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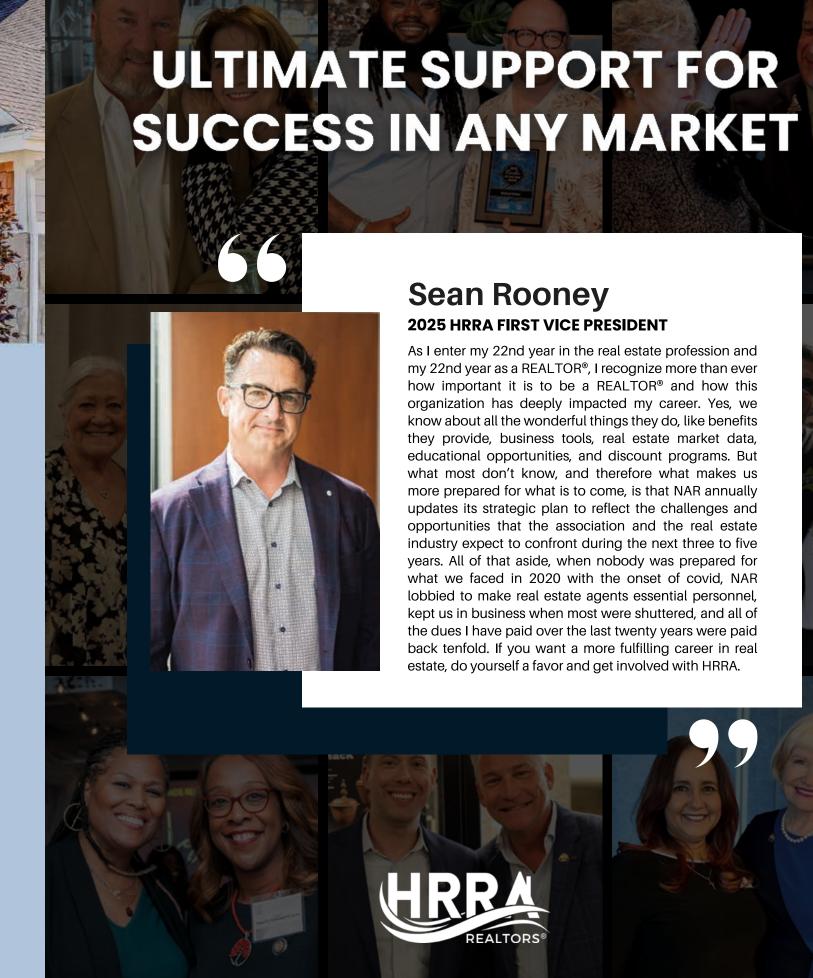
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Sean Rooney

2025 HRRA FIRST VICE PRESIDENT

As I enter my 22nd year in the real estate profession and my 22nd year as a REALTOR®, I recognize more than ever how important it is to be a REALTOR® and how this organization has deeply impacted my career. Yes, we know about all the wonderful things they do, like benefits they provide, business tools, real estate market data, educational opportunities, and discount programs. But what most don't know, and therefore what makes us more prepared for what is to come, is that NAR annually updates its strategic plan to reflect the challenges and opportunities that the association and the real estate industry expect to confront during the next three to five years. All of that aside, when nobody was prepared for what we faced in 2020 with the onset of covid, NAR lobbied to make real estate agents essential personnel, kept us in business when most were shuttered, and all of the dues I have paid over the last twenty years were paid back tenfold. If you want a more fulfilling career in real estate, do yourself a favor and get involved with HRRA.



