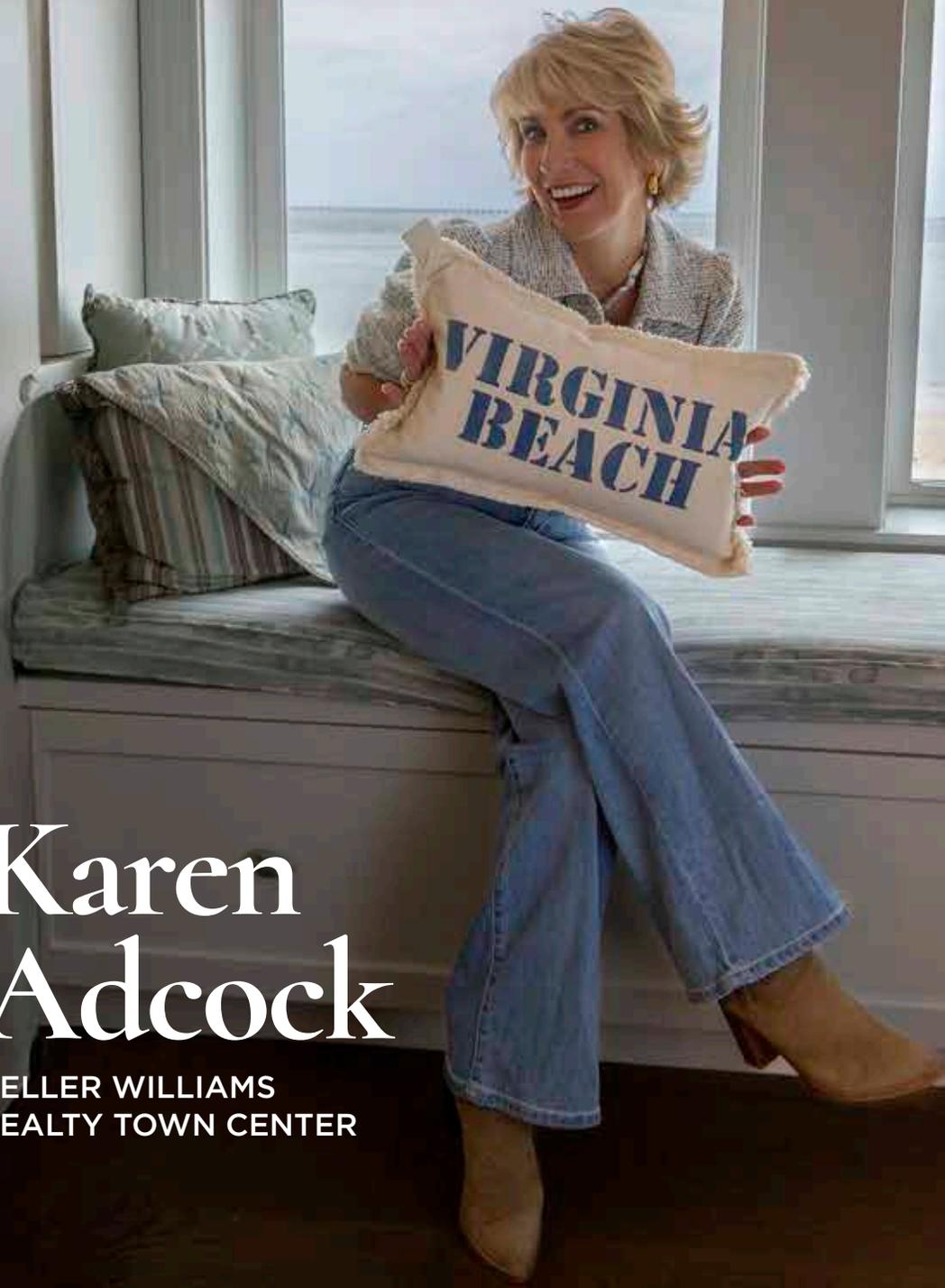


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COVER STORY

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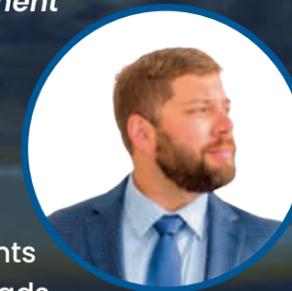
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James drives UAM's growth by building high-trust relationships with top-producing agents throughout Hampton Roads. He oversees recruiting, strategic partnerships, and the development of programs like MVP and UP that help agents scale their business through stronger lending support. James brings a direct, results-focused approach shaped by years of working on both the real estate and mortgage sides of the industry. His role centers on making UAM the go-to lending partner for agents who expect speed, accuracy, and creativity on every file.

