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Jen Ball
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PUBLISHER'S NOTE

Hello May, the Season of Growth!

As spring reaches its peak, May reminds us of the power of growth and gratitude. It's a time to celebrate our accomplishments, embrace new opportunities, and reflect on the progress we've made so far this year.

We're already looking forward to kicking off summer in style at our **Royal Masquerade** on **June 12th!** We can't wait to see you there for a vibrant evening of fun, connection, and a taste of the tropics with the best in the industry. Mark your calendars — it's going to be a blast!

A warm welcome to our newest preferred partner, **Sparkling Diva Cleaning Service!** We're excited to have them join our community and look forward to all the great things ahead.

Let's keep this thought in mind: "What we plant in the spring, we harvest in the fall."

Here's to a May filled with growth, creativity, and gratitude.



Kristin Brindley
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NYS Grants to Buy a Home:

A PATHWAY TO HOMEOWNERSHIP

BY ERIN P. DELANCEY, ESQ.

For many New Yorkers, purchasing a home can be a challenging financial endeavor. Fortunately, various grants and assistance programs in New York State (NYS) help make homeownership more attainable. These programs provide financial aid for down payments, closing costs, and homebuyer education, easing the burden for first-time and low-to-moderate-income buyers.

HomeFirst Down Payment Assistance Program

One of the most popular programs in NYS is the HomeFirst Down Payment

Assistance Program, offered by the New York City Department of Housing Preservation and Development. This initiative provides up to \$100,000 in assistance to eligible first-time homebuyers purchasing a home within NYC. To qualify, applicants must meet income limits, complete a homebuyer education course, and use the home as their primary residence.

State of New York Mortgage Agency (SONYMA) Programs

SONYMA offers several programs, including the Achieving the Dream and Low Interest Rate programs, which

provide competitive interest rates and down payment assistance of up to \$15,000. SONYMA also runs the Graduate to Homeownership Program, designed to help recent college graduates buy homes in upstate communities.

First Home Club

The First Home Club program, operated by participating lenders and backed by the Federal Home Loan Bank of New York, provides eligible buyers with up to \$7,500 in matching funds for their down payment and closing costs. Participants must save systematically over a designated period while completing a homebuyer education course.

Neighborhood Revitalization Programs

For those interested in buying homes in distressed areas, NYS offers grants to encourage homeownership in targeted neighborhoods. These initiatives provide funding for renovations and home improvements, making home purchases more appealing and affordable.

New York State offers a range of grants and assistance programs that can significantly ease the financial burden of buying a home. Prospective buyers should explore these options, meet eligibility criteria, and take advantage of the available resources to turn homeownership into 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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HERE TO HELP
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BY AMELIA ROSEWOOD

Behind every smooth home-buying journey is a team that goes above and beyond—and that's exactly what you'll find in Toni Zidich and Stephanie Izzo, Mortgage Loan Consultants at Community Bank. With a combined 30+ years of experience in banking and lending, these two powerhouse professionals aren't just helping clients secure loans—they're guiding them toward lasting financial success.

Where It All Started

For Toni Zidich, the journey began at 20 years old as a part-time teller. Over time, her passion for helping others led her to mortgage lending, a space she's now thrived in for more than seven years.

"It wasn't just about processing paperwork," Toni says. "It was about educating people and helping them feel confident in one of the biggest financial decisions of their lives."

Stephanie Izzo's roots in the industry go back two decades, when she began as an Assistant Branch Manager at a local bank. It was there that she discovered her love for real estate transactions and worked closely with clients navigating the lending process.



Stephanie Izzo, Mortgage Loan Consultant



Toni Zidich, Mortgage Loan Consultant

"Helping people achieve homeownership—especially first-timers—is incredibly fulfilling," Stephanie shares. "Every client has a story, and we're here to find the right path forward for them."

A Lending Experience That Feels Different

At Community Bank, Toni and Stephanie take pride in providing more than just loan products. They offer an educational and transparent process tailored to each client's unique situation.

"We don't just provide loans—we equip our clients with financial strategies," Toni explains. "Our approach considers all the moving parts in someone's financial life, not just their mortgage."

