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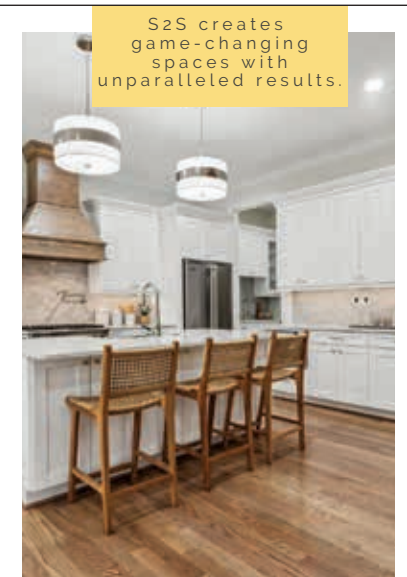


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COVER PHOTO BY SUSAN FOWLER, FOWLER STUDIOS

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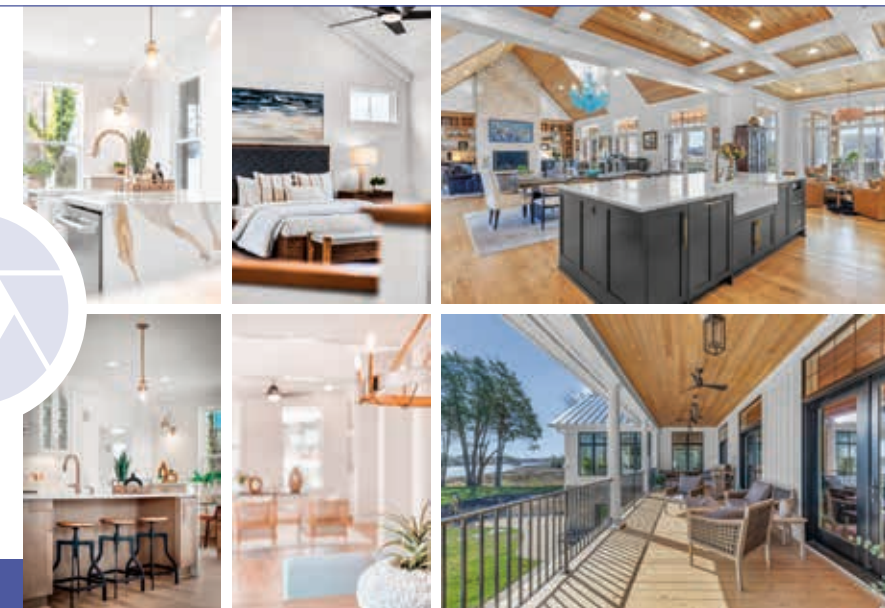
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Ni Ni

GARRETT REALTY PARTNERS

STORY BY JACKI DONALDSON • PHOTOS BY SUSAN FOWLER, FOWLER STUDIOS

When Ni Ni first came to the United States from the Southeast Asian country of Burma, she spoke three languages. However, English was not one of them. She recalls an encounter during her first year here with a grocery store cashier who asked if she wanted to pay separate or together. “I only knew ‘yes’ and ‘no’ in English, so I just repeated what she said: ‘separate or together,’” Ni Ni shares. The exchange went back and forth a few times, with the cashier finally demanding, “Which one? Separate or together?” Ni Ni navigated the uncomfortable situation, and today, she finds humor in it. “That cashier still works there, and every time I see her, I laugh,” she says with a smile.

Ni Ni now speaks English, and she credits a special person for equipping her with the skills to communicate effectively in America. “I learned English with the help of the Commonwealth Catholic Charities, which provided me with a tutor named Gayle Maravellas,” Ni Ni explains. “She came to my house every week to teach me. She is an amazing woman, and I lovingly call her my American mother.”

Gayle’s teachings changed Ni Ni’s life, preparing her for the day she walked into the Garrett Realty Partners office, met Greg Garrett, and declared, “I want to work here.” She had earned her real estate license earlier

in the year and spent six months at another brokerage with no sales. “Greg interviewed me, and I told him I was ready if he was ready,” Ni Ni describes. Greg asked her how much money she wanted to make, and she replied with a six-figure number. “That’s easy,” Greg told her. Ni Ni responded, “I am not joking. I am very serious.” Greg assured her she would hit her mark.