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Gloria is the operational backbone of UAM. With more than a decade of experience in lending, she ensures every file moves with the precision, compliance, and communication that agents rely on. She leads UAM's loan operations, manages underwriting coordination, and personally works with borrowers as the company's primary Corporate Loan Officer. Gloria's reputation in Hampton Roads is rooted in transparency, reliability, and a consistent ability to get difficult deals across the finish line.

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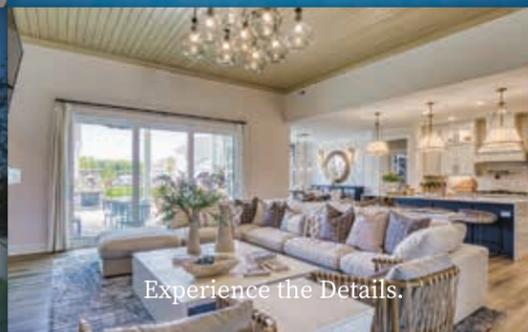
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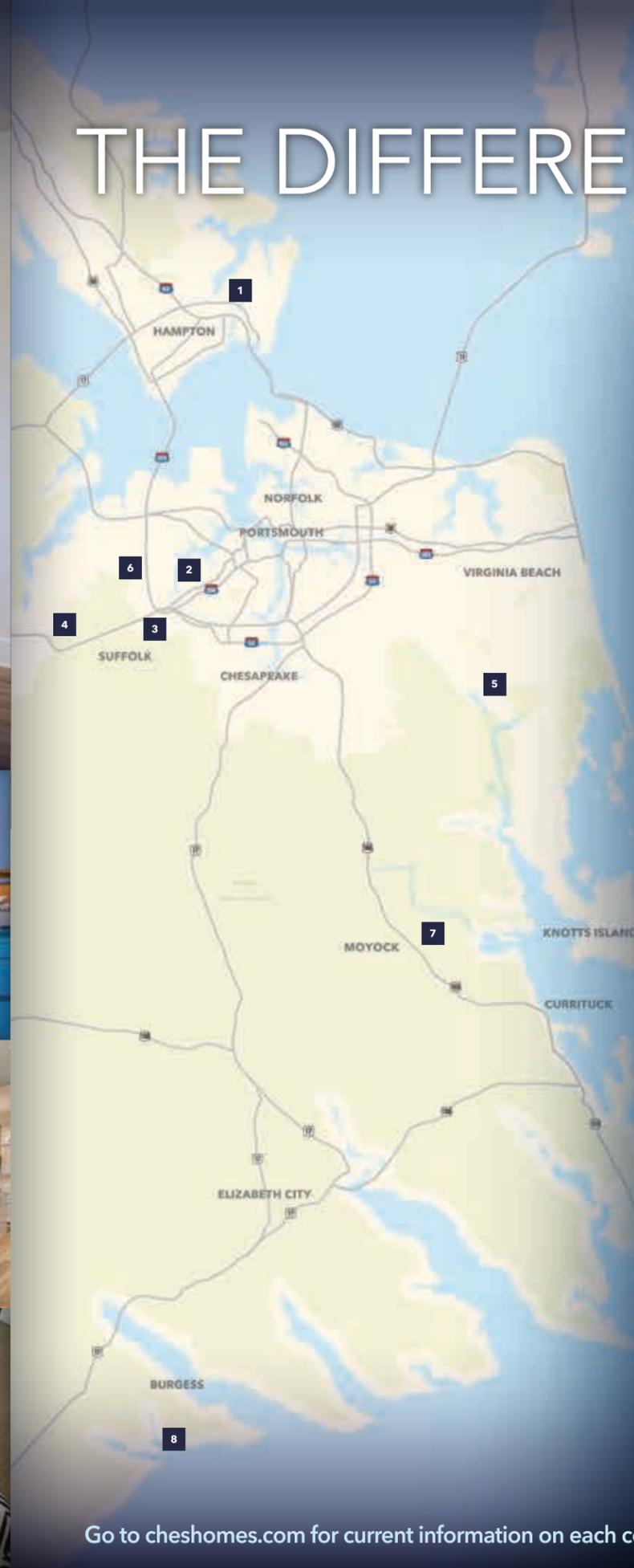


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STORY BY MADDIE PODISH
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Karen Adcock

When you meet Karen Adcock, you don't expect her real estate story to begin in grief. Her warmth and humor come easily, yet she entered the business at a time when she was learning to laugh again, rebuilding stability and purpose during one of the darkest seasons of her life. "We had lost our third son at 10 days old from a heart defect," Karen recalls quietly. "Then my father died unexpectedly that same week while visiting to help. I went through a very, very dark period in my life."