Community Bank's flexibility allows it to go beyond standard mortgage products. Whether it's first-time homebuyer assistance, second-home purchases, or construction loans, Toni and Stephanie help clients understand every option available.

And it's not just about the client—both women know that strong relationships with real estate agents are key to a smooth process.

"We believe in being honest about loan options, timelines, and potential hurdles," says Toni. "That kind of transparency builds trust and makes the entire experience smoother for everyone involved."

Rooted in Values, Driven by Community

Community Bank is built on the values of integrity, excellence, teamwork, and humility, and Toni and Stephanie embody these values in every client interaction.

They also stay ahead of industry trends through ongoing conversations with partners and deep dives into market research. Their goal? To provide affordable, innovative financing that gives their clients a competitive edge.

"WE DON'T JUST PROVIDE LOANS—WE EQUIP OUR CLIENTS WITH FINANCIAL STRATEGIES."

"We're constantly asking, 'How can we help clients expand their purchase power and create more financial flexibility?'" says Toni. "That's how we continue to outperform in a competitive market."

Beyond the Office

Outside of work, both women lead full, family-centered lives.

Toni is a proud single mother of four—three daughters and a son. Her free time is spent poolside, hosting cookouts, or cheering from the sidelines at her kids' sports games. Her three dogs (including two Great Danes!) are always nearby.

Stephanie and her husband, David, are raising three teenagers who keep them busy with sports and dance. She loves baking—especially bread—playing the violin, and planning travel adventures. This year, the family is headed to Italy.

Looking Ahead

Toni and Stephanie are laser-focused on creating solutions that give clients an edge, whether that's through



affordability programs, unique loan products, or simply smarter planning.

"We're building relationships that go far beyond the closing table," says Toni. "That's where the real value lies—for us, our partners, and our clients."

Whether you're a real estate agent or a homebuyer, Toni Zidich and Stephanie Izzo are ready to guide you with trusted, personalized lending solutions. Reach Toni at toni.zidich@cbna.com | 518-380-3620 or Stephanie at stephanie.izzo@cbna.com | 838-250-7798. Learn more at cbna.com—and let them be your go-to partners on the path to homeownership.



Megan MORSE

BY GEORGE
PAUL THOMAS
PHOTOS BY
MICHAEL
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ROCKING The Real Estate World

Megan Morse isn't your typical real estate agent. In fact, she might just be one of the most unexpected personalities in the business. An "introverted extrovert" with a background in music, theater, and retail management, Megan has found a way to blend all of her unique experiences into a thriving career in real estate. Based in Albany and a key player at the Core Real Estate Team, Megan has quickly carved out a name for herself, not just for her impressive sales numbers, but for her calm, empathetic approach that makes the buying and selling process less stressful for her clients. What's most important to her with every transaction is transparency and integrity.

Her Journey to Real Estate

Megan grew up in Catskill, New York, just south of Albany. After high school, she pursued music education, initially planning to become a teacher. But as much as she loved music, she realized she didn't want to make it her

full-time career. "I wanted music to stay something I did for fun," she explains. "I didn't want to feel like I had to do it—I wanted to want to do it."

So, she switched gears and entered the retail world, spending over a decade managing multiple Bath & Body Works stores. At one point, she was leading a team of over 80 people, handling scheduling, hiring, and all the behind-the-scenes work that makes a store successful. "Retail management is basically like running your own business," she says. "You're responsible for everything, and that taught me so much about leadership and problem-solving."

After leaving retail, she moved into B2B sales, where she honed her ability to understand clients' needs, problem-solve, and, yes, even knock on doors in cold-call sales—an experience she now credits for making her fearless in real estate.

So, how did real estate come into the picture? Surprisingly, it was a casual suggestion from her boyfriend, Ryan Cahill. "We were looking at a house one day with an agent, and he said, 'You should get your real estate license. I feel like this would be perfect for you.' At the time, I was burned out from retail and did not feel secure with B2B sales, so I was ready for something new. The more I researched it, the more it just made sense."

Since getting licensed in 2022, Megan has wasted no time making a name for herself. Last year, she set a goal of \$8 million in sales for 2024, and she came remarkably close, closing \$7.5 million and pending nearly \$10 million.