After a month of training at Garrett University, Ni Ni was off and running. In her first year, she doubled her six-figure income goal, received Rookie of the Year honors, and scored Circle of Excellence Gold. In her second year, she took home Platinum, and in her third

year, she was featured as a Real Producers Rising Star and earned Gold, a small setback due to surviving the effects of a major car accident. In her fourth year, she was back to Platinum, and she is gunning for the same achievement in 2025. In just the first quarter of the year, she was set to close 20 deals.

Ni Ni is quick to give glory to others for her success. She names God for seeing her through her journey; Greg Garrett for giving her a chance to soar; Leadership Consultant Dr. Alvean Lyons, who coached at Garrett Realty Partners for a while; and Broker Chuck Dunlap, her #1 supporter and cheerleader.

Of course, Ni Ni is a key player in her victories, and she reveals that her phone is her top tool for excelling in a competitive industry. “My phone is my business,” she remarks, reminiscing about the Zillow leads that built her business, which is now growing predominantly from sphere leads. “I answer my phone 24/7/365. If I don’t

pick up, I won’t get the lead.” She also never shies from an out-of-town deal or one with a modest price tag. “I had one lead who wanted to see land in Gloucester,” Ni Ni mentions. “The land was \$80,000, and we wrote an offer. After he closed, he sent me a family member and then a lot more business.” She adds, “I don’t set limits.”

“I am so very proud and pleased to endorse Ni Ni for the cover feature of Real Producers. She came to us as a brand new agent in December 2020, and by the end of 2021 had closed 35 transactions. That’s almost unheard of in the real estate industry, but especially so for someone who has English as her third language. In Ni Ni’s second year as an agent, she earned a Platinum award, VPAR’s highest production award. In 2023, a down year for real estate, she still earned a Gold award and in 2024 was back at Platinum. Ni Ni’s production is incredible for someone with her limited years in the business, and it happens with a “client first” attitude. Her work ethic is unsurpassed, yet she regularly takes time to improve her professional knowledge and skills. Ni Ni also finds time to selflessly give back to her church and community. Ni Ni is one of those rare individuals who consistently surpasses expectations in every facet of her life—a true professional and inspiration to anyone who would like to succeed.”

—Chuck Dunlap,
REALTOR® | Principal
Broker, Garrett
Realty Partners



“
America offers a lot of opportunity for those willing to work hard.”

Treating her buyers, sellers, and investors like family has also put Ni Ni on the map as a loyal and trusted advisor, and she does not hesitate to spoil her clients with closing gifts or socialize with them long after they step away from the closing table. “They treat me like I am their sister,” she says, adding that seeing her clients happy is the most rewarding part of her work.

Amid all her real estate accomplishments, Ni Ni earned her bachelor’s degree, and at the end of last year, she also secured her MBA. “America offers a lot of opportunity for those willing to work hard,” she asserts.

Ni Ni has come a long way since those early “yes” and “no” days, and while she believes she still has a heavy accent, she no longer sees it as a barrier but as a part of her unique story. Humble and grateful, she honors the journey that brought her here and the people who have supported her along the way.

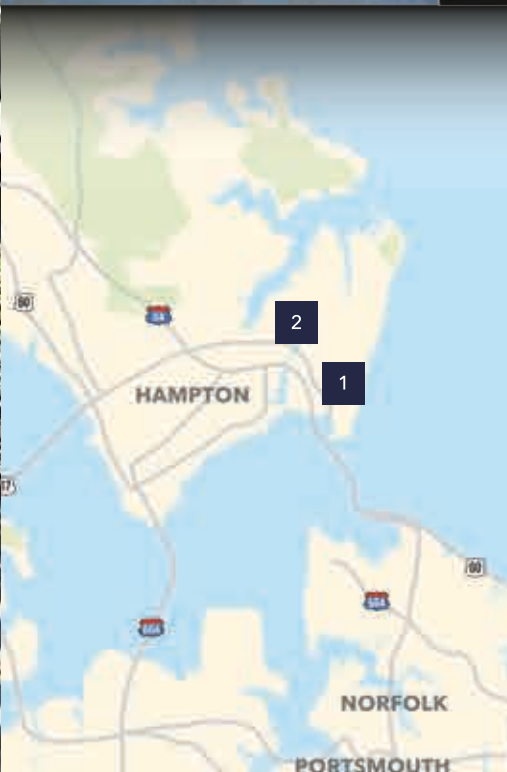


The Perfect Peninsula Location!