At the time, Karen was a stay-at-home mom who had stepped away from a career in restaurant management, and her husband's company had recently been sold. With two young sons at home and her husband deciding to start his own engineering company, stability mattered, and returning to work had to support her family rather than pull her away from it. "I did not want to have to relocate and be away from family in Virginia," she explains. "I am the youngest of eight children, and family ties are important to me. I wanted my kids to have a strong relationship with their grandparents and cousins because I never had that chance."

Encouraged by a neighbor who had just opened a brokerage, Karen entered real estate through new construction. The structure gave her predictability while her children were young, but the balance still felt overwhelming. "I had a hard time being a good mom and a career woman," she admits. "I remember thinking I'd rather be a good mom than a good REALTOR®." Her broker refused to let her walk away. "She told me real estate was something I was born to do," Karen says. "She helped me restructure things so I didn't have to choose."

That support changed everything. Karen earned Rookie of the Year and spent the next 14 years as a top-performing new-homes agent. During those years, she mastered systems, numbers, and setting

expectations, but more importantly, she learned how to listen. "I learned to really hear what people wanted and what motivated them," she comments. "Sometimes I knew we weren't the right fit, and I told them that." That honesty became a defining part of her approach.

When the market crashed, Karen faced another turning point. New construction stalled, her sons were in college, and the financial pressure mounted. "It was a heartbreaking decision," she acknowledges, "but I moved into resale, and I've never looked back." That transition reshaped how she served clients. "With builders, everything centers on business," Karen notes. "Resale is more personal. You're dealing with someone's home and their life."

Today, Karen operates with relentless intention. She attends inspections, meets appraisers, documents systems, and prepares for issues before they arise. "No one likes surprises," she states. "No one likes miscommunication. I focus on being proactive instead of reactive. I don't leave anything to chance. If there's a condition issue, I want to understand it fully so I can communicate clearly and solve it before it becomes a deal-breaker."

Much of Karen's business now centers around an over-55 community she helped sell from its earliest days. Over time, those homeowners returned because of the way she protected and advocated for



“Karen is a very dedicated agent who always listens and achieves her clients’ goals.”

—Donald Roebuck, Principal Broker, Keller Williams Town Center

“I don’t care what price range I’m working in. This is a serious business. We’re not buying a loaf of bread—we’re buying homes, which deserve expert care and thoughtful guidance.”



them. “That profile often gets taken advantage of,” she shares. “I act as their champion and their guardian. I make sure they’re taken care of.” She applies that same mindset to every client, regardless of price

point. “I don’t care what price range I’m working in,” Karen emphasizes. “This is a serious business. We’re not buying a loaf of bread—we’re buying homes, which deserve expert care and thoughtful guidance.”

Karen’s approach builds loyalty. Nearly all of her business comes from referrals and repeat clients, not because she asks for them, but because she earns them. “I wear my heart on my sleeve,” she remarks.

“I’m transparent. When I take care of people, they stay loyal.”

Joy also plays a central role in Karen’s life and leadership. Laughter carried her through grief and continues to anchor her perspective today. “I’ve always believed in the power of happiness and laughter,” she says with

a smile. “There was a time I was so grief-stricken I thought I’d never laugh again. But with God’s grace, I did.” That moment reshaped how she moved forward. “Never stop laughing,” Karen adds. “If you lose that ability, you lose everything.”

When newer agents ask for advice, Karen keeps it simple, sharing, “If

you come from a place of service, the money will follow. If you only chase money, there will never be enough.” After 32 years in real estate, her philosophy remains unchanged. “No one starts as a top producer,” Karen says. “Everyone begins somewhere. What matters is how you show up. People know when you care.”