She's also stepping into leadership within the Core Real Estate Team, getting involved in internal team-building efforts and mentoring newer agents. "I love being part of a team where we can learn from each other and push each other





Beyond real estate, Megan shines on stage—whether she’s singing or performing in theater, it’s where her passion comes to life.

to grow,” she says. “I’ve even led a couple of team contests, which has been a fun way to dip my toes into leadership.”

And while she’s currently a solo agent, she’s keeping the door open for building a team in the future.

Beyond Real Estate

When Megan Morse isn’t closing deals, she’s likely on stage—whether that’s singing, acting, or performing for kids’ events. A lifelong music lover, she sings in a band with her boyfriend, who plays guitar. The



Bowie and Prince

two often perform acoustic sets in Saratoga and Windham.

Theater is another major passion of hers. She regularly participates in community musicals, spending weeks rehearsing before stepping onto the stage. “Honestly, it’s how I’ve built a lot of my network,” she says. “The theater community is amazing, and I love being a part of it.”

Even at home, music plays a big role. Megan and her boyfriend named their two cats Bowie and Prince, a nod to their shared love of legendary musicians. “We’re obviously big music fans,” she laughs. “Even our pets have rockstar names.”

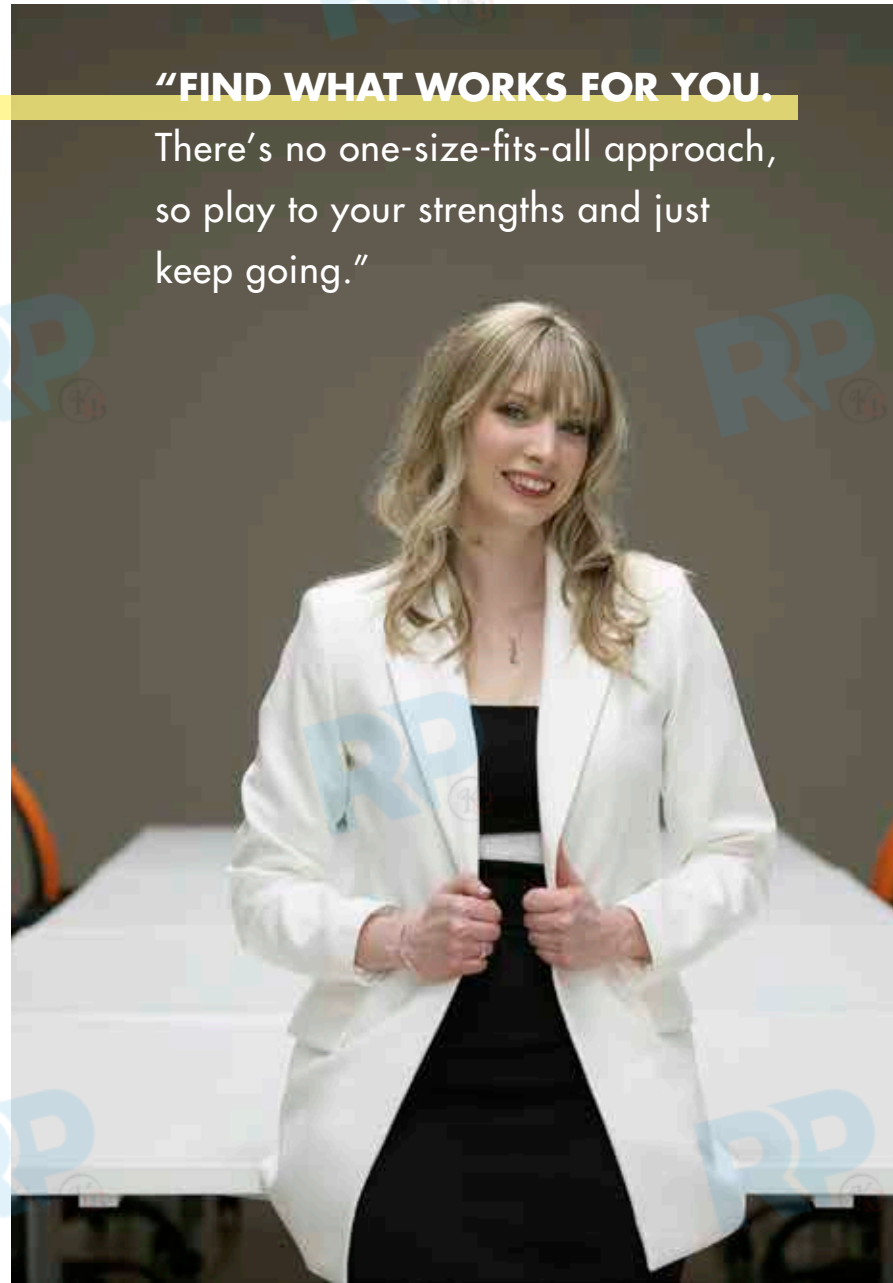
For Megan, balancing real estate with her creative passions is key. “Music and theater keep me grounded,” she says. “They help me recharge, connect with people, and just enjoy life outside of work.”

