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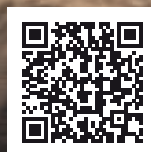
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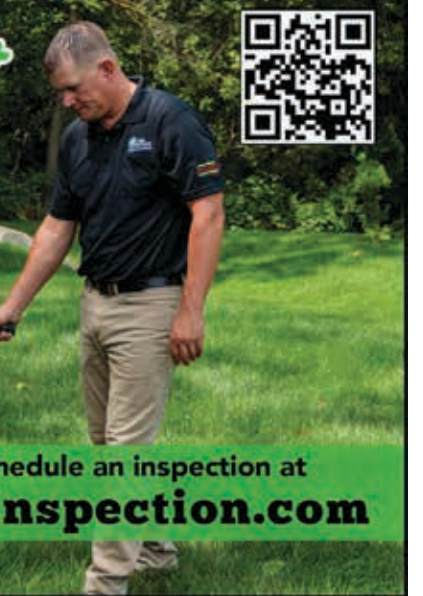
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# PUBLISHER'S Note

Hello September, the Season of Change!

As we transition from the lazy, hazy days of summer into the crisp, invigorating days of autumn, there's a sense of renewal in the air. September is a time of new beginnings, fresh starts, and the perfect opportunity to set new goals and embrace change.

September is also a time for reflection as we look back on the memories made over the summer and the growth we've experienced. It's a chance to appreciate the journey so far and to plan for the exciting months ahead. Let's take this moment to reassess our goals, reignite our passions, and prepare for the opportunities that lie ahead.

Mark your calendars for our Mastermind on October 22nd! It's going to be an amazing way to kick off the fall season.

As we step into September, let's keep this quote in mind: "Autumn shows us how beautiful it is to let things go." Here's to embracing change and making the most of this transformative season.

Cheers to a September filled with new beginnings, fresh perspectives, and endless possibilities!



**KRISTIN BRINDLEY**

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If the home inspector finds something needing repair, it must be fixed before closing.



**FACT:**  
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## EVERGREEN LAKE AGENCY LLC

BUILDING TRUST, PROTECTING FUTURES



### partner spotlight

By George Paul Thomas  
Photos by Chris Kellyman



Meet Lisa Carney, the Agency Owner and President of Evergreen Lake Agency LLC, an insurance agency in Woodbury, NJ. With a passion for client education and a commitment to exceptional service, Lisa has established a reputation for trustworthiness and reliability in the insurance industry. Through her personal journey and professional dedication, Lisa embodies the values of integrity, compassion, and community engagement.

#### NAVIGATING THE PATH

Lisa's journey into the insurance industry is marked by resilience and a desire to help others. In the 1980s, she worked in energy management for various utilities. However, a life-altering car accident in 1990 forced her to reassess her career path. "I was in a car accident that put me out of work. Not only had we just bought our home, but I had also found out I was carrying my son," Lisa shares. "Being on disability was very difficult, so I had to learn about my condition, my rights as a client on disability, and how to navigate the system," she adds. During this time, an opportunity presented itself through her insurance agent, leading Lisa to embark on a career in insurance.

Driven by her personal experiences and a mission to ensure others had the coverage they needed, Lisa became licensed and dove into the insurance industry in 1992. "I became licensed and began my career in insurance with a mission to make sure others had the coverage they needed and to make sure I was there to help them navigate the system," Lisa notes. "Personal and professional risk management needs and claims are difficult



PERSONAL AND PROFESSIONAL RISK MANAGEMENT NEEDS AND CLAIMS ARE DIFFICULT FOR MANY TO UNDERSTAND, SO EDUCATION IS THE KEY TO ENSURING CUSTOMERS KNOW THEIR COVERAGE AND WHY THEY HAVE IT. **THIS BUILDS LASTING TRUST AND LOYALTY.**

for many to understand, so education is the key to ensuring customers know their coverage and why they have it. This builds lasting trust and loyalty," she emphasizes.