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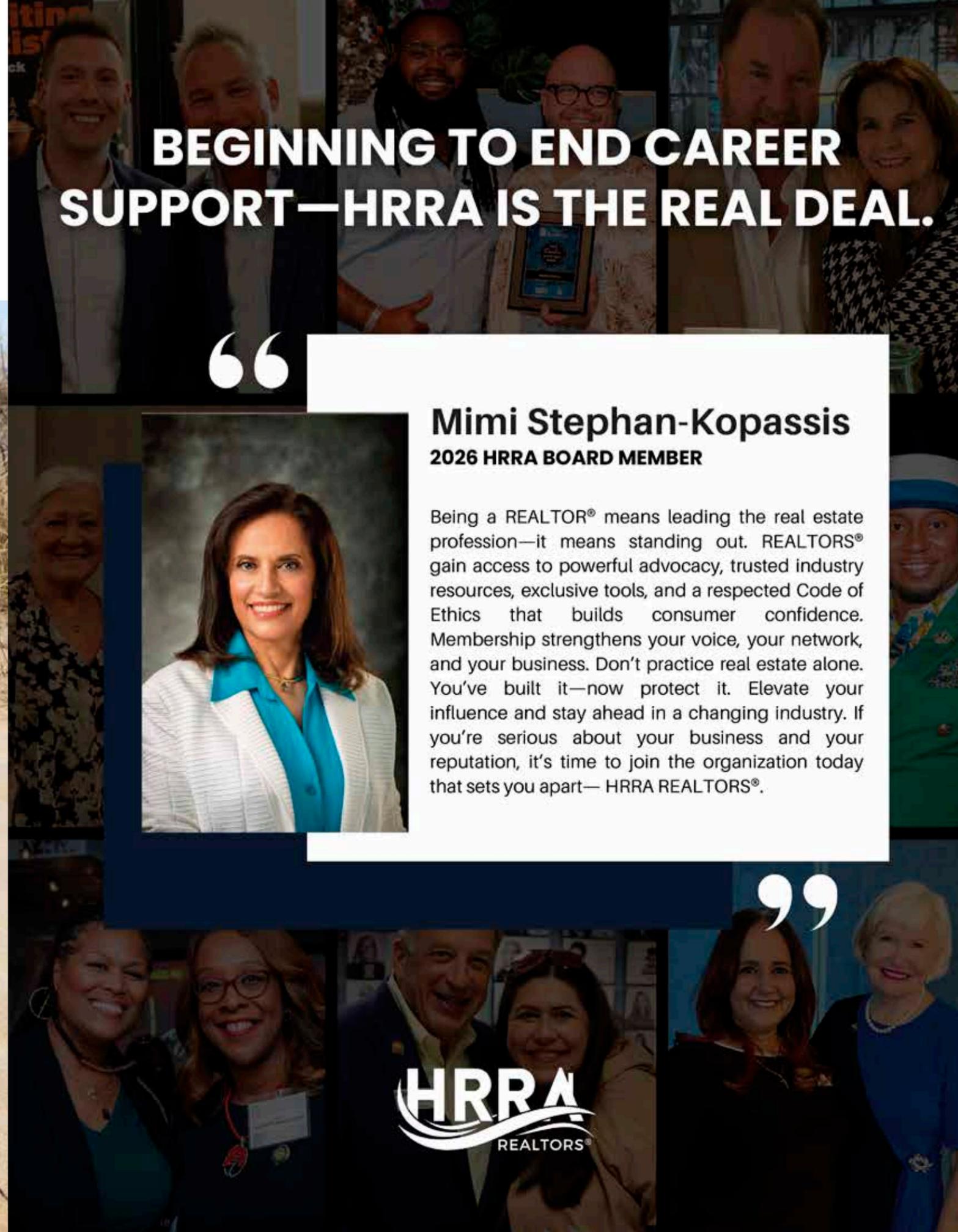
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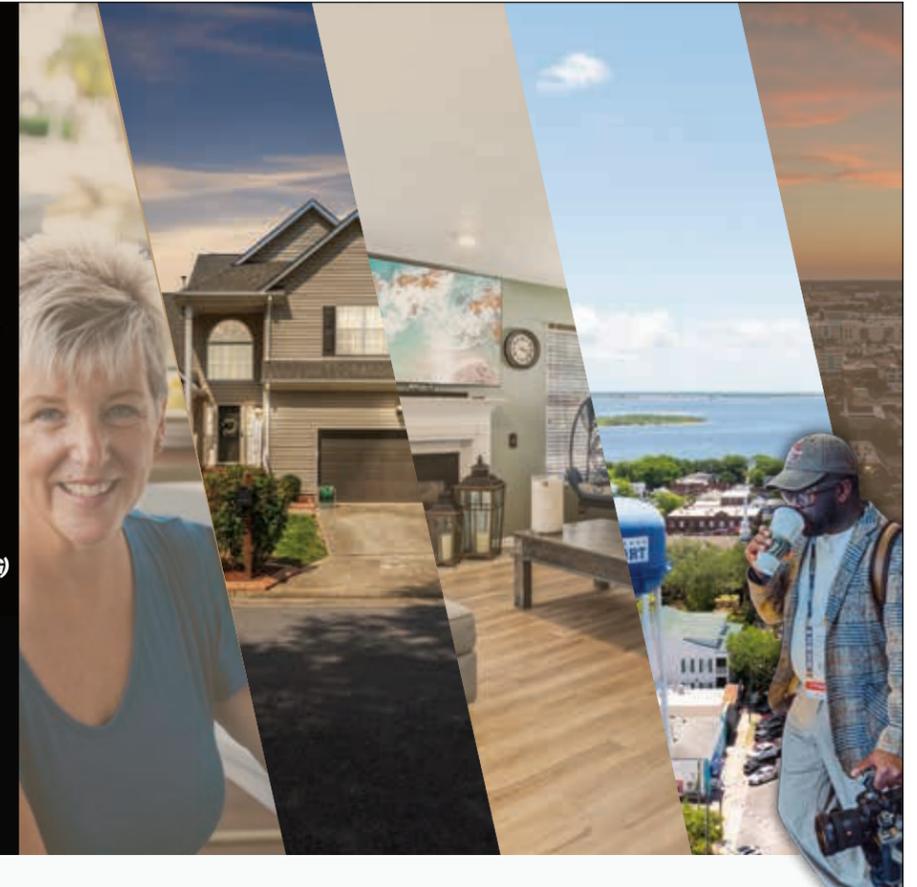
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Kim Dombrowski

