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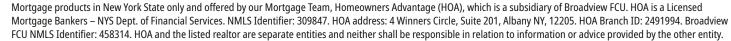
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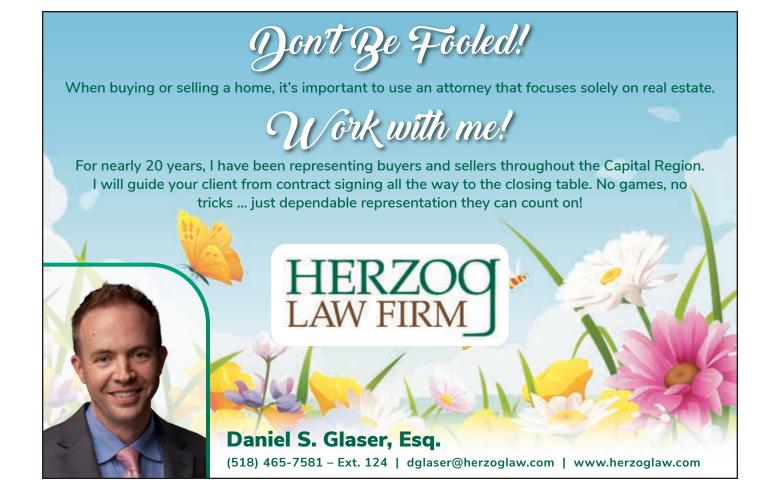
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If you want to nominate someone to be featured in the magazine, please email Wendy@RealProducersKBTeam.com.

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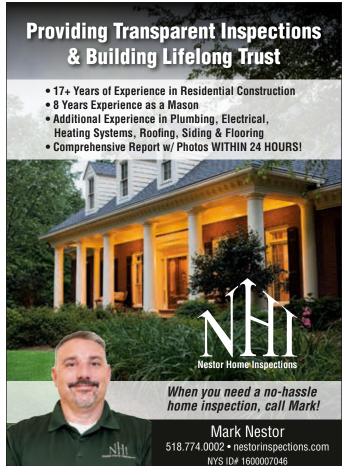
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### Meet The **Team**



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Hello April, the Season of Possibility!

As spring blooms around us, April brings a sense of energy and endless possibilities. It's a time to celebrate the beauty of growth, explore new ideas, and continue the work that fuels our community's success.

We're also looking ahead to a tropical-inspired evening at our **Luau on June 12th!** Get ready to enjoy great company, island vibes, and a night of celebration with our incredible community. Stay tuned for more details—we can't wait to bring a little paradise your way!

As we move through April, let's reflect on this thought:

"The beautiful spring came; and when Nature resumes her loveliness, the human soul is apt to revive also."

Wishing you a season of renewal, inspiration, and new beginnings!



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# How New York State Homebuyers Can Utilize a Land Bank Program to Purchase a Home

BY ERIN P. DELANCEY, ESQ.

For prospective homebuyers in New York State (NYS), the dream of homeownership can feel out of reach due to high property prices and limited affordable housing options. However, land bank programs offer a unique opportunity for buyers to purchase homes at lower costs while revitalizing communities in need. Understanding how these programs work and how to navigate the process can make homeownership a reality for many.

#### What is a Land Bank?

A land bank is a nonprofit or government entity that acquires, manages, and repurposes vacant, abandoned, or foreclosed properties. These properties are often in distressed neighborhoods and are sold at below-market prices to encourage redevelopment. In NYS, there are multiple land banks operating under the New York State Land Bank Act,

which was enacted to help communities tackle blight and promote economic development.

#### **How Homebuyers Can Benefit**

Homebuyers can leverage land bank programs in several ways:

- Affordable Prices: Land banks sell homes at significantly lower prices than the traditional real estate market.
- Renovation Assistance: Some land banks offer grants or financing options to assist with home repairs and renovations.
- Community Revitalization: Purchasing a land bank home contributes to neighborhood improvement and economic growth.
- First-Time Homebuyer Incentives: Many land banks prioritize sales to owner-occupants rather than investors, giving first-time homebuyers a competitive edge.

