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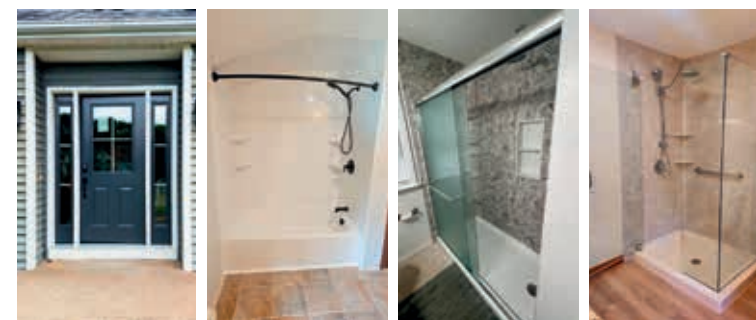


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Ian operates in CT, MA, & NY. He previously worked in Western Connecticut and parts of New York, specializing in septic inspections. He brings a unique blend of expertise to his role. He holds a Phase I Subsurface Sewage Disposal Certification from the CT DPH and various InterNACHI licenses related to septic systems.

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# MEET THE NEW HAVEN & MIDDLESEX REAL PRODUCERS TEAM



**Sam Kantrow**  
Owner/Publisher



**Ed Bermudez**  
Photographer



**George Grotheer**  
Content Writer



**Jaime Wood**  
Event Coordinator



**Jack Ardrey**  
Operations Specialist



If you are interested in contributing or nominating REALTORS® for certain stories, please email us at [sam.kantrow@realproducersmag.com](mailto:sam.kantrow@realproducersmag.com).

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**NEW HAVEN & MIDDLESEX REAL PRODUCERS**

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**You're Invited: New Haven & Middlesex Real Producers Launch Party!**

Hey everyone!

We're excited to invite you to the New Haven & Middlesex Real Producers Launch Party! Mark your calendars for October 10th from 5:30-7:30pm for an evening filled with amazing company and great conversations.

This is the perfect chance to mingle with the top real estate agents in our area and connect with some of the best affiliates who support our magazine—think lenders, inspectors, builders, and more. It's all about building relationships, collaborating with like-minded professionals, and strengthening the ties that make our industry thrive.

**Here's what you can look forward to:**

- Meeting new, up-and-coming real estate stars and catching up with old friends.
- Building meaningful connections with successful agents and top-tier vendors.
- Enjoying free food and drinks in a laid-back atmosphere.

We're incredibly grateful to our sponsors for making this event possible and can't wait to celebrate with you all.

Keep an eye out for your email invite and be sure to RSVP soon. Don't want to wait? You can confirm your spot by emailing us at [sam.kantrow@realproducersmag.com](mailto:sam.kantrow@realproducersmag.com) or texting 203-435-6891.

Looking forward to seeing you there!

Best,  
Sam



# FAQ

## ALL ABOUT NEW HAVEN & MIDDLESEX REAL PRODUCERS



The first Real Producers magazine started in Indianapolis in 2015. Real Producers is now in over 130 markets across the nation and is continuing to grow nationwide.



### Q: WHO RECEIVES REAL PRODUCERS MAGAZINES?

**A:** The top 300 real estate agents across New Haven/Middlesex County Real Producers and our preferred partners.

### Q: WHAT IS THE GOAL OF THIS MAGAZINE?

**A:** We believe that we are better together. When we surround ourselves with other successful, like-minded people, we grow to new heights. Real Producers is a platform that brings together the most accomplished individuals in the New Haven/Middlesex County Real Producers real estate sector.

By curating an exclusive community comprised of the top 300 real estate agents and RP-vetted businesses in each market, we foster a shared space for sharing stories, celebrating successes, discussing market trends, and highlighting

upcoming events. Our monthly publication is dedicated to connecting, informing, and inspiring, encompassing anything that contributes to the enrichment of our community.

### Q: DOES REAL PRODUCERS HAVE EVENTS?

**A:** Yes! We have specific networking events throughout the year.

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

**A:** The process for getting featured in our magazine is straightforward. To be eligible, you need to be on

the top 300 list, and we value nominations highly. Whether you're a real estate agent, business, broker, owner, or someone who admires the work of others, you can nominate individuals, including yourself. Even office leaders have the opportunity to nominate outstanding real estate agents. We take every nomination seriously and consider anyone from the top 300 list who is brought to our attention. While we cannot guarantee a feature, we strongly encourage you to connect with one of our team members, show support for Real Producers, and participate in our private events. These steps can enhance your chances of being featured in our publication.

### Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?

**A:** Zero, zilch, zippo, nada, nil. It costs nothing to agents, so nominate away! We are not a pay-to-play model. We share **REAL** stories of **Real Producers**.