Big Goals, Bigger Dreams

Megan is already thinking ahead to the next chapter of her career. “My big goal for 2025 is to hit \$11 million in volume,” she says. “And if I get to that point, I’ll definitely have to start thinking about expanding—whether that means forming a team or bringing on some extra support.”

“FIND WHAT WORKS FOR YOU.

There’s no one-size-fits-all approach, so play to your strengths and just keep going.”



Megan and her boyfriend, Ryan Cahill

But it’s not just about sales goals for her—she’s also passionate about giving back. One of her major focuses for the coming years is to get more involved with supporting community theater and music programs. “Arts programs don’t always get the funding they need, and I’d love to do more to support them,” she says. She’s also led past charity events to raise money for MSA research, or Multiple System Atrophy, which is the disease that tragically took her mom from her in 2016.

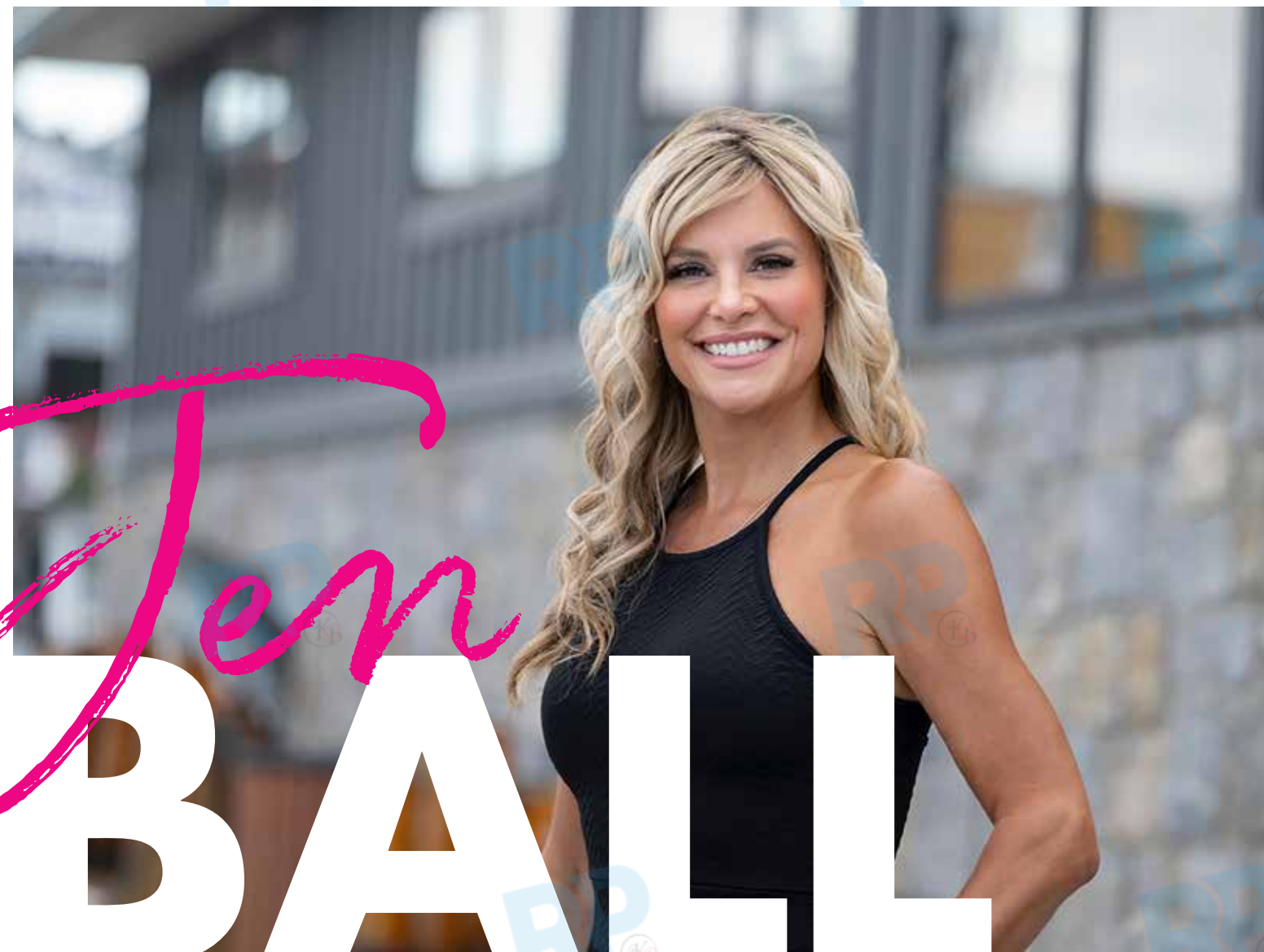
For those looking to make it big in real estate, Megan has one key piece of advice: “Stay consistent.”