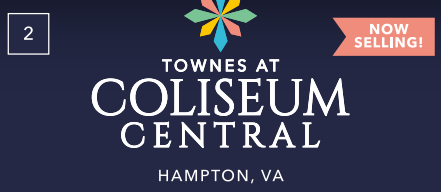
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STORY BY MADDIE PODISH
PHOTOS BY SUSAN FOWLER, FOWLER STUDIOS

Lori El Shanti



If you see a classic 1978 convertible Volkswagen Bug cruising through town, chances are Lori El Shanti is behind the wheel. The beloved car, which her mother received as a gift in the 1980s and has now been passed down to Lori, is a testament to her deep-rooted connections and appreciation for legacy. Much like her Bug, Lori's journey has taken unexpected twists and turns, ultimately steering her toward a fulfilling career in real estate.

Lori's story begins in Connecticut, where she was born before moving to Virginia in the 1970s. She jokes that she's a "New England transplant," having arrived when she was in third grade, graduated from high school locally, and later attended Radford University, where she earned a degree in business management. After college, she moved away but returned to the 757 in 2011, ready for a new chapter.

With over 20 years of banking experience, Lori quickly climbed the ranks from salesperson to sales leader, eventually serving as a community bank president. However, when her mother became ill, she decided to leave banking and restart her life back home. That transition led her to entrepreneurship, followed by an MSA compliance manager role at OVM Financial for

nearly five years. During this time, she frequently interacted with brokers, REALTORS®, and mortgage lenders, which sparked her interest in real estate.

Still, she did not rashly jump into the industry. Lori's husband, David, a mortgage officer, had encouraged her for years to take the leap. "I'm a planner," she admits, explaining that while the idea was tempting, she needed to feel fully prepared before transitioning. But in August 2022, she decided to "rip off the Band-Aid," quitting her job to study real estate full-time. Just a few months later, in October, she passed her licensing exam—and in a fitting twist of fate, she found out on Thanksgiving Day that her license was active.

With a personal history of moving 10 times—buying, selling, and navigating the process firsthand—Lori was already well-versed in what makes real estate transactions successful. What excited her the most, however, was the personal connection. "I loved training people in my previous roles, but I missed those firsthand interactions with clients," she shares. "The ones who are excited when they buy or sell their house—that's what I love."

Determined to build her business from the ground up, Lori focused on expanding her sphere of influence. While she had spent years training sales associates on making calls, real estate brought a more personal approach. She immersed herself in local online groups and relied on her signature approach to networking—what she calls ABC: Always Be Chatting. "I'll strike up a conversation with anyone nearby," she chuckles, crediting this mindset as a business strategy and the key to her successful marriage with her more introverted husband, David.

Now part of Coastal Dreams Realty LLC, led by Traci Madonia—a friend she met in 2011 through their sons' soccer team—Lori has fully embraced her new career. Whether working with first-time homebuyers, investors, or sellers, she enjoys the problem-solving aspect of real estate, particularly regarding numbers. "I've always been numbers-driven," she explains. "Understanding what a

buyer or seller will net, negotiating the right price, analyzing investment opportunities—it's all second nature to me." She takes pride in digging into the data from multiple sources to ensure her clients are well-informed and making the best possible decisions.

Lori is also highly organized, utilizing strategic spreadsheets to keep her clients' transactions running smoothly. A self-proclaimed visual learner, she has a unique way of keeping herself motivated. "Not everyone needs a visual," she acknowledges, "but if you do, make sure you find what keeps you motivated."