Jessica Lewis Cover story

Contents

PROFILES



22 Richard Calderon



28 The Broker

IN THIS ISSUE

- 6 Preferred Partners
- 10 Meet The Team
- 14 Cover Story: Jessica Lewis
- 22 Leader Spotlight: Richard Calderon
- 26 Order Custom Reprints of Your RP Story
- **28 Partner Spotlight:** The Broker
- 34 Event Recap
- 40 Coastal Virginia Building Industry Association
- 44 Hampton Roads REALTOR® Association
- 46 FAQs

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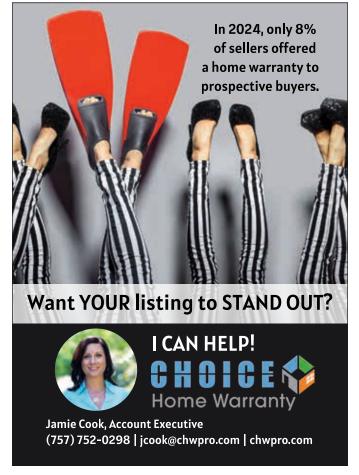
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4 • April 2025

Hampton Roads Real Producers • 5

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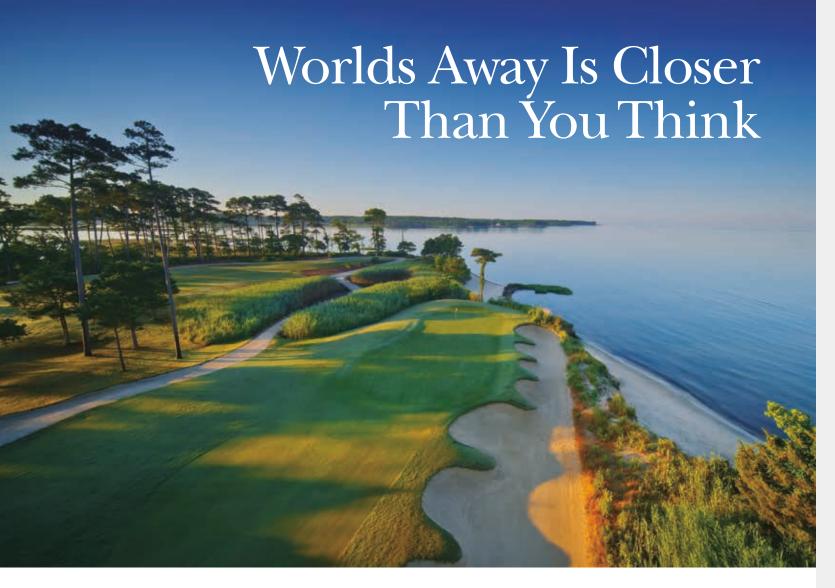
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6 • April 2025

Hampton Roads Real Producers • 7



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10 · April 2025 Hampton Roads Real Producers • 11



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1) Source: www.scotsmanguide.com/rankings/top-mortgage-lenders/2023-top-retail-lenders/ 2) Source: www.wsj.com/buyside/personal-finance/best-mortgage-lenders-d0ea859d 3) Results may vary. Conditions apply. 4) Source: www.housingwire.com/articles/announcing-the-2024-tech100-mortgage-winners/ 5) LMPI availability is subject to qualifications. | 192 Ballard Ct., Suite 100, Virginia Beach, VA 23462 | loanDepot.com, LLC NMLS ID 174457 (www.nmlsconsumeraccess.org). Licensed by the VA Bureau of Financial Institutions MC-5431. (040224 131872-2014b)







12 · April 2025 Hampton Roads Real Producers · 13





"I want to leave my mark in the industry, and I want to be at a place in my business where I can step back and train and inspire people to be successful. I would love to help people change their lives." Years ago, Jessica Lewis spoke these words with conviction. Today, she is living them.

Jessica's journey to success in real estate was anything but conventional. A proud Cuban-American from Miami, she envisioned a different future to Fairfax County with her Dominion University, dreaming of becoming a brain surgeon. But life had other plans. She found herself working at a bank, trapped in a routine that felt stifling. "I hated being at a desk all day," she shares. "It was dark. It was lonely. I just didn't like it." The monotony was suffocating, but a new opportunity soon emerged.