Her commitment to community service parallels Lisa's dedication to the insurance industry. She has been actively involved with local non-profits for over three decades, helping them grow and become more efficient. She currently sits on the Board of Directors of the United Way of Gloucester County and serves on her church council. Recently, she concluded a ten-year tenure on the Board of Directors for the Gloucester County Chamber of Commerce, where she held several leadership roles, including Secretary, Vice Chair, Chairperson, and Immediate Past Chair.

#### BUILDING LASTING RELATIONSHIPS

Located in Woodbury, New Jersey, Evergreen Lake Agency LLC stands out as a beacon of trust and reliability in the insurance industry. With a dedicated team and a commitment to client education, this agency offers a comprehensive range of insurance services to meet its clients' diverse needs.

Led by Lisa, the Evergreen Lake Agency LLC team comprises seasoned professionals dedicated to providing exceptional service. Eleanor Daly, CISR, serves as the office manager and agency producer alongside Donna Barone, who also contributes as agency producer.

Its commitment to client education sets Evergreen Lake Agency LLC apart from similar businesses. Unlike many insurance agencies that simply sell policies, Evergreen Lake Agency takes the time to ensure clients understand their coverage and the reasons behind it. The agency is dedicated to being available for claims, providing advice, and



answering clients' questions about their insurance needs. This approach builds lasting trust and loyalty, distinguishing Evergreen Lake Agency as a customer-centric provider in the industry.

#### FINDING BALANCE BEYOND THE OFFICE

For Lisa, life extends far beyond the confines of the office. With a deep-rooted commitment to integrity and a passion for family and leisure, Lisa embodies a harmonious balance between work and personal pursuits.

Away from the demands of her professional life, Lisa finds solace and joy in the company of her loved ones. Married to Mike for 35 years, the couple shares a love for travel, particularly to warm destinations where they can explore and snorkel. Their adventures are not limited to just the two; they often include their four grown children from VA to RI.

The Carney family circle has expanded even further with the addition of five grandchildren, each bringing their unique joy and energy. Lisa beams with pride as she anticipates the prospect of the younger ones starting their own families, further enriching their familial bonds.

In 2021, the Carneys welcomed a new member into their home—Raven, a half-Lab and half-Great Dane rescue. Raven has quickly become the light of Lisa's life, embodying the unconditional love and companionship that pets bring.

When not immersed in the insurance industry, Lisa and Mike relish their downtime as self-proclaimed homebodies. Their weekends often revolve around leisurely activities with friends, where board games like Catan take center stage. Lisa's competitive spirit shines through during these game nights, adding excitement to the gatherings.

"We are both homebodies," Lisa shares, offering insight into their preferred pastimes and shared interests. "During MLS Soccer season, we spend a lot of time



at Subaru Park watching our Philadelphia Union play," she adds, highlighting their genuine passion for the sport.

#### EMBRACING CHANGE AND CONTINUITY

As Lisa Carney contemplates the future, personally and professionally, her vision is clear and focused. She looks forward to more grandchildren, new travel experiences, and spending playful moments with her beloved dog, Raven. "I will retire someday," she admits, "but I'm sure I will always have a hand in the insurance industry, especially life insurance."

Carney has a clear message for the top-producing Realtors in the area: Evergreen Lake Agency LLC is ready to provide comprehensive coverage for their clients in New Jersey, Pennsylvania, and Delaware. The agency offers various insurance services, including homeowners, landlords, commercial property, vacant homes, and business insurance. Carney is particularly passionate about life insurance, a field in which she has seen countless impactful situations over her 30-plus years of experience. "If a client needs mortgage protection coverage, along with their homeowner's coverage, we would love to be the go-to agency for their clients," she states.