IMPRESSIVE HOME STAGING

PHOTOS BY DYAN WITT PHOTOGRAPHY

For 16 years, Impressive Home Staging has been transforming listings into showstoppers. Their seamless process and eye for design help real estate agents sell faster—and with confidence. We sat down with the team to learn what drives their success and how they continue to elevate every space they touch.

Q: What do you bring to the table that no one else can, and why do clients love it?

What truly sets us apart is the heart and experience behind our work. Together, our team brings over 55 years of staging expertise, and we've seen firsthand how the right design can completely transform a space—and a sale. Our extensive inventory lets us create the perfect look for any property, from cozy condos to luxury estates. But what our clients love most is how simple we make the process. We handle every detail so they can focus on what matters most—selling their home with confidence and ease.

Q: Who's your dream client, and how do you keep them coming back for more?

Our dream client is someone who truly values the power of staging as a marketing tool and trusts our process from start to finish. They reach out early to get on our schedule but also understand that staging is the final touch—after the property is vacant, any updates are complete, and everything is clean and ready for its moment to shine. That kind of partnership makes the entire experience smooth and successful for everyone involved. We keep those clients coming back by



consistently delivering beautiful, high-quality staging that helps their listings sell quickly and for top dollar. Once they see the results—and how effortless we make the process—they know they can count on us every time.

Q: Who's been your biggest cheerleader or mentor, and what's the one nugget of wisdom you'll never forget?

Throughout her career, Kim has been fortunate to have several mentors who've shaped her approach to business and design. But one of the

most impactful influences has come from being part of professional home staging associations like The Staging Collective, HSRA, and RESA. Enrolling our team in these communities has been invaluable—they've opened doors to education, collaboration, and weekly conversations with talented stagers across the country who share ideas and support one another.

One of the biggest takeaways from these experiences has been learning about the psychology of neuroaesthetics—how design affects emotion and behavior. As our lead

designer, Stacey, puts it, "I always knew staging was more than just decorating, but learning about neuroaesthetics gave language and purpose to the design principles I use every day to enhance listings." That understanding has deepened not only our craft, but also the results we deliver for our clients.

Q: How do your values show up in your day-to-day work and client relationships?

Our core value has always been simple: We live up to our name—Impressive—everything we do flows from that promise. When an agent tells their client that staging will make all the difference, we want to help them deliver on that promise—and make them look like rockstars in the process. That means creating an experience that's as seamless as it is stunning: The agent is impressed by how easy it is to work with us, the homeowner is impressed by how beautiful their space looks, and potential buyers walk in and instantly feel like they've found "home."