Her husband, Antwjuan, first saw what she couldn't. He started as

an inside sales agent in real estate, quickly recognizing that Jessica's determination and natural ability to connect with people made her a perfect fit for the field. He encouraged her to get her license, and she did. "It's the best thing I ever did," she reveals. That first year wasn't easy, but she anchored herself to a new purpose. She no longer needed to prove herself to others—she needed to prove something to herself.

Jessica had already overcome more than just career uncertainty. Eleven years ago, she was trapped in an abusive relationship, battling severe anxiety, depression, and borderline personality disorder. Hospital stays and treatment programs became routine

until the birth of her daughter, Kendall, gave her a new purpose. She realized she had to make a change—for both of them. Now, she's writing a book about her journey, hoping to inspire others who have faced similar struggles.

Every day since, she has consciously chosen to keep moving forward. Real estate became more than a career; it became a platform to build something bigger. After several successful years in the industry, she launched the House to Home Team. "I wanted a little bit more of my time back, but I also wanted to help other agents and, most importantly, help people turn their houses into homes," she explains. Her leadership style is refreshingly real. "I sometimes embrace a more relaxed approach rather than adhering to a formal demeanor, and I am comfortable with that," she says. "My team is like family. The people who are meant to be with me will be with me."

Her business success has been paralleled by personal growth. Jessica once worked tirelessly to prove her worth, but today, she works to uplift others. Her experiences have ignited a passion for mental health advocacy. She collaborates with NAMI (National Alliance on Mental Illness) to spread awareness, provide resources, and remind others they are not alone. "There's so much out there if you look for it," she emphasizes. "I want to reach others and let them know they're safe and can still build successful lives."



Jessica's perspective on success has evolved. "Success is like reaching the top of a mountain, but when you get there, you see another horizon," she describes. "You just keep walking toward it." She continues to push herself, not just in real estate, but in all aspects of life. She plays competitive cer three to four days a week alances work with the joy of

soccer three to four days a week and balances work with the joy of watching her children play sports. Her blended family—her husband, Antwjuan, and their children Elijah (14), Taylen (12), Kali (10), and Kendall (7)—remains her greatest motivation. "My kids aren't getting any younger," she notes. "I want to spend as much time with them as I can." She also extends a heartfelt thank you to her parents, grandparents, brother, husband, children, aunts, uncles, cousins, and her husband's family for their unwavering support and love.

Jessica's desire for balance became even more apparent when her youngest daughter was diagnosed with celiac disease and juvenile arthritis. The experience forced Jessica to slow down and refocus. "There were days I was really scared," she expresses. "It changed my perspective. I had been working every night, missing time with my family. That had to change."

She still has big goals—growing her team, helping her clients reach their goals in real estate, strengthening the connection between her business and mental health advocacy, and inspiring others who face similar challenges. "Whether it's real estate or any other business, you can be successful while managing mental health struggles," Jessica states. Her advice to new agents is simple: Embrace the ride. "I get stressed out like everyone else," she remarks. "But then I remind myself—I've dealt with this before, and I'll deal with it again. You just have to face it head-on."



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KNOTTS ISLAND

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In 2012, he became a licensed REALTOR®, building a thriving business that blended his passion for community, education, and client service. Over a decade later, Richard oversees 105 agents across two office locations as a Managing Broker in Chesapeake, VA, guiding them toward success in an ever-changing industry.

For Richard, transitioning into management was a natural next step. "Whether you're a new agent or an experienced agent, you've probably already talked to me," he says. "I wanted to be someone agents feel comfortable coming to with problems, solutions, and ideas." His leadership style focuses on mentorship, accountability, and fostering a collaborative culture, centering on empowering his agents professionally and personally. "The first thing I ask my agents is, 'What do you want to achieve, and how can we help you get there?" he explains. He believes in tailored coaching that recognizes each agent's unique aspirations—whether selling 60 homes a year or just one.

One of his key initiatives is The PACK (Peer Accountability & Collective Knowledge), a program designed to help new and seasoned agents stay on track with structured accountability, support, and shared best practices. "PACK isn't just about setting goals—it's about following through," he describes. "We meet, we strategize, and we hold each other accountable. Just as I expect my agents to show up for their clients, they expect me to show up for them."