### Q: WHO ARE THE RP-VETTED BUSINESSES?

**A:** The RP-vetted businesses featured in our publication represent the some of best in the business in their respective categories within the New Haven/Middlesex County Real Producers. You can easily locate them in our index. We do not randomly select businesses, nor do we collaborate with every business that approaches us. We prioritize businesses that have received your stamp of approval through recommendations and each business showcased has been personally recommended by many of the top agents featured in our publication. Before featuring any business, our team conducts additional vetting to ensure they align with our community's values and bring substantial value. Our aim is to build a robust network that not only includes the best real estate agents but also features top-tier businesses, fostering collective growth and strength within our community.

### Q: HOW CAN I RECOMMEND A BUSINESS?

**A:** If you want to recommend a business that works with top real estate agents, please email or message us - **Email: sam.kantrow@realproducersmag.com**



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# WHAT IS Real Producers?

WELCOME TO NEW HAVEN & MIDDLESEX REAL PRODUCERS!

We provide a platform to connect, elevate and inspire the top real estate professionals across the Connecticut Shoreline.

publisher's note  
By Sam Kantrow

It is a privilege to introduce Real Producers to our region and to celebrate the exceptional contributions each of you makes to the Connecticut Shoreline real estate community. Having lived here my whole life and worked in television/media for the last 14 years, it brings me profound joy and excitement to have the opportunity to showcase your achievements, nurture your connections, and acknowledge your unwavering commitment to excellence in serving your clients.

Real Producers originated as a simple concept in 2015 in Indianapolis and has rapidly expanded nationwide. The thriving Real Producers community now spans over 130 locations, revolutionizing the way the real estate community collaborates throughout the U.S. As we begin this journey

together, I commit to fostering community connection and forums dedicated to acknowledging and highlighting the unique qualities that make each of you iconic.

In the years ahead, my goal is to conduct interviews with each of you, sharing your success stories in upcoming issues. I eagerly anticipate commemorating your achievements at our events, offering valuable tools and connections to support the growth of your businesses, and representing your collective passion for this industry that we all share.

Here are some quick facts about Real Producers:

#### DISTRIBUTION:

This magazine will be delivered to the mailboxes of the top 300 agents in New Haven and Middlesex Counties every month. The selection of these 300 agents is based on compiled MLS data over the last year. If you are receiving a hard copy of the publication, it is because you belong to the distinguished group representing the top 5%.

#### CONTENT:

This publication revolves around YOU—the Connecticut Shoreline real estate community. Our aim is to share personal

and distinctive stories about members of this community, providing a platform for you to inspire greatness in others. As we expand, our commitment remains to deliver fresh content exclusively centered on the top 5% and our Preferred Partners. It's important to note that **we have nothing to sell to real estate agents**; being featured in this publication is absolutely FREE. Agents can be featured by nomination from a peer, leader, or influencer. We actively encourage nominations and appreciate learning about agents who are making a significant impact in our market.

#### PREFERRED PARTNERS:

Those identified as "Preferred Partners" in the index of this publication are integral members of this exclusive community. You will find them featured in every issue, participating in our private events, and actively engaging in our online community. We maintain a selective approach, allowing only those businesses recommended by members to be a part of our community.

Each Preferred Partner showcased in this publication has been recommended by one or more of you. Our objective is to provide you with an extensive array of resources to enhance your business, ensuring that you consistently stand as a trusted referral source for your clients and customers.

#### EVENTS:

In addition to our monthly publication, we organize social and educational events throughout the year. Our aim is to unite the best of the best while contributing to and bolstering our local communities. And, of course, we fully intend to have a good time doing it! Information about upcoming events will be shared through the publication. Stay tuned for exciting updates!

#### CONTRIBUTION:

If you are interested in contributing, nominating REALTORS® for certain features, know of additional top-notch affiliate partners who would be a great fit for our community, or would simply like to learn more, please reach out to me anytime. I look forward to meeting with every one of you in the near future.



I would like to take a moment to acknowledge our Preferred Partners for their vision and belief. Their commitment is an essential part of bringing New Haven & Middlesex Real Producers to life and will provide the framework for our continued growth and success. I also would like to extend a heartfelt "thank you" to my incredible team, all of whom orchestrated this inaugural publication with me. This second issue is dedicated to each of you, but especially the dad's!

I appreciate you all and I look forward to seeing you all at our launch party coming soon!

#### Sam Kantrow

Owner/Publisher  
New Haven and Middlesex County Real Producers  
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Photo by Rise Visual Media



# ELSY SACAZA

▶ agent to watch

By George Grotheer

COLDWELL BANKER REALTY

Two years in and already an agent to watch. Elsy Sacaza says her introduction to this industry has been a challenging journey, but she would not have taken the first steps any other way. The bilingual realtor says she loves helping others, talking with people, and guiding clients through the buying or selling process as they look for a place to plant roots.