But being impressive isn't just about beautiful rooms—it's about integrity and teamwork, too. We do what's right, even when no one's watching. We tell the truth, even when it's hard, because honest conversations build stronger partnerships. And we have each other's backs, both within our team and with our clients. Those values show up in every phone call, every design decision, and every install—because we believe that truly impressive results come from a foundation of trust, respect, and heart.



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Know agents who are raising the bar or making a meaningful impact in the community? We'd love to celebrate them. Submit your nominations on our website.

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Our preferred partners help make this magazine possible through advertising, event participation, and ongoing support of our community. Because of them, this publication is free to agents. Please support these trusted businesses whenever you can.

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Know a standout local business that goes above and beyond for real estate professionals? Help us grow our trusted network by recommending them on our website.

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We're always looking for ways to better serve this incredible real estate community and create opportunities to collaborate, elevate, and inspire. Have ideas or feedback? Reach out anytime at joni@realproducersmag.com.



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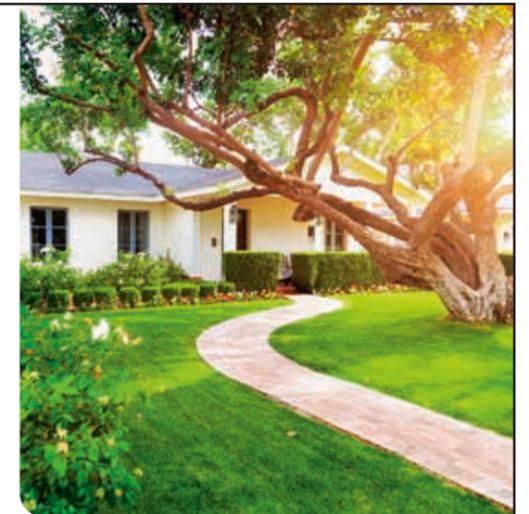
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Karen Powell

Iron Valley Real Estate STORY BY MADDIE PODISH • PHOTOS BY DARREN MYERS, LEVEL UP VISUAL MEDIA

Karen Powell carries herself with a calm authority that earns attention. She listens carefully, chooses her words deliberately, and brings a steady presence that makes people feel both supported and grounded. She describes herself as an introvert with a quiet intensity beneath her composure.

Before real estate, Karen spent more than two decades in banking, leading national teams in high-pressure environments where precision, accountability, and execution were nonnegotiable. She later transitioned into higher education, serving as a director at the University of Phoenix and teaching business courses. The expectations were exacting in banking, and the consequences were real. Those years shaped how she leads today. “If you didn’t do what you were accountable for, you failed,” she recalls.

Real estate existed alongside her professional life long before it became her career. Karen and her husband built and renovated homes themselves. “It was our love language,” she shares. “We’ve built things together.” Even with that real estate connection, leaving the security of a steady paycheck required courage. That moment arrived when the campus Karen helped build was acquired and scheduled to close. Given a year’s notice to wind things down, she chose preparation over panic and clarity over comfort. “I purposed in my heart that I was going to figure it out,” she explains. “I never wanted to work for someone else again unless I absolutely had to.”

That year became her runway into real estate.

Karen entered the industry seven years ago just as the market shifted into one of the most competitive periods in history. Multiple offers, compressed timelines, and heightened emotions became the norm. The pressure felt familiar. She approached real estate the same way she approached every role she had held. “A real estate transaction is a business decision,” she emphasizes. “You have to rely on data, communicate clearly, and solve problems proactively.”

Her work often begins at the kitchen table. Karen takes time to walk clients through the numbers, the process, and the realities of ownership before emotions take over. She is especially candid

with young buyers, making sure they understand what happens after the closing table. Maintenance, repairs, and long-term budgeting all become part of the conversation. “This isn’t just about getting you into a house,” she advises them. “It’s about making sure you’re prepared to stay there.”

Building relationships did not come naturally at first. Karen is introspective by nature and admits that staying behind a screen was often easier than picking up the phone. Buffini coaching helped her learn how to build relationships and ask for business in a way that aligned with service rather than pressure. Today, her business operates entirely by referrals.

“If the team is successful, then I’m successful. If they’re not, then I have more work to do.”



