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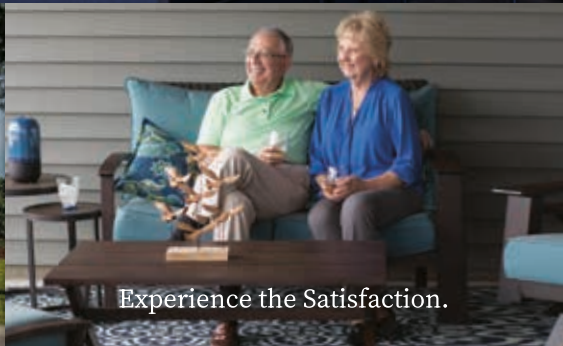
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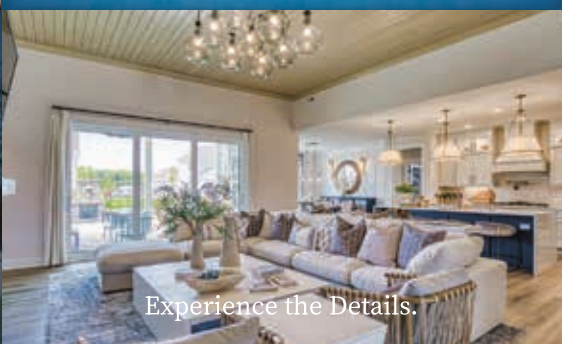
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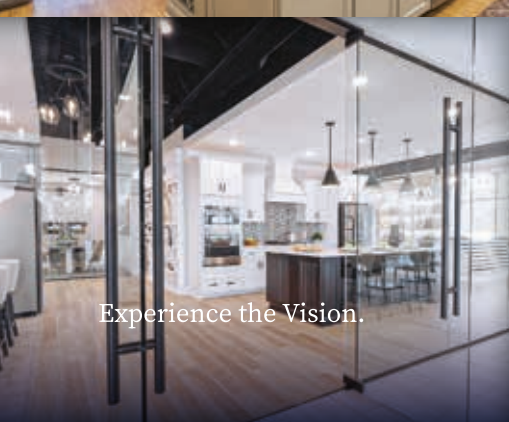
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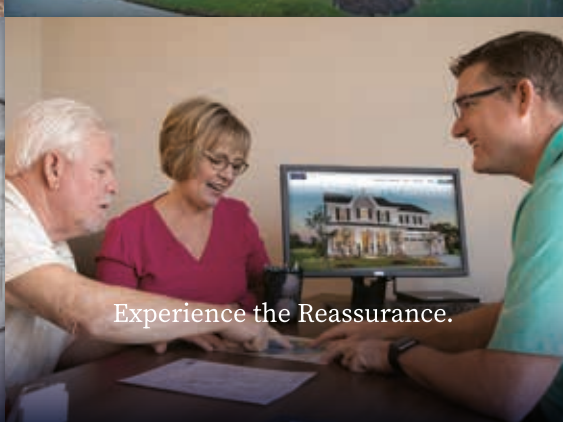
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STORY BY JACKI DONALDSON • PHOTOS BY LEAH WALLACE, LEAH ARIEL PHOTOGRAPHY





Some careers are born from lifelong dreams, while others emerge unexpectedly. For Stephanie Jarvis Caskill, real estate was never part of the original plan—but it was the perfect fit.

Born and raised in Virginia Beach, Stephanie grew up surrounded by the hustle and bustle of the real estate world, thanks to her mother, Linda Fox Jarvis, a local legend with more than 40 years in the business. But for Stephanie, the path seemed to lead elsewhere. She attended Cape Henry Collegiate School and went to Dickinson College in Pennsylvania, where she majored in biology and with plans to attend graduate school.

Stephanie graduated in 2009, a challenging time to find a job with the economy in turmoil. She returned home, took post-grad classes, and worked part-time for Linda. At the time, Linda managed a large real estate team, and Stephanie joined as one of two administrators.