For more information, call Lisa Carney at 856.202.8090 or email [lisa@evergreenlakeagencyllc.com](mailto:lisa@evergreenlakeagencyllc.com)



# GINA

# DURANTE



rising star • By George Paul Thomas | Photos by Devon Nichole Photos

**Ginamarie Durante, affectionately known as Gina or simply G, isn't just a REALTOR® at Keller Williams Main Line Realty and Keller Williams New Jersey; she's a force of nature in the real estate industry. Her clients often describe her as having "a friend on the inside," a testament to her unique blend of expertise, empathy, and genuine care. This distinct approach sets Gina apart, making her not just a real estate expert but a trusted partner in achieving the dream of homeownership.**

### ROOTS AND BEGINNINGS

Gina's journey into real estate is deeply influenced by her family heritage and varied professional experiences. Born in Philadelphia and raised in New Jersey, she grew up in Medford and Mount Laurel, NJ. Growing up in an entrepreneurial family, she learned the values of hard work and determination early on. Her uncle owns Green Eggs Cafe, while her late grandfather owns Tony's Tires. After his passing six years ago, the business was sold but still operates under its original name to honor his legacy.

Her father, a successful South Philadelphia business owner, managed South Philly Billiards and South Philly Video and was also a professional poker player. "I'll always be thankful for him teaching me how to play poker and pool at a very young age," Gina recalls.

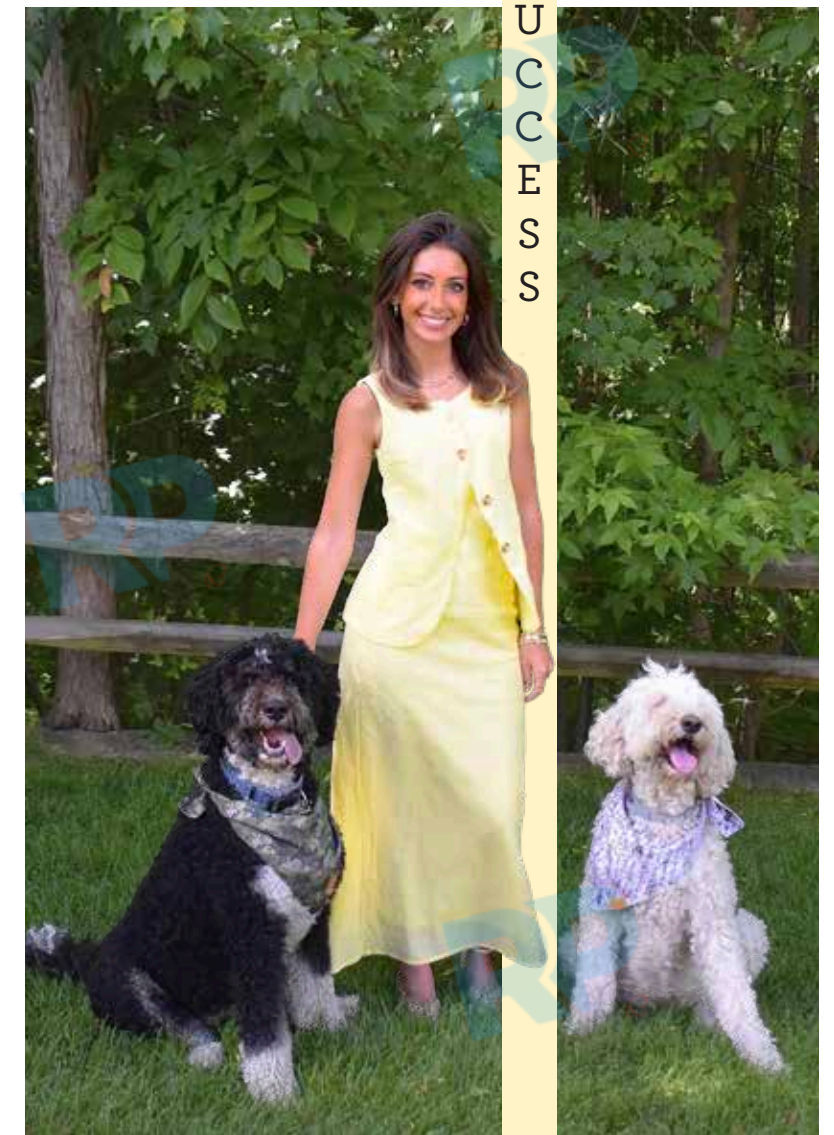
Gina started her career as a dental sales representative, spending a decade in the field. She later owned a yoga and barre studio in Philadelphia, which became famous for its animal yoga events, which attracted media attention and contributed to animal sanctuaries.