Richard also emphasizes continuous learning, recommending books and resources to his team. Two of his top picks are *Never Split the Difference* by Chris Voss and *The Let Them Theory* by Mel Robbins, aligning with his belief in adaptability and negotiation mastery.

Richard remains hands-on, ensuring his agents receive real-world, actionable guidance. "Being a broker isn't that different from being a REALTOR®," he notes. "My job is still about helping people succeed—only now, my clients

are my agents, and I don't want to let them down." His proactive approach means he's always available to troubleshoot contracts, provide marketing advice, and help agents navigate shifting market conditions.

His leadership has already made a significant impact, fostering a culture of support and professional growth. Under his guidance, agents feel encouraged to innovate, refine their skills, and reach new levels of success.

66

WE MEET, WE STRATEGIZE, AND WE HOLD EACH OTHER ACCOUNTABLE. JUST AS I EXPECT MY AGENTS TO SHOW UP FOR THEIR CLIENTS, THEY EXPECT ME TO SHOW UP FOR THEM." For those entering the industry, Richard stresses the importance of resilience. "The sooner you accept the rollercoaster of real estate, the easier it is," he says. He encourages agents to surround themselves with experienced mentors and lean into a supportive community.

Above all, Richard champions adaptability. "As agents, the best thing we can do is plan for the worst and hope for the best," he remarks. "It's all about pivoting and being open to changes, because it's not a matter of if change happens, but when." Whether helping families find homes or guiding agents toward success, Richard brings the same level of dedication—and, of course, a passion for tacos.





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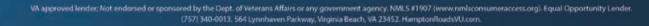
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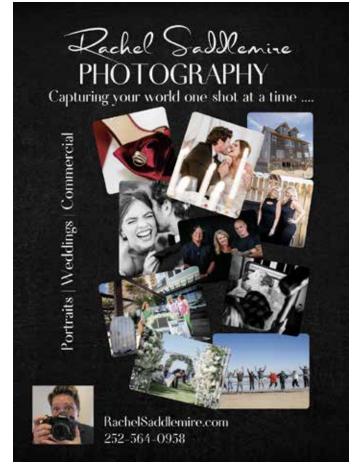
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Greg Bell Story By Dan CLARK PHOTOS BY MASON MURAWSKI PHOTOGRAPHY Alvin Lapitan

The world of mortgages can sometimes feel like an impersonal labyrinth of numbers and transactions where the human element gets lost. But in Hampton Roads, The Broker is proving that a different approach is possible and thriving. Founded by Greg Bell and Alvin Lapitan, The Broker is built on genuine care, personalized service, and a deeprooted commitment to community.

Greg and Alvin, both seasoned professionals with impressive track records, bring a unique blend of expertise to the table. Greg, with his background in construction and years of experience in the mortgage industry, understands the intricacies of the housing market from the ground up. Alvin, a successful entrepreneur with a chain of fitness centers, adds dynamic energy and a keen understanding of business strategy.

The Broker's approach is refreshingly straightforward. The team prioritizes building strong relationships with clients, understanding their unique circumstances, and tailoring solutions to their needs. The business model is far from the impersonal, one-size-fits-all approach that often characterizes the mortgage industry.

"We wanted to create a company that truly cared about our clients' needs," says Greg. "We wanted to simplify the complex process of obtaining a mortgage and make it a positive experience." Alvin adds, "We believe in transparency and



Greg Bell



Alvin Lapitan

open communication. We want clients to feel informed and empowered throughout the entire process. We're not just lenders; we're partners in their journey to homeownership."

This philosophy is evident in everything The Broker does. They take the time to get to know their clients and understand their unique financial situations and goals. They prioritize transparency and open communication, ensuring clients feel informed and empowered throughout the mortgage process.

But The Broker isn't just about business. It's about giving back to the community. Both Greg and Alvin are deeply committed to making a positive impact on others' lives. They actively support local charities and organizations and encourage their team to do the same. "We're more than just a mortgage company," says Greg. "We're part of the community, and we're dedicated to making it a better place."