Initially, real estate was just a stopgap. But as Stephanie dove deeper into the business—helping manage transactions, shadowing buyer agents, and handling the tasks others preferred to avoid—she found herself drawn to the industry’s fast-paced and rewarding nature. After two years of behind-the-scenes work and hands-on learning, she became a licensed agent in 2011.

“I didn’t want to just walk into the business because of my mom,” Stephanie explains. “She was very particular about making sure I earned my place.” And earn it, she did, starting with small sales and working with friends, then building her business within the larger team framework.

Stephanie’s role grew from assistant to agent and eventually to partner. By 2014, she and Linda

were co-listing properties, a pivotal step in establishing their equal footing, and for several years, the mother-daughter duo owned a brokerage, where Linda was the lead agent. When they shifted to Berkshire Hathaway HomeServices, Linda transitioned to a more supportive role, and Stephanie became the team’s lead agent.

Today, the Linda Fox Jarvis Team operates as a tightly-knit group with a clear focus on delivering exceptional service. “We’re not in the business of running a mega team,” Stephanie remarks. “We want to stay small, hands-on, and customer-service-driven.” This approach has paid off. With a business model centered on consistency and quality, Stephanie and Linda have maintained their place among the top-performing teams in the region. Stephanie has achieved Chairman’s Circle Diamond status for the past three years at Berkshire Hathaway HomeServices, the top level in the company for agents rankings in the top 1/2% nationally.

What sets the team apart is its commitment to treating every property like a luxury listing, whether it’s priced at \$150,000 or \$2 million. “Every client deserves the best service, and we make sure each property stands out with professional photography, video, and unparalleled marketing,” Stephanie shares. This philosophy extends to the team’s boutique property management division, which has grown organically to 41 properties. Focusing on personalized care, Stephanie and her team pride themselves on creating a seamless experience for owners and tenants, handling everything from after-hours calls to holiday emergencies.

Stephanie’s success is rooted in her ability to adapt to market trends

“

**It wasn’t about going viral.**

**It was about making sure my sphere knew what I was doing.**

**Every time someone says, ‘So-and-so told me to call you,’ I am reminded of why we do this.**

”





and embrace new ideas. Before social media became a real estate staple, she was already creating videos and sharing updates online. "It wasn't about going viral," she reports. "It was about making sure my sphere knew what I was doing." That foresight has led to a referral-driven business, with most clients coming through word of mouth. "Every time someone says, 'A friend told me to call you,' I am reminded of why we do this," Stephanie beams.

Stephanie and the team continually look for ways to elevate their service. This year, they partnered with a professional stager to enhance listings, ensuring each property shines in a competitive market. They also sponsor several charities a year, often supporting the causes important to their clients.

While real estate is a big part of Stephanie's life, it's not the only focus. She and her husband, Tyler, an accountant, are raising their 7-year-old daughter, Carter, in Virginia Beach. They also share their home with Kobe, their lively Westie. In her downtime, Stephanie enjoys playing tennis with her league twice a week, a hobby that keeps her active and connected with friends.

For Stephanie, the goal is simple: keep growing while staying true to the team's core values. "Every year, we look at what worked, what didn't, and what we can add to make things better," she notes. "It's not about chasing numbers—it's about consistency, service, and building relationships."

With a deep love for the industry, a reputation for excellence, and a partnership built on mutual respect, Stephanie and Linda continue to prove that success is not just about what you achieve—it's about how you achieve it.



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# Jeff Lurie

STORY BY DAN CLARK • PHOTOS BY LEAH WALLACE, LEAH ARIEL PHOTOGRAPHY

## 1ST CLASS REAL ESTATE BARN DOOR HOMES

Jeff Lurie had never even considered being a real estate agent. He was born just outside of Boston, MA, and after high school, pursued his passion for law enforcement as a 911 emergency dispatcher. Years later, after earning his undergraduate degree in criminal justice and spending time as a campus police officer, Jeff moved to southeastern Virginia and began working with the Suffolk Police Department, quickly making an impact in Hampton Roads.