“The first couple of years are going to be hard, and you might have slow months. But if you keep at it and do the things that get you in front of people—whether it’s networking, social media, or just having real conversations—it will pay off.”

And most importantly? “Find what works for you,” she adds. “Some agents thrive

on social media, others on door-knocking or community events. There’s no one-size-fits-all approach, so play to your strengths and just keep going.”

With her mix of talent, grit, and authenticity, there’s no doubt that Megan Morse is a Rising Star to watch—both in real estate and on the stage.



FEARLESS & FOCUSED

BY GEORGE PAUL THOMAS
PHOTOS BY SHAWN LACHAPELLE PHOTOGRAPHY



Jen Ball doesn't do anything halfway. Whether it's launching a business, helping clients navigate the real estate market, or planning the perfect party, she brings the same fearless energy to everything she does. As a Licensed Associate Broker with Hunt ERA, Jen is known for her bold personality, honest approach, and unwavering commitment to her clients. She's built a career on hard work, resilience, and the ability to thrive in controlled chaos—something she learned early in life.

A Natural Evolution

Born and raised in Lake George, Jen grew up surrounded by the beauty of the Adirondacks, which instilled in her a deep love for the region. After graduating from Lake George High School, she jumped straight into entrepreneurship, opening a retail store specializing in silver jewelry and unique gifts. Running a business wasn't just about selling products—it was about understanding people, adapting to trends, and constantly staying ahead of the curve.

"My personal and professional background has definitely shaped me into someone who thrives on energy, adaptability, and a bit of chaos," Jen shares. "Owning a business taught me how to juggle multiple challenges at once and stay resilient when things got tough."

But after years in retail, Jen found herself craving a new challenge. Real estate had always been on her radar, thanks in part to her now-husband, Dan Davies, who had been nudging her toward the industry. "I was getting bored with my business and looking for something that would reignite my excitement to get up every day," she recalls. "Dan had been encouraging me for a while, so one day, I just decided to go for it. I signed up for the course, and everything fell into place from there."

Since getting licensed in 2006, Jen has never looked back. Real estate turned out to be the perfect fit, combining her natural



Jen's billboard marketing captures the magic of her beloved furry team—with Len, her forever sidekick, still proudly by her side.

sales skills with her ability to connect with people on a deeper level.

