Hathaway HomeServices Homesale Realty	14	\$13,430,000
105	Sarah E Kanne	Gibson Island Corporation Real Estate	4	\$13,382,500
106	Tony Migliaccio	Long & Foster Real Estate, Inc.	31	\$13,368,990
107	Carla H Viviano	Viviano Realty	23	\$13,346,500
108	Bob A Mikelskas	Rosario Realty	32.5	\$13,265,395
109	Michael Myslinski	Next Step Realty	25.5	\$13,058,050
110	Jason P Donovan	RE/MAX Leading Edge	20	\$13,025,250
111	Melissa L Murray	Compass	17.5	\$13,014,900
112	Sarah E Garza	Keller Williams Flagship of Maryland	21.5	\$12,944,990
113	Din A Khaled	Keller Williams Integrity	21	\$12,923,700
114	Donna J Yocum	Keller Williams Realty Centre	19.5	\$12,815,915
115	Arian Sargent Lucas	Lofgren-Sargent Real Estate	12	\$12,810,220
116	Matthew Mindel	Next Step Realty	24.5	\$12,644,250
117	Sergey A taksis	Long & Foster Real Estate, Inc.	25	\$12,532,500
118	Krissy Doherty	Northrop Realty	30	\$12,475,340
119	Andrea G Griffin	Compass	16	\$12,420,020
120	Nicki Palermo	RE/MAX One	20	\$12,405,630
121	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	41.5	\$12,403,975
122	Blair Kennedy	Keller Williams Realty Centre	20.5	\$12,381,696
123	Reid Buckley	Long & Foster Real Estate, Inc.	11	\$12,370,000
124	Raj Singh Sidhu	Your Realty Inc.	42	\$12,351,324
125	O'Mara Dunnigan	Keller Williams Flagship of Maryland	22	\$12,284,390
126	Gregory A Cullison Jr.	EXP Realty, LLC	39.5	\$12,276,745
127	Erica K Baker	TTR Sotheby's International Realty	18	\$12,267,500
128	Jeff D Washo	Compass	23.5	\$12,204,220
129	Steve Allnutt	RE/MAX Advantage Realty	17.5	\$12,182,000
130	Nataliya Lutsiv	RE/MAX Executive	21	\$12,177,520
131	James P Schaecher	Keller Williams Flagship of Maryland	16.5	\$12,102,000
132	Kyriacos P. Papaleonti	Academy Realty Inc.	25	\$12,098,246
133	Kathryn Liscinsky	Compass	12	\$12,056,500
134	Leslie Ikle	Redfin Corp	21	\$12,040,990

RANK	NAME	OFFICE	SALES	TOTAL
135	Rachel Best	RE/MAX Leading Edge	17	\$12,009,999
136	David Marc Niedzialkowski	Redfin Corp	29	\$11,966,991
137	Zugell Jamison	Cummings & Co. Realtors	19	\$11,952,500
138	Anne L Henslee	Cummings & Co. Realtors	14	\$11,824,700
139	Jay J Fischetti	Keller Williams Realty Centre	24.5	\$11,795,000
140	F. Aidan Surlis Jr.	RE/MAX Leading Edge	21.5	\$11,777,250
141	Alisa Goldsmith	Next Step Realty	15	\$11,757,767
142	Linda Ridenour	Taylor Properties	2	\$11,750,000
143	Carlos A Espinoza	Jason Mitchell Group	22.5	\$11,741,400
144	Elisheva Ashman	Pickwick Realty	22.5	\$11,665,500
145	Lauren Shapiro	Long & Foster Real Estate, Inc.	21	\$11,591,615
146	Jason F. Rubenstein	Cummings & Co. Realtors	18	\$11,589,000
147	Nicholas Cintron	APEX Realty, LLC	18	\$11,511,752
148	Karla Pinato	Northrop Realty	10.5	\$11,488,500
149	Lisa Alatis-Hapney	Samson Properties	14	\$11,486,949
150	Vincent J. Steo	Your Home Sold Guaranteed Realty	30	\$11,470,940

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**jennifer.wehner** I went home to my husband yesterday and said that in my 17 years in real estate, it was the most productive day I've EVER had 🙌

The last two days have been spent with Jenn Schiff from Manifest Consulting, and our minds are BLOWN 🤯 Yesterday, she went through business planning and refining with our team and to say my brain is going a million miles an hour after the last 48 hours is an understatement! 🙌

I'm so excited to begin our business plan that is SO achievable and easy to execute. Building a business is a journey, but its people like Jen Schiff that make it worth it!

**Danny Cohen**  
**Jennifer Lang Schiff** You do an amazing job and not just coach but add real actual resources that I can utilize to help make it easy for me to take my business to the next level. Thank you for all the support. I am grateful to be in business with you.

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**Beth Wood**

**PRODUCING BRANCH MANAGER**

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