When Jeff and his wife, Amy, were searching for their first home as newlyweds, he was intrigued by how his real estate agent set up home tours, guided them through the properties, and structured the deal that won them their new home. The agent was also from Massachusetts and was a Red Sox fan. They hit it off. Little did Jeff know that while he was joking about having to pick up more overtime to cover the mortgage, his agent was convincing him that real estate would be an excellent option for him.

Jeff learned the buying and selling processes quickly and fully absorbed as much information as he could. Imagine sitting across from your real estate agent. Instead of a smooth-talking salesperson, you find yourself talking to a genuine man who has filled the shoes of a detective, SWAT team member, and FBI-trained crisis negotiator. That's Jeff.



His journey from the police precinct to the real estate office is a testament to his adaptability and commitment to service. The intensity of those years shaped him, sharpening his instincts and deepening his understanding of human behavior. "Policing is definitely a calling," Jeff shares, a hint of nostalgia in his voice. "I've experienced life, death, and everything in between—literally." His experiences ranged from working in the command center at Gillette Stadium, ensuring the safety of tens of thousands during Patriots games, and instructing police tactical teams in the deserts of New Mexico on how to respond to terror attacks.

Jeff's transition to real estate was far from ordinary. He leveraged his extensive training in investigations, negotiations, and financial crimes

to build a unique approach to the business. "I bring to the table my skill set between interviewing and fact-finding as a detective and then negotiating as an FBI-trained crisis negotiator," he says. "Every real estate transaction is different. You want the guy in your corner who can anticipate ten different outcomes at once, rather than someone solely focused on the straight line to a commission."

Jeff's business philosophy is refreshingly authentic—he rejects slick sales tactics and empty promises. Instead, he focuses on genuine connection and personalized service, understanding that every client is unique, with needs, desires, and concerns. "Every interaction is an introduction to someone else's social network," he advises his agents.



Today, Jeff Lurie owns 1st Class Real Estate Barn Door Homes, a franchise that reflects his dedication to personalized service and relationship-building. He emphasizes emotional intelligence, coaching his agents to understand clients' motivations and needs beyond the surface and highlighting the importance of building genuine connections.

His personal life is equally full. As a devoted husband and father of four, Jeff strategically balances family time with his many professional commitments. He enjoys spending time with his kids and RV camping, finding balance in these simple pleasures.

Jeff's commitment to service extends beyond his real estate business. He's an Ambassador to the National Law Enforcement Officers Memorial Fund in Washington, DC, supporting the families of fallen officers. He also owns a leadership

development and wellness training company focusing on enhancing public safety professionals' lives.

Jeff's story is a testament to the power of reinvention and the enduring value of service. He's a man who has seamlessly blended the worlds of law enforcement and real estate, creating a unique and

impactful career. He's not just a real estate broker; he's a community leader, a mentor, and a man who brings a cop's instincts to the closing table, ensuring that he protects his clients' interests. Jeff's life reminds us that true success is not just about professional achievement but about making a meaningful difference in the lives of others.

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1) Source: [www.scotsmanguide.com/rankings/top-mortgage-lenders/2023-top-retail-lenders/](http://www.scotsmanguide.com/rankings/top-mortgage-lenders/2023-top-retail-lenders/) 2) Source: [www.wsj.com/buyside/personal-finance/best-mortgage-lenders-d0ea859d](http://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/](http://www.housingwire.com/articles/announcing-the-2024-tech100-mortgage-winners/) 5) LPMI 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)

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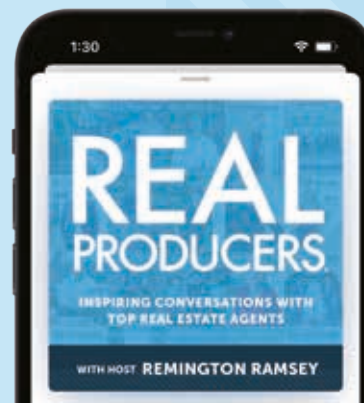


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# Cara Erickson

## ATLANTIC BAY MORTGAGE

STORY BY DAN STEELE  
PHOTOS BY RACHEL SADDLEMIRE,  
RACHEL SADDLEMIRE PHOTOGRAPHY

As the late Gen. Colin Powell once observed, “A dream doesn’t become reality through magic; it takes sweat, determination, and hard work.” Turning hopes into reality means dealing with many serious, less-than-enjoyable factors, especially in real estate. Although finding the right mortgage is crucial to purchasing a home, it’s often the last thing on people’s minds when they begin their search. The process can feel daunting, but Cara Erickson and her team at Atlantic Bay Mortgage work to help clients achieve their real estate dreams.