Real estate isn't just a job for Jen; it's a career that aligns with her long-term goals. "It's given me stability and fulfillment while allowing me the flexibility to focus on causes I care about, like animal rescue," she explains. "It's also given me the financial freedom to ensure a secure future for my family."

For Jen, the most rewarding part of the business is helping people navigate one of the biggest decisions of their lives. "The best part is the people! Helping clients buy or sell a home is a huge milestone, and being part of that journey is incredibly fulfilling," she says. "And let's be real—meeting their pets is a huge bonus. There's nothing better than walking into a client's home and being greeted by their dogs & cats!"

Her secret to success? Brutal honesty. "I don't sugarcoat things. Buying and selling real estate is one of the

biggest investments most people will make in their lifetime, so I prioritize trust and transparency," Jen says. "If I can take some of the stress off their shoulders and help them sleep better at night, then I know I've done my job."

As a solo agent, Jen has built an impressive resume. In 2024 alone, she closed 72 transactions, totaling \$33.5 million in sales volume. She expects to hit similar numbers in 2025, proving her consistency in an ever-changing market.

Her accolades speak for themselves. She has been the Hunt Real Estate Top Producer in the Capital District since 2013 and the Top Producer in the Glens Falls branch since 2010. She has also been part of ERA's Leaders Circle since 2013 and has ranked as one of REALTrends' Top 100 Producers in New York State since 2018.

It's a level of success that doesn't come without grit. "Dig your heels in, put your

chin down, and go to work," Jen advises aspiring top producers. "There are no shortcuts in this business."

Family, Fun, and Furry Friends

Outside of real estate, life is just as busy—and just as fulfilling. Jen recently married her childhood friend, Dan Davies, on June 15, 2024, in what she calls "a great day!" Together, they have a blended family. Her son Cayden, 22, and Dan's son Torin, 22, are both graduating from college this spring. Dan's daughter Taylor, 19, is also forging her own path. Their four-legged family members include their beloved dog, Adi, and two rescue cats, Puss Sr. and Puss Jr.

"We love the lake! Being born and raised in Lake George, we try to spend as much time as possible on the water with family, friends, and Adi," she says. When she's not working or boating, she enjoys hiking, traveling, and—true to her bold nature—throwing an epic party. "If I weren't in real estate, I'd definitely



Jen and Dan's wedding, June 15, 2024.
(Left to right: Cayden, Jen, Dan, Taylor, Torin)



be a party planner,” she laughs. “I love bringing people together.”

Her passion for animals isn’t just personal—it’s a mission. Jen volunteers for Alfie’s Rescue, a group dedicated to finding lost pets. “Dogs go feral quickly when lost, and tracking them is a strategic process,” she explains. “It’s stressful, but so rewarding when we reunite them with their owners. Jen Atchinson is the head of the organization. She is a true hero, and her work is an asset to our community! I’m proud to be able to help her in any way I can!

That compassion for animals started early. “I grew up on 33 acres, and my parents let me have a horse, goats, rabbits, cats, and dogs. I got caught plenty of times smuggling stray animals home as a kid,” she admits. “My oldest cat, Puss Sr., was a kitten I thought was a dead skunk on the side of the road. I stopped to check, and when I went to move it off the road, it took a breath! Now, she’s part of our family.”

Hustle, Heart, and Legacy

Jen isn’t slowing down anytime soon. “My goal is to continue growing my real estate business

while building a strong, recognizable brand that clients trust,” she says. “I want to be the go-to resource for buyers and sellers while also maintaining the flexibility to focus on causes that matter to my family.”

Her motto has always been simple: “Work hard. Stay humble. Be Patient. Keep hustling.” It’s a mindset that has carried her through every stage of her career. She believes that the key to success isn’t just about talent or luck—it’s about showing up every single day and putting in the work.

“**IF I CAN TAKE SOME OF THE STRESS OFF THEIR SHOULDERS AND HELP THEM SLEEP BETTER AT NIGHT, THEN I KNOW I’VE DONE MY JOB.**”

At the end of the day, Jen’s success isn’t about the numbers or the accolades—it’s about the impact she makes. “I’m just your average Joe, out there working hard,” she says. “Give 110% every day, and it will all return to you.”



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