#### Steps to Purchasing a Home Through a Land Bank

- Research Available Properties: Visit the website of the nearest NYS land bank to explore available properties and understand eligibility requirements.
- Review Application Guidelines: Each land bank has its own criteria, including proof of financial stability and a plan for property renovation.
- Secure Financing: Some land banks require cash purchases, while others accept financing options. Homebuyers should explore renovation loans or grant programs that can assist with required repairs.
- Submit an Application: Interested buyers must submit an application detailing their intent for the property and plans for rehabilitation.
- Complete the Purchase: Once approved, buyers finalize the purchase and begin renovations according to the land bank's guidelines.

New York State's land bank program presents an excellent opportunity for homebuyers looking for affordable housing while contributing to community revitalization. By understanding the process and taking advantage of financial assistance programs, buyers can turn vacant properties into cherished homes. If you're looking to purchase a home, exploring NYS land bank opportunities might be the key to making your dream a reality.



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

Rohan & Delancey, PC, located in Albany, New York.



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aura Guillerault is a friendly and dedicated professional with over 15 years at Homestead Funding Corp. She is known for her persistence and commitment to guiding clients through the mortgage process. Her ability to overcome challenges ensures every client reaches the closing table. Laura believes in building lasting relationships with her clients, ensuring they feel confident and informed throughout their journey to homeownership.

#### **A Career Built on Dedication**

Born in Staten Island, NY, Laura moved to Ballston Lake, NY, at the age of five. Her father, an Army veteran, later built a successful career as a Vice President at Citibank in New York City. His dedication to his work and strong leadership influenced Laura's own career path. He also played a key role in helping her secure her first job at Statewide Funding. These early experiences gave her a strong foundation in finance and real estate, fueling her passion for helping others achieve homeownership.

"I started as a processor, learning the ins and outs of the business," she recalls. From that experience, she developed a keen eye for detail and a thorough understanding of loan structuring.





Since joining Homestead Funding
Corp., Laura has helped many families
achieve homeownership. "Helping
people navigate the process and reach
the finish line is the most rewarding
part of my job," she says. Despite
market fluctuations, she remains
committed to her clients. "I never give
up—getting difficult files to the closing
table is what drives me."

Homestead Funding Corp.,
headquartered in Albany, NY, with Laura
operating out of the Saratoga branch, has
a team of 300 employees. While Laura
works independently, she collaborates
with an exceptional operations team
that supports her in delivering top-tier
service. "My success comes from being
genuine, treating everyone with respect,
and always going the extra mile."

Laura stays up-to-date with changes in the mortgage industry, including fluctuating interest rates and evolving loan regulations, to provide the best possible service. She believes in transparency and ensures clients understand all their options, which has helped her develop strong partnerships with top-producing Realtors in her network.

#### **A Life Beyond Mortgages**

Laura has been married to her husband, Robert Guillerault, for nearly 23 years, and they cherish their dog, Lucy. Her bond with her mother is strong. "She was my matron of honor at my wedding," Laura shares. "I was also very close to my dad, who passed away almost three years ago. I miss him terribly."

Laura has a large, close-knit family, including three brothers, their spouses, and nine nieces and nephews. She and Robert take joy in spoiling them and spending time with extended family and friends. "Family is everything to me, and I feel incredibly fortunate to have such a strong support system," she says.

In her free time, Laura enjoys boating, family dinners, and traveling. She also makes time for workouts and socializing. If she weren't a loan officer, she says she'd own a flower shop. "That's been a dream of mine for years," she reveals. She finds joy in arranging flowers and appreciates the creativity and personal



Lucy loves duck hunting on Saratoga Lake



touch it brings—qualities she also applies to her mortgage business.

Beyond her career and family, Laura is deeply involved in community organizations, participating in events that give back to local causes. Whether supporting charity fundraisers, mentoring new professionals in the mortgage industry, or sponsoring community events, she believes in

Commitment to Excellence

making a meaningful impact beyond

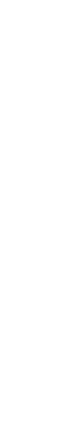
### Commitment to Excellence and Giving Back

her professional role.

Laura is focused on excelling as a loan originator while giving back to the real estate community. She believes in educating agents and clients about loan products and effective ways to navigate home buying. "Being there for agents and helping them understand how we can assist clients is key," she says.