“No one gets on Zillow to calculate a mortgage payment,” Cara laughs. “Mortgages, at their core, are not fun. They’re not sexy. Most people don’t see a 30-year loan as part of their dream, but it provides security, helps build wealth, and offers a sense of safety.” As a result, clients must begin talking with a lender as soon as they start their home search.

“Buyers should always meet with a trusted local lender,” Cara advises. “The moment somebody is talking about buying a house is the time they need to speak with a lender because it helps them establish their budget.”

Cara is passionate about setting clients up for success because people often start looking at homes online that are too much or too little outside their budget, which sets unrealistic expectations from the start. “By pairing them with a lender right from the beginning,” Cara says, “buyers have the means to formulate their game plan, whether they need credit support, guidance on saving money to prepare for homeownership, or assistance ensuring income is calculated correctly because of the nuances of different types of employment, such as if someone is self-employed.”

Though not the most exciting part of home buying, securing the right mortgage is essential to achieving homeownership. For Cara, helping people attain that security is the most fulfilling part of the process. “I have the pleasure of helping a lot of young military members and single moms, and the biggest thing I hear from them about purchasing a home is the sense of security and safety, that ‘it’s mine and no one can take this from me,’” she reveals. “That right there is the greatest thing—being able to have moments like that.”

A critical part of Cara’s success is approaching each client as a unique situation that needs custom solutions. “This is not a one-size-fits-all process,” Cara explains. “I create a customer mortgage experience for every person who comes across

my desk, every referral that’s entrusted to me, to ensure everyone receives a customized game plan.”

Cara takes pride in considering the whole picture when working with clients. This approach enables her to answer questions, set expectations about the loan, and find solutions that larger, “one-stop-shop” national mortgage companies may not see. “Just recently, I had a couple come to me after another lender told them they were going to have to wait six months, and they spoke with me, and I got them under contract in about a

“  
We want people to become homeowners, and we want to make a difference in the communities we serve, so we work hard to do our best to make things work.”





week with down payment assistance,” Cara recalls. “It goes back to being solutions-oriented: How do we get you into a price range? How do we get you into a down payment program? How do we get you into that monthly payment that you’re looking for to help you achieve those goals? Seeing people realize the multiple options and different ways to buy a home is amazing.”

The entire team at Atlantic Bay Mortgage shares that exceptional dedication to helping clients accomplish their goal of homeownership. This commitment is part of why Cara has remained there



since she joined in 2012 and why Atlantic Bay has consistently been the #1 lender in Hampton Roads for many years. “We have been a locally owned and operated company since 1996, and we are a common-sense lending institution, which means if a loan makes sense, we’re going to find a way to make it work,” she elaborates. “We want people to become homeowners, and we want to make a difference in the communities we serve, so we work hard to do our best to make things work.”

When Cara isn’t helping clients find the missing puzzle pieces to achieving homeownership, she loves to spend her time reading and traveling, even if she goes for a weekend getaway to the oceanfront for a night. Most of all, she loves spending every moment she can with her family. “This December, my husband and I will celebrate 10 years of marriage, and we’ve got kids, so everything kind of revolves around their schedule,” she remarks. “We have a 14-year-old and a 6-year-old, both boys, and we have our French bulldog, Duncan, and our lab, Jackson. With a house full of boys, sports are always on TV, in conversation, or part of our plans. When I’m not mortgaging, I’m ‘mommy-ing.’”