Transitioning to real estate in 2021, Gina was drawn to the industry's dynamic nature and the opportunity to build meaningful relationships. "Every day in real estate can bring new challenges and opportunities," she explains. Gina quickly immersed herself in market trends, honed her negotiation skills, and leveraged technology to excel. Recently, she has begun taking on investment projects at the Jersey Shore in Avalon.

Her desire to positively impact and avoid a traditional 9-to-5 job drove her career change. Real estate allowed her to combine problem-solving and negotiation with her entrepreneurial spirit, creating a successful and fulfilling career.

### A FAMILY AFFAIR

Gina's personal life is a testament to her love and dedication to family and pets. She shares her home with her supportive husband, Denny, and their two beloved dogs, Riley and Sadie. Riley, a white Goldendoodle, and Sadie, a black and white Bernedoodle,



# DRIVEN BY SUCCESS



bring boundless affection and playful energy into their lives. “They have my heart and are my entire world,” Gina says, reflecting her deep bond with her furry companions.

Only some people know about Gina’s passion for tennis, a sport she discovered in high school. As a freshman, she quickly excelled, earning a spot on the varsity singles tennis team. Competing as a varsity athlete was both exhilarating and challenging, pushing her to develop skills, strategy, and mental fortitude. Receiving her varsity letter jacket was a proud moment, symbolizing her dedication and hard work.

Beyond her professional life, Gina has a lifelong passion for horses. She was drawn to their grace and spirit from a young age, finding solace and joy in the saddle. Growing up, she spent countless hours riding, whether leisurely through the countryside or competing in the arena. Her bond with horses has taught her invaluable lessons of patience, perseverance, and trust, making them integral to who she is today. Despite her busy schedule, she remains committed to riding as often as possible, cherishing the escape it provides from daily demands.

**LOOKING AHEAD**

Gina lives by the motto, “You don’t have to forgive, and you don’t have to forget to move on. You can move on without any of those things happening. You just become indifferent.” This perspective reflects her resilience and forward-thinking approach to both life and business.

Looking to the future, Gina is set on expanding her influence in the real estate sector as a Realtor with Keller Williams Main Line Unlocked, powered by the McCann team. Her short-term goals include expanding her involvement in local investment projects, starting with the Jersey Shore in Avalon. In the long term, she hopes to give back to her community and positively impact others’ lives through her work.

Gina is not just building dreams one relationship at a time; she is shaping the future of real estate with her determination, expertise, and heartfelt approach to every challenge she encounters.

For upcoming realtors, Gina advises building strong relationships, staying informed, and being proactive. “Focus on building trust and rapport with clients. Networking and referrals are invaluable. Stay ahead of the competition by keeping up with market trends and local regulations, and always anticipate your client’s needs.”



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# CARLO DROGO

## TURNING VISION INTO VALUE



By George Paul Thomas | Photos by Chris Kellyman

“Buy with Confidence, Sell with Success” is a well-known quote that motivates Carlo Drogo, a dedicated REALTOR®, Broker-salesperson, and team lead of The Expert Sales Team from eXp Realty. Carlo is not your typical Realtor. He is known as the “Billboard Guy” in South Jersey because of his dozen billboards and bus shelters throughout the tri-county area, proving his business diligence. Carlo gives his all to his career while remaining family-oriented.

### ONWARD AND UPWARD

In the heart of South Jersey, the small town of Buena is where Carlo’s story begins. Raised in this close-knit community, he now calls Vineland home—a location he believes is the perfect central hub of South Jersey. With the convenience of being less than an hour away from Delaware, Pennsylvania, and the Jersey Shore, it’s an ideal spot that has shaped much of his journey.