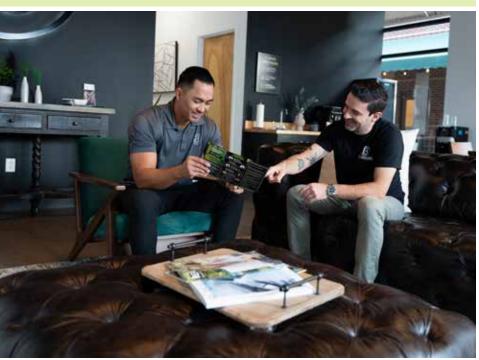
Beyond their professional achievements, Greg and Alvin are dedicated family men with diverse interests. Greg, an adventurous spirit, enjoys pushing his limits with snowboarding, rock climbing, and even completing an Ironman triathlon. True to his fitness background, Alvin finds fulfillment in helping others achieve their physical goals through his gyms. Despite their busy schedules, they prioritize family and friends, believing a strong support system is essential to achieving personal and professional success.



"We're more than just a mortgage company.

We're part of the community, and we're

dedicated to making it a better place."



As The Broker continues to grow, they remain focused on their core values of integrity, transparency, and client satisfaction. They are committed to staying ahead of industry trends and leveraging technology to streamline the mortgage process. They aim to become Hampton Roads' premier mortgage provider, recognized for their expertise, professionalism, and commitment to client success.

In Greg's words, "It's just hard work. Do the work up front. We know we've offered competitive rates to our borrowers. And at the end of the day, we want to do what's right."

The Broker is a shining example of how a business can thrive by prioritizing people and community. Their story inspires aspiring entrepreneurs and reminds them that our positive impact on others ultimately measures success.







30 · April 2025 Hampton Roads Real Producers · 31







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32 - April 2025 Hampton Roads Real Producers • 33

Real Producers:

Where Relationships Flourish and Business Thrives

BY JONI GIORDANO-BOWLING

What an incredible evening! Witnessing the connections and relationships that have flourished through Real Producers—from the stories shared on our pages and the friendships strengthened at our events—was truly an honor. This community is something special, and my husband and I are beyond grateful to be part of it.

Hearing so many of you say you would never miss a Real Producers event—and seeing so many familiar faces we have featured time and time again—is a testament to the deep bonds that make this network so powerful. Your unwavering support and enthusiasm mean the world to us.

Greenbrier Country Club provided the perfect backdrop for this unforgettable evening. From the very start of planning to the flawless execution, the staff went above and beyond to ensure everything ran smoothly, just as promised. The team's professionalism, attention to detail, and warm hospitality set the stage for a spectacular event. We couldn't have asked for a better venue, and we look forward to partnering with them again. A special shoutout to Kenny Letner, Broker at Aweigh Real Estate, for being our incredible Member Host. Thank you, Greenbrier Country Club, for helping make this event successful.

Of course, none of this would have been possible without our incredible sponsors. Your generosity and partnership provided the foundation for this event's success, and we cannot thank you enough:



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Your support was the driving force behind this unforgettable night, and we appreciate all of you.

At the heartbeat of Real Producers is our vision: "To elevate the culture of our real estate community by inspiring us to know one another better. When we know one another better, we treat each other better. When we treat each other better, we create a culture of trust. And when we trust one another, it becomes an honor and a privilege to do business together."

This vision came to life at this event, and we couldn't be more proud to share it with such an incredible group. Thank you for being part of this journey—we can't wait to see you at the next one!

Check out our new website for the video recap: hrrealproducers.com



















34 • April 2025

















































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38 · April 2025 Hampton Roads Real Producers · 39

Building Bridges, Building Homes

Strengthening the Real Estate-Builder Partnership for Housing





BY COLBY RAYMOND, 2025 CVBIA PRESIDENT





In the dynamic landscape of the Hampton Roads real estate market, one constant remains: the need for strong partnerships. At the Coastal Virginia Building Industry Association (CVBIA), fostering a robust relationship with the real estate agent community is crucial for our industry's success and, more importantly, for the well-being of our community.