One of her favorite quotes encapsulates her approach to business and life: "Your smile is your logo, your personality is your business card, how you leave others feeling after an experience with you becomes your trademark."

She is always looking for ways to improve her business and provide even better service. Over the next 5-10 years, she aims to continue growing her network, mentoring aspiring loan originators, and further strengthening relationships with top real estate





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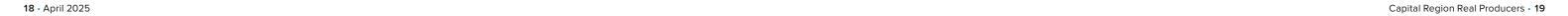


professionals. "My goal is to be as successful as possible in this field while also giving back to the real estate community," she says.

When asked what she hopes people take away from this feature, Laura emphasizes approachability and perseverance. "I want people to know that I will always have their back—I never give up."

Ready to make your homeownership dreams a reality? Contact Laura Guillerault at Homestead Funding Corp. for expert guidance and personalized mortgage solutions. Email her at lguillerault@homesteadfunding.com or call 518-669-9664 to get started today.





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Success in real estate often comes with years of experience, but Anganese Gomez is proving that passion, dedication, and a strong work ethic can accelerate the journey. A solo agent with Krutz Properties, Gomez has quickly built a reputation for her commitment to clients and relentless drive. Confident, spontaneous, outgoing, and accepting, she brings a natural ease to her work, making the home-buying process feel less stressful and more exciting.

In just her first six months, Gomez closed an impressive number of transactions, establishing herself as a formidable presence in the industry. As she looks ahead to even bigger goals, she reflects on the path that led her here, the lessons she's learned, and why she's just getting started.

#### **Embarking on a Journey**

Born in San Angelo, Texas, and raised in Fort Plain, NY, Gomez took an unconventional route to real estate. With an associate degree from FMCC, she initially studied psychology, believing she'd work in a field that focused on understanding people.

However, life had other plans. Friends, family, and her significant otheroften pointed out that her personality made her a natural fit for real estate. The idea resonated, and in June 2024, she officially became a licensed agent with Krutz Properties.

"Ironically, I grew up living in apartments all my life," Gomez says. "So, to now be in a position where I help families achieve one of the biggest milestones in life—owning a home—is the most rewarding feeling."

Her background in psychology has given her an edge, allowing her to connect with clients on a deeper level. "The more people you meet, the more you develop, learn, and grow as a person," she explains. "I've been exposed to so many individuals and have learned more than I could have imagined from them."

#### Passion, Purpose, and **Personal Approach**

From day one, Gomez approached real estate as more than just a career—it was a way to make a lasting impact.

"My purpose in life is to help people," she states. "This career allows me to do exactly that—help individuals and families find a home that fits their wants and needs."

That people-first mentality drives everything she does. Rather than focusing solely on transactions, Gomez



prioritizes trust, relationships, and understanding her clients' unique needs. She appreciates the flexibility real estate offers, allowing her to be fully present for those she serves.

"This career suits me and my lifestyle the best," she says. Without rigid constraints, she can dedicate her time to ensuring buyers and sellers feel confident and informed every step of the way. That commitment shines through in some of her favorite moments:

"The excitement in a client's voice when they hear their offer has been accepted. Watching children run through a house,

picking out their rooms. Being trusted to guide someone through one of the biggest financial decisions of their lives—it never gets old."

That deep emotional investment in her work is what makes Gomez stand out. "I am very emotionally invested in my career," she admits. "I get to know my clients as much as they are willing to share. I never apply pressure because I want them to feel comfortable throughout the process."

Her availability is another key advantage. "At this stage in my life, with only my two cats as responsibilities, my schedule is completely open. I work around my clients, not the other way around."

That adaptability, combined with her work ethic and drive, makes her a standout in a competitive industry.

> The results speak for themselves. She joined real estate in June of 2024 and in just her first six months, Gomez sold 26 homes, reaching a total sales volume of \$5.2 million.

Now, with momentum on her side, she's aiming even higher. For 2025, her goal is clear: \$8 million in sales—an ambitious target, but one well within reach given her trajectory.