**Contact Cara Erickson:**  
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# BACK TO THE PAST

By Dr. Dawn Kennedy, PhD, CAE, RCE, C2EX, GREEN, Hampton Roads REALTORS® Association, Chief Executive Officer

We are now half a year out from the finalized National Association of REALTORS® (NAR) settlement. It is important to remember that those brokers and agents who are not REALTORS® have no protection from copycat lawsuits being filed for buyers' agents' commissions. While the regional MLS may require that all agents and brokers follow the new practices under the settlement agreement, that alone is not a blanket of protection. Many MLSs opted into the agreement, protecting the MLS corporation itself but not its users/subscribers or participants. REALTOR® associations are also covered under the settlement as a corporate entity.

The only practitioners who have protection under the settlement are REALTORS®. When we look at the complete misunderstanding of our industry from the court and juries, it is not surprising that class-action attorneys have not yet tapped

the lucrative sector of real estate agents and brokers who are not members of the National Association of REALTORS® with copycat lawsuits. It leaves one to wonder just how many non-REALTOR® brokerages are out there right now, ready to fight a multi-million-dollar class action antitrust suit. Only time will tell.

Related to time, the settlement does take us back to pre-internet times and the origination of the Multiple Listing Services (MLS). The concept was broker reciprocity, not to be confused with license reciprocity, founded on "I'll help you sell yours if you help me sell mine" (NAR, nar.realtor, 2025). By cooperating with each other, the consumers are served at the highest level; a published NAR analysis in 2014 explains:

**Article 3 obligates REALTORS® to cooperate with their competitors on mutually agreed-upon terms when it is in the best interest of the client. This obligation promotes harmonious teamwork by competitors**

**to benefit buyers/tenants and sellers/lessors. The real estate market is best served when individuals with a variety of skills and resources work together. Cooperation optimizes the benefits available to clients, customers, agents, and their subagents. Cooperation ensures sellers and lessors of the broadest possible market exposure. Through cooperation, brokers can enhance the market exposure of listed property and their ability to serve the needs of prospective purchasers and tenants.**

While the Code and NAR do not set or address commissions, REALTORS® are never obligated to provide services without payment. Before internet platforms, distributed databases, and even published books, broker reciprocity was an integral part of the development of the modern MLS. So, how did brokers communicate how they would pay another broker for helping to sell their listing? Through unilateral offers of compensation or bilateral

offers of compensation, a broker-to-broker agreement. In its July 2024 Fact Sheet, Broker to Broker Agreements 101, NAR reminds brokers that compensation offers can be made off MLS.

Settlement requirements still apply, including the seller's consent and the rule that buyer brokers cannot accept compensation from any source more than the amount agreed to between the buyer broker and buyer. So why then use a broker-to-broker agreement? According to the fact sheet, the listing and buyer broker may negotiate and agree to an offer of compensation before touring the home, which may assist in an accepted offer to purchase. NAR offers other benefits to a broker-to-broker agreement: (a) memorialize the compensation agreement between brokers, in accordance with the seller's authorization to the listing broker and the buyer's agreement with the buyer broker; (b) reduce confusion and misunderstanding of an offer of compensation; and (c) be instructive in the event of a dispute.



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# Nominate Your Favorite Top Agents!

BY PUBLISHER JONI GIORDANO-BOWLING

## How do we decide who to feature each month in Real Producers?

Top real estate agents and the preferred partners who invest in this publication through advertising and sponsoring our events decide who we feature through their nominations. Additionally, we have multiple events throughout the year, and top agents with top numbers are present at these gatherings; we receive many nominations from those who attend.

Our team gets to know each nominee and gathers nominations for other top agents and businesses we should consider for our vetted preferred partners' list.

Our selection team decides who gets into each issue. We use the following "5 C" criteria as a guide. An agent must meet the first three criteria; the fourth and fifth items are not required; however, we love celebrating successes of a giving or victorious nature.

**1. Collaboration:** The number of nominations usually indicates that nominees are respected by their

peers and work well with other agents and our preferred partners.