Real estate agents are the front lines, the trusted advisors who guide individuals and families through the complex process of finding their dream homes. You understand the nuances of the market, the desires of buyers, and the challenges they face. Builders are the creators, the visionaries who transform blueprints into tangible homes.

The Power of Collaboration

Imagine the potential when these two forces unite. When real estate agents deeply understand the building process and the builders' commitment to quality, they can confidently guide their clients toward informed decisions. Conversely, when builders understand the specific needs and desires of today's buyers, as relayed by agents, they can create homes that truly resonate.

The CVBIA is committed to bridging this gap. We recognize that open communication, mutual respect, and shared knowledge are the cornerstones of a successful partnership. We aim to:

- Facilitate educational opportunities
- Enhance communication channels
- Promote transparency and trust

Addressing the Affordability Challenge

One of our community's most pressing issues is the lack of affordable and obtainable housing. The CVBIA recognizes this challenge and is committed to working alongside our real estate partners to find solutions. We believe we can create more opportunities for individuals and families to achieve their dream of homeownership by:

- Embracing innovative building techniques
- Exploring cost-effective materials
- Advocating for sensible regulatory policies
- Working closely with local municipalities

We understand that affordability is more than price; it's also about quality,



sustainability, and community. We are committed to building homes that are not only affordable, but also enhance the quality of life for our residents.

We invite the real estate agent community to join us in this collaborative effort. Let's work together to build strong relationships, create exceptional homes, and make the dream of homeownership a reality for more families in Coastal Virginia.

We are eager to connect with you, share our vision, and explore opportunities for collaboration. Please visit our website to learn more about the CVBIA and our initiatives.

Let's build bridges, build homes, and build a stronger community together.

Don't Let Financing Hurdles Rain on Your Clients' Parade!

Finding the perfect home is exciting—don't let mortgage hurdles dampen the experience!

I'm here to simplify the process and keep your clients moving forward.

Let's work together this spring!



COLBY RAYMOND | 757-748-5522

Mortgage Producing Sales Manager | NMLS# 455342 colby.raymond@townebankmortgage.com townebankmortgage.com/colbyraymond

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40 - April 2025 Hampton Roads Real Producers - 41









42 • April 2025

Hampton Roads Real Producers • 43



April showers are the harbinger of spring. They wash away the remnants of winter and refresh our surroundings, preparing us for the splash of color and scent delivered by May flowers. April rain cleans away the Ides of March and readies us for the selling season. Every 20 years or so, there seems to be a major shake-up in how we do business. In 2004, as a new association executive/CEO of the Northwoods Association of REALTORS®, the concept of buyer agency had just reached the rural Midwest. For all of you post-2000 REALTORS®, prior to buyer agency, there was subagency. When you brought in the buyer, your customer, you were working for the listing brokerage and were paid by the listing brokerage. This seemed to work well for decades, so why the dramatic shift?

The Internet. Buyers could easily side-step a subagent because, in the blink of an eye, the buyer had access to an incredible amount of information. Before the internet, the REALTOR® was the only gateway to information. Our biggest threat was "the disintermediation of the REALTOR®" through a "long-tail search." This threat was followed by aggregators, those internet sites gathering all the property information and distributing it at no cost to the consumer and then selling that unwitting consumer's information

back to the agents that entered the property information in the first place.

Next came the "smart cell phone" and its many, many apps. This time, our goal as organized real estate was to "Keep the REALTOR® in the Center of the Transaction." So much effort and resources were spent educating the public that while running on code, an app could not stand on one, as a REALTOR® was required to do. I remember in those early years, almost every local packing the house with an "APPY HOUR," teaching our members how to use all these productivity apps, making sure the public knew that only their REALTOR® knew how to analyze all the information these apps spewed so easily.