#### **Life Beyond Real Estate**

Outside of work, family is everything to Gomez. She comes from a large, close-knit group, including her parents, Lauri and Jesse Gomez, her step-parents, Kathryn Gomez and Ronald Roberts, and her four older siblings—Jesse, Angelica, Genesee, and Genica. She's also a proud aunt to nine nieces and nephews, who inspire her every day.

"I want to be a role model to my nieces and nephews and to the girls I coach," she says. "I want them to see what's possible when you work hard."

Coaching JV volleyball for Canajoharie-Fort Plain is another passion. "It's more than just a game. It's about teamwork,



confidence, and discipline—all qualities that carry into life and business."

When she's not working or coaching,
Gomez enjoys playing volleyball,
traveling, attending concerts and
sporting events, and spending time
with her two cats, Pauly and Vinny
along with her boyfriend, Vincent. She's
always looking for new experiences,
whether it's trying a new restaurant,
exploring a new city, or simply
enjoying a summer BBQ with

family and friends.

If she weren't in real estate? "I'd probably be a relationship or family therapist, or maybe even a physical therapist. But I've also always dreamed of owning an ice cream shop."

### Growth, Impact, and Personal Goals

While building a successful real estate career is a top priority, Gomez's goals extend beyond sales. She hopes to purchase her first home, continue growing in her profession, and set a strong example for those around her.

"I always want to be my own biggest competition in real estate," she says. "And personally, I just want to be healthy, happy, and appreciative of every day I'm given. Growth is the goal—in business and in life."

Her low-pressure, hardworking, and determined approach is what makes her stand out. "I love what I do, so it doesn't feel like work," she says. "All I want to do is grow, learn, develop, and help."

For those looking to break into the industry and succeed, Gomez offers straightforward advice: put in the work. "Answer every phone call, show up to every appointment, host open houses, expose your name, and work long days," she emphasizes. "I had very little balance in the beginning, but if your goal is to be a top producer, you have to sacrifice the easy and fun free time for a bit and just grind. It's worth it."



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# BRINGING AUTHENTICITY AND RESILIENCE TO THE NEXT LEVEL

BY GEORGE PAUL THOMAS . PHOTOS BY MICHAEL GALLITELLI

Meghan O'Connor isn't just a real estate agent—she's a trusted guide, a fierce advocate, and a dedicated partner in her clients' real estate journeys. With KW Platform (Keller Williams), she has built a thriving business in Saratoga Springs by leading with heart, authenticity, and resilience. Meghan believes real estate is more than just buying and selling homes—it's about creating lasting relationships and helping people build financial stability and independence.

With over a decade of experience, Meghan's success isn't just measured in numbers, but in the lives she's impacted. She takes the time to truly understand her clients' needs, offering support, expertise, and a steady hand through every step of the process. Resourceful, adaptable, and always ready to go the extra mile, Meghan is the kind of REALTOR® you want in your corner—educating and empowering her clients every day to achieve their real estate goals, one house at a time.

#### A Path Shaped by Experience

Originally from Syracuse, NY, Meghan O'Connor has always embraced adventure and new experiences. She spent time in Baltimore and South Florida before making the heartfelt decision to return to New York to be closer to family. Her journey has shaped her ability to adapt, connect with people, and navigate challenges with confidence and grace.

Before stepping into real estate, Meghan built a dynamic career in the restaurant industry and as

a corporate flight attendant. These roles strengthened her communication, sales, and problem-solving skills—qualities that would later become invaluable in her success as a REALTOR®.

"My confidence and strength come from all the failures and bumps in the road that have led me to be proud of who I am today," she shares.

Meghan's real estate journey began in 2010 while bartending in Saratoga Springs and exploring new career opportunities. "Being new to Saratoga Springs, I was doing some soul-searching for my next career endeavor," she recalls. Conversations with friends in the industry sparked her interest, and by October, she was licensed and fully committed to building a business rooted in trust, education, and genuine connection.

#### **A Business Built on Relationships**

"I'm proud to say in 15 years I've never bought a lead—I've just nurtured relationships and built trust over the years," she explains. "My clients know I work hard for them, and that dedication has created a loyal core of people who continue to refer me to their friends and family."

What Meghan values most about her career is the ability to shape her business on her own terms. "You have the freedom to customize your business however you want," she says.