- 2. Competition Production Numbers:** The publication is Real Producers, so folks need to be top producers to get into the magazine.
- 3. Character:** While most in the industry have great character and integrity, we will not feature anyone—agent or business—who has not been recommended or nominated by top agents as a person or business operating with integrity.
- 4. Contribution:** We adore inspiring stories about agents who give back to the real estate and local/global community.
- 5. Compelling Story/Conquering a Life Challenge:** Who doesn't love an against-the-odds success story?

We also get to know the agents engaging in our private Facebook group for top REALTORS® and partners. Send me a private message if you would like an invitation to that page, as membership is limited to agents, brokers, and current preferred business partners.

We avoid featuring agents from the same brokerage or firm in the same issue and try to cover the territory geographically to feature agents proportionately. With so many excellent nominated agents, the monthly decision is difficult, so make sure we know who you are.

Remember, real estate agents and brokers do not pay anything for feature stories; everything we do for them is free. While other programs may look similar, we are not a pay-to-play model. We select most articles six to 12 months in advance (sometimes years in advance for cover agents) and notify folks one to two months before their feature appears that we have selected them.

We would love your feedback on how we are doing and what we can do better to help everyone in the industry collaborate, elevate, and inspire each other. Please email, text, or privately message all suggestions and feedback directly to me.

**Joni Giordano-Bowling | 757-348-7809  
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# NAVIGATING COASTAL VIRGINIA'S SHIFTING SANDS: INSIGHTS FROM THE CVBIA ECONOMIC FORECAST

BY COLBY RAYMOND, 2025 CVBIA PRESIDENT

As President of the Coastal Virginia Building Industry Association (CVBIA), I recently had the privilege of hosting our annual economic forecast event, a crucial gathering for understanding the currents shaping our local housing market. This year, we were honored to welcome back Dr. Robert Dietz, Chief Economist at the National Association of Home Builders (NAHB), whose expertise provided invaluable insights into the national and regional economic landscape.

Dr. Dietz's presentation offered a nuanced perspective on the forces at play. Nationally, while inflation has moderated, it remains a key concern for the Federal Reserve, influencing the trajectory of interest rates. Dr. Dietz highlighted that while mortgage rates have seen some volatility, the underlying

demand for housing persists, albeit tempered by affordability challenges.

Zooming into coastal Virginia, Dr. Dietz pointed to the continued strength of our local economy, bolstered by the military presence and a resilient job market. However, the region isn't immune to national trends. The forecast underscored the ongoing challenge of housing affordability, driven by a combination of higher construction costs, material price fluctuations, and persistent supply constraints.

Specifically, Dr. Dietz noted that while new home construction is a vital component of addressing the housing shortage, builders in our region continue to grapple with rising

costs for labor and materials, as well as navigating regulatory hurdles. He emphasized the need for innovative solutions and collaboration to bring more attainable housing to the market.

For our partners in the real estate community, Dr. Dietz's presentation offered several key takeaways. Understanding the interplay between interest rates, inventory levels, and affordability is paramount in guiding clients. He stressed the importance of staying informed about new construction projects and the potential for increased inventory in certain segments. While the market may be adjusting, the fundamental need for housing in coastal Virginia remains strong.

The CVBIA remains committed to fostering a collaborative environment where builders and real estate professionals can thrive. We believe that open communication and shared understanding of market dynamics are essential for navigating the current landscape successfully.

On that note, we are thrilled to invite all our real estate partners to join us for our inaugural **Sand N' Sawdust Kick-off to Summer Party!** Let's celebrate the arrival of warmer weather and the start of a busy season together at **The Shack in Virginia Beach on Thursday, May 15.** This gathering will be a fantastic opportunity to network, connect with builders, and enjoy the coastal vibe in a relaxed setting. Tickets for the Sand and Sawdust event are on sale now, and sponsorship opportunities are also available for those looking to further connect with the building industry. You can find more information and secure your spot at [cvbia.com](http://cvbia.com).

We look forward to seeing you there and continuing to build a strong future for the housing industry in coastal Virginia together.



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# 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.
- Your 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](mailto:joni@realproducersmag.com) or call 757-348-7809.

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