In 1999, Carlo proudly walked across the stage as part of the last graduating class of the century from Buena Regional High School. His academic pursuits led him to earn an Associate’s Degree, which paved the way for a substantial 15-year career in public safety. Various roles and responsibilities marked this period, all contributing to a strong foundation of discipline, commitment, and a deep sense of community service.

Despite a fulfilling previous career, Carlo’s passion for real estate was always simmering beneath the surface. “At 24, I purchased my first home—a significant milestone that only fueled my desire to dive deeper into real estate. Just three months later, I invested in a duplex, solidifying my interest in property investment,” Carlo recalls.

However, it was in 2017 that Carlo encountered a pivotal moment that would change the trajectory of his

career. He purchased a bank-owned fixer-upper, an endeavor that inspired him to obtain a real estate license. Balancing a part-time real estate business while working at a small local independent brokerage, he quickly realized his deep passion for the industry.

The turning point came in 2019 during the Triple Play Event in Atlantic City. It was here that Carlo was introduced to eXp Realty. The alignment with their vision and values was immediate, and within a week, he made the decisive move to join their team. The impact was profound—his numbers soared, and Carlo learned a crucial lesson: real estate cannot be efficiently managed as a solo endeavor. Embracing the mantra “Teamwork Makes the Dream Work,” he dedicated himself to fostering collaboration and growth.

The year 2020 marked a new chapter as Carlo founded The Expert Sales



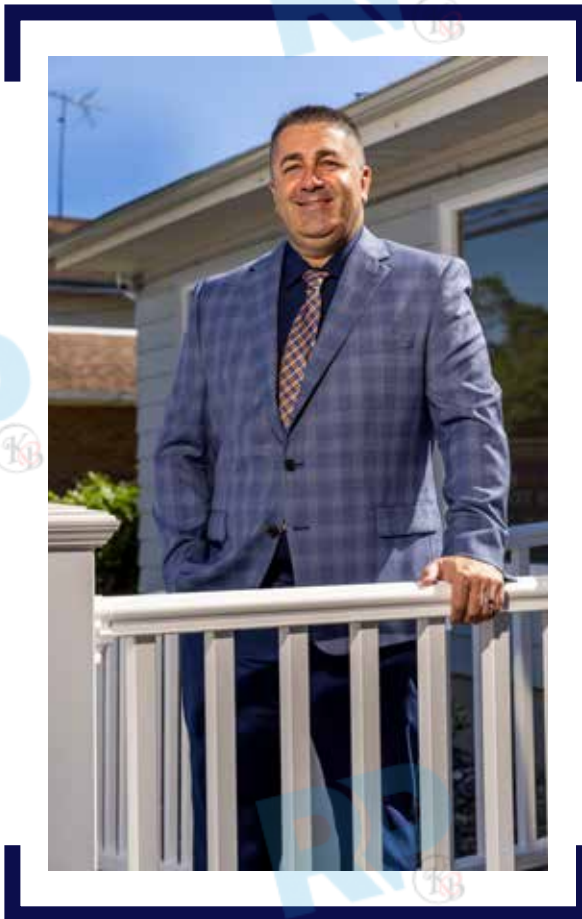


Team, brokered by eXp Realty. Today, his team consists of 12 licensed agents and three administrative employees, each contributing to a dynamic and supportive environment. “While anyone can offer technology and tools and ‘leads’ to an agent, I take great pride in sharing my invaluable knowledge and experience in this industry,” Carlo shares. “I’ve had the privilege of working with many outstanding real estate professionals and strive to learn from those around me,” he adds.

Since becoming a Realtor, Carlo has been involved in over 800 real estate transactions, proving his dedication and expertise. In 2023, Carlo and his team closed 205 Real Estate transactions, comprising 88 sellers, 95 buyers, and 22 rentals. His ability to navigate the

complexities of buying and selling properties has positioned him as a trusted advisor and a go-to expert in the real estate market. Just halfway through 2024, Carlo and his team have already far surpassed over 100 closed transactions, indicating a solid trajectory for the remainder of the year.