Despite her success, Lori remains humble, knowing that expertise comes from collaboration. She relies on trusted specialists when she needs them and continuously expands her knowledge. She also enjoys collecting small staging items to give sellers an extra edge when preparing their homes for professional photography.

When she's not working, Lori loves to travel with her family, whether for a Caribbean getaway, a trip to Vegas, or a relaxing cruise. Her two children, Joseph and Sabrina, are incredibly accomplished—Joseph graduated from Virginia Tech's School of Computer Engineering. Sabrina earned her degree from William & Mary before pursuing a Doctor of Pharmacy at VCU.

Lori acknowledges that real estate can be all-consuming but stresses the importance of maintaining a healthy work-life balance. Her love for the industry isn't just about closing deals—it's about helping people navigate one of the biggest decisions of their lives. "Don't be afraid," she advises, hoping to inspire newer agents. "Take the leap, have a plan, and most importantly, Always Be Chatting."

“

I've always been numbers-driven. Understanding what a buyer or seller will net, negotiating the right price, analyzing investment opportunities—it's all second nature to me.”



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BUDGET BLINDS

STORY BY TORI EISELSTEIN • PHOTOS BY LIANNA PEVAR PHOTOGRAPHY (UNLESS OTHERWISE NOTED)



Co-Owner Kevin Welsh / Photo provided by the Budget Blinds team

As the saying goes in the sales world, every successful business needs two out of three: a good price, a good product, or good customer service. Budget Blinds of Williamsburg delivers on all three.

Backed by a tight-knit team dedicated to providing the best customer experience, Budget Blinds offers the following:

- Blinds
- Shades
- Window Shadings
- Shutters
- Draperies & Side Panels
- Fabric & Wood Top Treatments
- Pillows
- Bedding
- ...and more!

Since most homeowners don't purchase window coverings often, the Budget Blinds team offers free consultations, taking the time to listen and recommend the best options. They also measure and handle the order and installation process, helping clients check off another item on their to-do list.

Co-Owner Rachelle Stannard has extensive experience in the window covering industry, participating in various aspects of the business. "I was doing it all," she remarks, "including sewing my own window coverings and selling and

installing along with my husband, Mark."

A few years down the road, Rachelle received the opportunity to purchase the Budget Blinds franchise in Williamsburg and, after serious consideration, launched into her Budget Blinds journey. Partnering with Kevin Welsh, who brings 10 years of window-covering experience, and silent partner Sean Kosmann, an entrepreneur with more than seven years of franchise ownership, Rachelle and the team have expanded their Budget Blinds empire to several territories, including:

- Williamsburg
- Chesapeake
- Virginia Beach
- Norfolk
- Suffolk
- Little Creek
- The Oceanfront
- Hampton
- Newport News

"Once all the integrations were complete, we became one of the largest franchises in the country," Rachelle says. "And I must add—we have the most awesome team."

The leaders of Budget Blinds are devoted to encouraging and supporting their team, empowering them to



flourish. Respect and accountability are core values that each team member implements, cultivating a family-like working environment.

Budget Blinds' exemplary customer service and rave Google reviews, averaging a 4.9 score, and a steady flow of referrals and repeat business serve as evidence of the team's commitment to the company. The owners/leaders, organizers, marketers, salespeople, and installers all have an area of expertise that plays a part in providing the customer with well-executed, quality work.





“

Being a part of and standing beside a company of people who are the best at what they do and doing it for a community that we love and loves us back. We couldn't ask for anything more.”



Rachelle and the team are passionate about their work. “Our customers invite us into their homes to help them make decisions about how they spend their money on products that can directly impact how they live in and enjoy their homes,” Rachelle

comments. “They trust us, which is the part we are passionate about.”

With a strong belief in giving back to the community, the Budget Blinds family volunteers at local charities. Even outside work, they

still spend time together, whether throwing axes or playing a game at Drive Shack. “This is what success looks like,” Rachelle states. “Being a part of and standing beside a company of people who are the best at what they do and doing it for a community that we love and loves us back. We couldn't ask for anything more.”

Are you or your clients moving into a new home

or looking to upgrade your window coverings? Contact Budget Blinds at 757-258-8738 or Williamsburgshowroom@budgetblinds.com to schedule a free consultation. Also, visit the Budget Blinds website at budgetblinds.com/williamsburg.