Now, today, we sit at another watershed moment. Practices we have relied on since the onset of buyer agency are being wiped away by the courts. I want to once again remind EVERYONE that the judge in the Sitzer/Burnett case ruled that he would preside over the case, and rule it, as a per se case. I am not an attorney nor a paralegal. All I can urge members and the public alike to do is to research the difference between rule of reason cases and per se cases. Only then will you truly understand the miracle NAR was able to pull off with the settlement agreement.

This agreement requires washing away the practices of buyer agency as they were. Virginia agents were in an excellent position to comply, as we were one of 15 states where a signed buyer agency agreement was already state law. The primary difference with the settlement is the timing of when the buyer agency representation agreement needs to be signed by the customer, converting them to client via fiduciary duty, prior to showing. From my perspective, any issues with this have dissipated. This is an excellent time for the buyers' agents to explain exactly what they have promised to deliver. By the way, if you aren't handing your prospective client a paper copy of the REALTOR® Code of Ethics, explaining that is what you are honor bound to follow, that you have committed to with not just your signature and talk, but your money, that it is your promise and pledge of professionalism, you are not leveraging one of your greatest REALTOR® membership benefits.

I would be remiss to not remind all agents who are not REALTORS® that they are not covered under the NAR settlement from future legal action related to buyer agency commission. REIN, the corporation, is covered, but you, the non-REALTOR® agent, are not. Maybe it is time for the nonmember agents to wash away the practice of riding free on the efforts and money of REALTORS® and begin supporting the organization that is working diligently to protect the ability to earn a living in real estate.







44 · April 2025

Hampton Roads Real Producers • 45



WELCOME TO Real Producers!

Here, we answer the most popular questions regarding our program. Our door is always open to discuss anything related to this community—this publication is 100% designed to be your voice.

WHO RECEIVES THIS MAGAZINE?

- South Hampton Roads Real Producers: This magazine reaches the top 500 agents in South Hampton Roads, covering areas from Smithfield to Sandbridge and into the North Carolina border. We pull the REIN-MLS numbers (by volume) from January 1 through December 31 of the previous year. The list cuts off at #500 to determine distribution and resets at the end of each year.
- Peninsula Real Producers: This magazine follows the same criteria but focuses on the Peninsula/ Williamsburg agents, the list cutting off at the top 300.

We identify REALTORS®/agents based on their broker's location in the MLS. Please get in touch with us if you find yourself in any of the following unique scenarios:

- Your broker address in the MLS is outside the South Hampton Roads region, but you primarily work as a commission agent in South Hampton Roads or the Peninsula area.
- YYour broker address in the MLS is on the Peninsula, but you would prefer to be associated with South Hampton Roads Real Producers instead.
- Your broker address is Southside, but you prefer to be part of the Peninsula Real Producers magazine.

WHAT IS THE PROCESS FOR BEING **FEATURED IN THIS MAGAZINE**

Anyone on the Top 500 list can nominate other real estate agents, businesses, brokers, owners, or themselves. Office leaders can also nominate folks. We consider everyone in the Top 500 who comes to our attention because we don't know everyone's story, and we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support Real Producers, and attend our private events to increase your chances.

WHAT IS THE COST TO FEATURE A **REALTOR®, AGENT, OR TEAM?**

The feature costs nothing, so nominate away. We are not a pay-to-play model. We share real stories of real producers based on achievement and nominations.

WHO ARE THE PREFERRED PARTNERS?

Anyone listed as a preferred partner in the front of the magazine is part of this community and will have an ad in every magazine issue, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all companies that approach us. One or many of you have recommended every preferred partner you see in this publication. We aim to create a powerhouse network for the REALTORS®, agents, and the best affiliates so we can grow stronger together.

HOW CAN I RECOMMEND A PREFERRED PARTNER?

Please let us know if you want to recommend a local business that works with top real estate agents. Send an email or text to joni@realproducersmag.com or call 757-348-7809.



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46 · April 2025 Hampton Roads Real Producers • 47

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