Sacaza says she did not expect to pursue work in Connecticut real estate as an agent – her career began with aspirations in property investment. On the advice of a friend, she picked up a real estate job to learn about the business, develop some name recognition, and help others with a common interest in real estate investment. She worked part time, trying to make a name for herself – and over two years, that has blossomed into hours upon hours of work each day, constantly working to improve her work and strengthen her ties with her community.

While her pursuit of a career in real estate investment has been placed on the back burner as she works as an agent, she has found another investment outlet besides real estate: herself. She has found mentors, workshops, classes, and other opportunities to further her goals of bettering herself as an all-around realtor. Sacaza says Steve Votto has been a phenomenal mentor and leader as she has developed her craft in this industry, helping her grow as a real estate professional and accelerate her ascent. Sacaza says she tries not to let a single day pass without feeding her brain – and it's that constant dedication that has put her on a path to superstardom in Connecticut real estate and beyond.

Photo by Rise Visual Media



Elsy with sister Xiomara and mom Kimberly



Photo by Rise Visual Media

As is the case with any up-and-coming agent, Sacaza has discovered a need to read the terrain and adapt as the market shifts. She says finding inventory has been a thorn in her side, trying to find the perfect match in each sale for each client.

Sacaza calls the buying process both challenging and heart-breaking – saying she feels that every person with a goal of home ownership should be able to live in the house they want. Despite setbacks, like being outbid by a cash buyer or being unable to find a client’s dream home, Sacaza says she tries to maintain

a positive outlook – approaching each potential sale with the same excited attitude to help a dream come true.

Real estate has become a passion for Sacaza in a way that she may not have initially anticipated. She calls it a true passion – and has set lofty goals for herself. In the next few years, she sees herself stepping beyond local real estate to become a top agent in the state – country – and world. She is bilingual and loves to travel – so turning Elsy Sacaza into a global brand should be light work.

Best agent in the world? If her trajectory continues like this... it is well within reach.



she tries not to let a single day pass without feeding her brain – and it’s that constant dedication that has put her on **a path to superstardom**

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## NEW ENGLAND AERIAL CLEANING CO.

New England Aerial Cleaning Co. started, simply enough, with a problem that had to have a better solution. For Dennis Croteau, he was looking for the best approach to clean his own roof of moss and algae, that did not require the traditional ladders or scaffolding. Croteau is an aviation flight test engineer with a Masters Degree in Engineering and is always searching to apply technology to common solutions. As an avid reader of aviation and tech publications, he found a company that designed drones specifically for the application of exterior washing and began developing his company from the ground up – using this technology to help others in the same position he found himself.

As a hobbyist drone operator, he was using the technology to take photos and videos for pleasure. Croteau decided to become an FAA licensed commercial drone operator, taking love of flying and his entrepreneurial spirit to achieve something special and provide necessary service for his community that goes beyond traditional power-washing operation.

Investing tens of thousands of dollars in high-end equipment was a leap of faith, Croteau says, but so was investing in himself. He had never seen a business like New England Aerial Cleaning – so he asked around for feedback and made a joint decision with his wife to use their savings to pursue this unique venture. He calls it a huge risk, but it has paid off as he is always expanding his clientele – giving homes and other buildings a cleaner look at an affordable rate.

Photography by  
Rise Visual Media



Photography by  
Rise Visual Media



**Using a drone makes cleaning steep tall peaks or pitched roofs much easier as a business operator – and less risky as a crew member, as he does not need to ascend himself.”**



Beyond the roof washing that started it all, he also offers solar panel cleaning, house washing, and deck and patio washing. Croteau says his business sets itself apart from competitors by eliminating the need for lifts or scaffolding – the setup of which requires a workable footprint for the equipment, time and resources that he feels can be better allocated toward the actual execution of the job.

He says using a drone makes cleaning steep tall peaks or pitched roofs much easier as a business operator – and less risky as a crew member, as he does not need to ascend himself. His drone covers over three hundred square feet a minute, speeding up the cleaning process and allowing him to take on more jobs than an average cleaning service and he passes that time savings on to his customers by offering a lower rate than traditional house washing companies.

Croteau says he has formed a sturdy relationship with Connecticut realtors and homeowners looking to list their houses and is a

member of the New Haven Middlesex Realtors Association – as people try to sell their homes, they want a clean exterior to make the space more appealing from the outside. Enter Dennis Croteau: the drone knocks out a cleaning job in minutes and he can move on to the next job – and the next, and the next.