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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.

Of those nominated, our team meets with and gets to know each nominee. We collect all the cool facts about the agent and gather 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 "5 C" criteria below 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
joni@realproducersmag.com**



Dear Featured Agents,

Congratulations on being featured in Real Producers magazine! What an incredible opportunity to highlight your success, share your unique story, and inspire confidence in your clients. Now, we're offering you an exclusive way to extend the impact of your feature with a custom four- or eight-page promotional printout designed for you to hand out to your clients and prospects.

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- **Expand Your Reach:** With this printout, you have the opportunity to leave a lasting impression with every client you meet, reinforcing your brand long after the conversation ends.
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Act now to take advantage of this exclusive offer and elevate your brand even further! Imagine handing out a sleek, professional printout of your story at your next client meeting. It's the perfect way to stand out.

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.

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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FAQs

WELCOME TO REAL PRODUCERS!

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

WHO RECEIVES THIS MAGAZINE?

The top 300 agents on the Peninsula in Hampton Roads, VA. The Peninsula extends from the Chesapeake Bay Bridge-Tunnel in Hampton to the greater Williamsburg area and everything in between. We pulled the MLS numbers (by volume) from January 1 through

December 31 of the previous year in the Peninsula and Williamsburg area. The list cuts off at #300 to determine distribution and resets at the end of each year.

WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

Anyone on the Top 300 list can nominate other real estate agents, businesses, brokers, owners, or themselves. Office leaders can also nominate folks. We consider everyone in the Top 300 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.

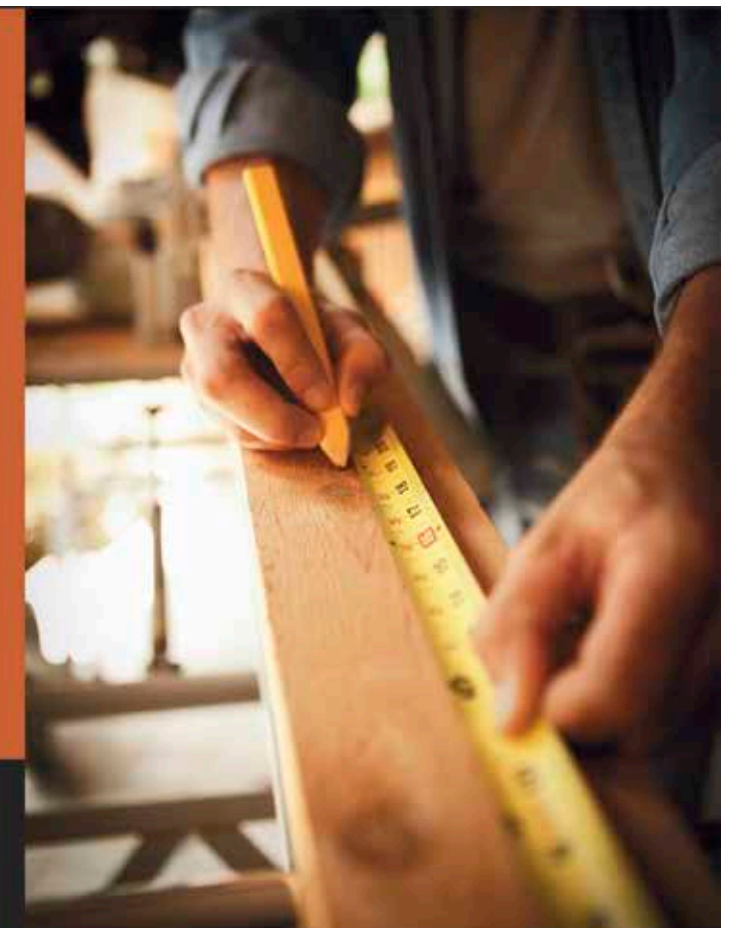
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“ I appreciated Candice and her team being patient with me as I learned this new process as a first-time homebuyer. I also appreciated her always answering all my questions, even if she answered them before. Homebuying can be stressful, but Candice and team being kind and understanding went a long way!



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