As an Associate Broker and solo agent, Meghan has achieved impressive results. In 2023 and 2024, she was recognized as one of the Capital Region's Top 100 agents. Last year alone, she closed 54 transactions totaling \$18 million in sales volume. In 2024, she reached a major milestone—qualifying for Gary's Mastermind group, an exclusive group within Keller Williams. This opportunity allows her to collaborate with top-performing real estate professionals around the world, including Keller Williams founder Gary Keller, gaining insights that can take her business to the next level. "This was a pretty cool 'aha' moment for me," she says, adding, "My focus has always been on learning, and this milestone gives me access to even more education."

While accolades are rewarding, Meghan remains focused on what truly matters—building a lasting business and making a

meaningful impact. "I love talking to people. Real estate is about solving problems, and I take the time to understand my clients' needs so I can find the best solutions for them."

#### Life Beyond Real Estate

Outside of Real Estate, Meghan loves spending time with her fiancé, Chris Dolinsky, and their blended family. This month, she and Chris are set to tie the knot in Key West—a celebration of love, adventure, and new beginnings.



As a family, they share a love for skiing, golf, and the Buffalo Bills. "Well, maybe my daughter doesn't love golf as much as the rest of us," Meghan laughs, "but she does participate. Actually, not to brag, but she had an 88-yard hole-in-one!"

Beyond family time, Meghan is passionate about giving back. She serves on the board of the Boys & Girls Club of Schenectady, recently taking the lead in chairing a major fundraising event at Rivers Casino—where she even stepped up as the live auctioneer.

Her own journey has been shaped by the support of others, and she remains deeply grateful for the strong foundation her family provided. "I'm proud to say I raised my daughter as a single parent," she shares. "But I wasn't alone—I am forever grateful for my mom and sister, who have been a huge part of the person I've become. I wouldn't be where I am today without their love and support."

#### **Looking Ahead**

Meghan's vision for the future is clear: continue growing her business, help others achieve financial independence, and stay true to herself every step of the way. One of her biggest inspirations comes from The Let Them Theory by Mel Robbins. "The simplicity of this concept has really resonated with me," she shares. "We can only control one person in this world—ourselves. It's a work in progress, but I'm getting better at it one day at a time."

Mentorship has also become a meaningful part of Meghan's journey. Over the next five to ten years, she hopes to help at least five women become financially independent—an ambition that reflects both her personal and professional mission. As her business grows, she's started building a team, hiring a Transaction Coordinator and a Marketing & Lead Coordinator. Her next step? Bringing on a buyer's agent. "Tve realized there are parts of this business that aren't my strengths or that I don't have as much time for. By leveraging the talents of others, I can continue to grow in a way that feels sustainable and fulfilling."

For those looking to build a successful career in real estate, Meghan has one simple but powerful piece of advice:

"Get a coach, and never stop learning."

Meghan's journey proves that hard work, resilience, and a commitment to growth pave the way for lasting success. Whether closing deals, mentoring agents, or giving back to the community, she continues to lead by example—one relationship at a time.



### CAPITAL REGION REAL PRODUCERS

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WISDOM, WEALTH, AND WELLNESS

March 4, 2025



The excitement was contagious at the Capital Region Real Producers' Series 1: Mastermind—Wisdom, Wealth, and Wellness! The energy in the room was undeniable as industry professionals came together for a day of learning, networking, and inspiration.

Thomas Blackwell, national speaker and author of The Liberty of Our Language Revealed, left a lasting impact on the real estate community. He motivated attendees to elevate their mindset and approach. His powerful message was complemented by an all-star panel of top agents—Jenn Johnson, Matt Loder, Jenn Baniak-Hollands, Jamie Mazuryk, and Bobby Saumell —led by expert moderator Kareem Jandali. Their

candid discussions and shared experiences provided invaluable insights for all in attendance.

A special thank you to Gregg Day of Arnoff Moving & Storage, our generous sponsor. Your support was key to making this event a success!

Michael Galletelli —thank you for capturing the event's most memorable moments with stunning photography.

These mastermind events are more than just gatherings—they are opportunities for meaningful networking, collaboration, and growth. From engaging discussions to new connections, this event truly highlighted the power of community.

Here's to more inspiring events with the best agents and partners in the industry. Until next time!

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















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