Additionally, Carlo has consistently been honored with prestigious awards, reflecting his commitment to outstanding service and exceptional performance. Among his notable accolades are the NJ REALTORS® Circle of Excellence Sales Award® at the Platinum level for three consecutive years from 2021 to 2023, preceded by Gold in 2020 and Silver in 2019. Additionally, he has received the eXp Realty ICON Agent Award four times from 2020 to 2023. Real



Trends also recognized his team, ranking #20 for NJ Teams in closed transaction sides in 2023 and placing #136 for the “Top 250 eXp Teams across the U.S.” in the same year.

### BEYOND TRANSACTIONS

His loving family enriches Carlo’s life. At the age of 30, he met his beautiful wife, Heather, and together, they built a joyful family with three children: Carlo Jr. (9), Marco (8), and Enzo (6). The family cherishes day trips and sightseeing excursions, but their favorite pastime is traveling and vacationing together. “As a family, we enjoy theme parks, local attractions, movies, the beach, and the boardwalk,” Carlo shares.

When not immersed in his professional responsibilities, Carlo enjoys spending time outdoors. Camping, hiking, swimming with his family, and kayaking with friends are among his favorite activities. Despite Carlo’s demanding work schedule, his career in real estate allows him to create his own schedule. “Real estate has allowed me to enjoy life to the fullest while pursuing my goal of visiting 50 states by 50,” he notes. At 43 years old, with over 40 states already visited, Carlo is well on track to achieving this milestone.

Carlo is also dedicated to his community, actively participating in local charities with his eXp Realty team. He frequently donates and supports his nieces and nephews’ school activities and sports and is engaged in many local events, often with an eXp Realty sponsorship. His charitable efforts include donating baskets to many local events, hosting a community shredding event in Buena, and organizing “Ice Cream Fridays” every Friday in July to offer complimentary ice cream to locals and clients this year. Carlo’s commitment to community service reflects his dedication to enriching the lives of those around him.

### LOOKING INTO THE FUTURE

For Carlo, success is about daily financial improvement and resilience. Having faced setbacks in life, he believes true success is

shown by rising stronger and pushing forward productively.

Leading one of the top real estate teams in South Jersey, Carlo remains grateful for his achievements and recognition as a top agent. His success stems from hard work, far beyond a typical 40-hour week. In real estate, more effort equals greater rewards.

Looking ahead, Carlo plans to eventually transition out of daily production to focus on expanding his Real Estate organization and creating additional revenue streams. He aims to purchase a larger building for sustainable

growth and establish a centrally located branch office in South Jersey, accommodating virtual and physical work preferences.

As Carlo ends his narrative, he leaves some valuable advice to up-and-coming top producers, “Start building your database from day one. Use a CRM system or simply paper and pen, but save every phone number you receive and answer all calls. Your cell phone is crucial for your business. Show up to work daily and add value to every interaction, whether with customers or colleagues.”



“  
START BUILDING  
YOUR DATABASE  
FROM DAY ONE.  
”



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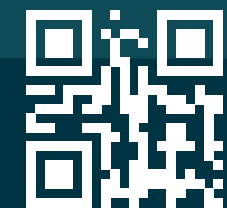


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# THE GATEWAY PROFILE

## BRADLEY ZERBE

### HOMETOWN

Mount Holly, NJ

### EXPERIENCE IN THE MORTGAGE INDUSTRY

26 Years

### BEST ADVICE I'VE RECEIVED

Success is measured not so much by the position that one has reached in life, but by the obstacles that one has overcome while trying to succeed.

### MOST SATISFYING PART OF WORKING WITH CLIENTS

Success is measured not so much by the position that one has reached in life, but by the obstacles that one has overcome while trying to succeed.

### HOW I'M DIFFERENT FROM OTHER LOAN OFFICERS

I'm old school. I meet with as many clients face to face as possible to create bonds and clients for life.

### LAST BOOK I READ

*The Purpose Driven Life* by Rick Warren



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