A positive element of his quicker jobs, Croteau says, is that he gets to spend more time with his wife, two daughters, and son. He is on the Board of Directors and coaches his daughter's lacrosse team in his free time, and the Croteau clan enjoys spending time in Vermont – skiing in the winter and boating in the summer. As New England Aerial Cleaning Co. takes off, now a few years in, it appears there will be plenty of time and resources to continue enjoying his loved ones' company for years to come.

**The drone knocks out a cleaning job in minutes and he can move on to the next job – and the next, and the next.”**





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# D'OSTILIO, JR.

With decades of experience in real estate, Frank D'Ostilio is no stranger to how the market works. He has seen the market rise, fall, and rise and fall again. Through it all, he has seen his name rise to prominence in Connecticut real estate as a business owner, realtor and team leader... earning him a spot among the top agents in the state.

John Wareck. Today, Wareck D'Ostilio Real Estate, with its 70 plus agents, is an exclusive affiliate of Houlihan Lawrence Real Estate of Westchester County, NY. Wareck D'Ostilio was pursued by 28 different Brokerages and chose Houlihan Lawrence because its Broker-to-Broker referrals are the best in the industry, the exceptional support and tools they provide each



Before his career in real estate took off – or even began – D'Ostilio earned an accounting degree and spent his days auditing banks that made mortgage loans. Eventually, he secured his real estate license, bought a few pieces of investment real estate, and started his own brokerage, not once, but twice.

The second time was in 2012 in partnership with

agent, and a reputation for excellence that dates back to its founding in 1888.

“I have developed many agent careers in my years as a Broker,” D'Ostilio said. Among those are two members of his trusted team – fellow realtor Blake Arruda, with whom he has worked for five years, and administrator Jaime Martone, who has been



with D'Ostilio for even longer. This unit has established a chemistry that keeps clients coming back again and again. “Blake and Jaime can grow the business and run the team long after I retire,” D'Ostilio added. He also encourages agents to buy their own investment properties.

Outside the office, Frank D'Ostilio treasures both family and the great outdoors. He and his wife Mary, married for 32 years, have raised three children who are now pursuing their own paths in different states. Frank and Mary make family a priority, regularly visiting their children whenever possible. Frank, an outdoor enthusiast, loves playing golf and pickleball and is always on the lookout for new and challenging hiking trails. Additionally, he and Mary enjoy frequent trips to New York City, savoring the vibrancy and culture the city has to offer.

As he enters this new chapter of life, Frank remains deeply committed to his career in



Connecticut real estate, with no plans for slowing down anytime soon. His focus now is on fortifying the legacy he has built, continuing to contribute his expertise and passion to the field for years to come. He is now on the Advisory Board of the Southern Connecticut State University School of Business, where he enjoys mentoring and coaching future business leaders.

With a breadth of experience spanning more than 35 years, it is safe to say that - if there is a property to buy or sell- Frank D'Ostilio and his team will put their names on it.





# \$600 Lender Credit\* Towards Appraisal Costs for Connecticut Teachers!

\* This is an offer for a lender credit of \$600 towards appraisal costs at closing for current K-12 Teachers employed by the state of Connecticut. This is valid on applications received on or after 09/01/2024 and loan must be closed by 09/01/2025. Please mention offer upon application.

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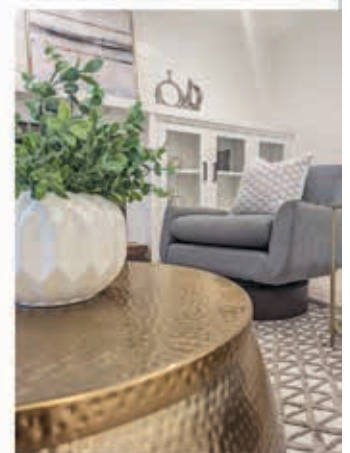
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# BACK TO SCHOOL RATE SHOPPING? HERE'S WHAT YOU NEED TO KNOW!

Lenders typically analyze several key factors when determining mortgage rates:

**Credit Score:** A higher credit score generally results in a lower interest rate because it indicates a lower risk of default.

**Loan-to-Value Ratio (LTV):** This ratio compares the loan amount to the appraised value of the property. Lower LTV ratios can lead to better rates.

**Debt-to-Income Ratio (DTI):** Lenders look at the borrower's monthly debt payments compared to their income. A lower DTI ratio suggests better financial health and can lead to more favorable rates.

**Down Payment:** A larger down payment reduces the lender's risk and can lead to a lower interest rate.

**Loan Type and Term:** Different types of loans (e.g., fixed-rate, adjustable-rate) and loan terms (e.g., 15-year, 30-year) come with different rates.

**Economic Conditions:** Current market and economic conditions, such as inflation rates and the Federal Reserve's interest rate policy, also play a significant role in determining mortgage rates.

By understanding these factors, borrowers can take steps to improve their chances of securing a lower mortgage rate.



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