“Karen leads her business and team with a level of integrity and professionalism that comes from an unwavering dedication to helping others. Being referral-based, she has a talent for consistently maintaining relationships beyond the closing table. Real estate is more than just a transaction, and Karen shows up with empathy and passion every single day. She fosters collaboration among our community of agents and is looked up to as an example of strong work ethic.”

— Kerrie Obbink,
Managing Broker, Iron
Valley Real Estate-HR



from her son, who recognized her depth of experience and reminded her how valuable it could be to others. She finally and confidently said yes. She no longer defines success by personal production, but by how well she supports others. “If the team is successful, then I’m successful,” she states. “If they’re not, then I have more work to do.”

Outside of real estate, Karen and her husband plan extended international trips to fully immerse themselves in the culture and community of the places they visit. They seek out local food, history, and conversation, believing that proximity

builds understanding. “When you travel like that,” she observes, “you come home with more empathy and a more open heart.”

That perspective shapes how Karen sees the world and how she shows up for others. She speaks thoughtfully about how her childhood experiences guided her resilience. Reflection, for her, is not about staying in the past. It is about choosing what to carry forward and what to leave behind.

When asked to name her life’s title, Karen answers without hesitation: *What I Carried With Me: What I Chose to Keep*. Her story is about a woman who understands that strength and softness can exist together to serve others. Karen deeply believes that the people around us shape us, and she chooses her circle with care and intentionally shapes those she leads with honesty, clarity, and compassion.

For years, Karen resisted building a team. After decades of leading people in high-pressure environments, she felt she had earned independence. But encouragement kept coming, especially

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— Alex O.



2026 LEGISLATIVE WINS

WHY ADVOCACY MATTERS TO YOUR BUSINESS IN HAMPTON ROADS

DRAFTED WITH AI ASSISTANCE

In a coastal market like Hampton Roads, where flood risk, insurance availability, and affordability pressures shape everyday transactions, federal policy isn't background noise. It's a key input to whether a buyer can close, a seller can move, and a deal can survive underwriting. Once again, the time and money of REALTORS® continue to protect the industry.

A fiscal year 2026 spending package that fully funds critical U.S. Department of Housing and Urban Development (HUD) programs and reauthorizes the National Flood Insurance Program (NFIP) through September 30 was signed into law. For practitioners, the implications are concrete: NFIP's extension restores consumers' ability to purchase and renew flood insurance policies, a foundational requirement for many financed transactions, especially in tidewater communities where flood coverage can be the difference between "clear to close" and a dead file.

Equally important, the package delivers full funding for programs administered by HUD, including Housing Choice Vouchers, fair housing

programs, housing counseling, and the HOME Investment Partnerships and Community Development Block Grant (CDBG) programs. These programs serve a social mission and also support transaction flow and neighborhood stability. HOME and CDBG dollars can catalyze rehabilitation and locally driven development, creating more attainable inventory and stronger communities.

The House advanced broader housing-supply momentum by passing the Housing for the 21st Century Act with a strong bipartisan vote. This act focuses on addressing the housing shortage by cutting red tape, modernizing HUD, and unlocking financing to boost supply.

So, what made these wins possible? Persistent, targeted advocacy, and the influence of 1.4 million REALTORS®. Beginning June 13, 2026, through June 18, 2026, the National Association of REALTORS® (NAR) will hold its legislative meetings in Washington, D.C., and HRR REALTORS® will be there, meeting one-on-one with our federal representatives and senators, sitting in their offices, having real conversations and sharing real stories about their experiences out in the

field. We won't be alone; Virginia Peninsula REALTORS® will be there, and Williamsburg REALTORS® and Eastern Shore REALTORS® will be there. REALTORS® working together, sharing the same message with the government officials who shape our market and industry norms, is the true power center of REALTOR® influence.

How do we influence legislation beyond the NAR legislative week? We send letters, meet with lawmakers, and engage the major parties and independents to emphasize the economic importance of property ownership. The American Dream isn't some idealized fantasy; it is the economic driver of our country, representing 18% of the nation's GDP, and REALTORS® keep the dream within reach. REALTOR® membership is not a logo—it's leverage. When you join, you help fuel the advocacy infrastructure that protects property rights, transaction certainty, and consumer access to homeownership. If you are not working within a REALTOR® firm, this is your invitation: Align with the trade organization that consistently shows up where decisions get made and brings results back to the street level.

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FAQS



WELCOME TO REAL PRODUCERS!

Here, we answer the most frequently asked questions about our program, and we are always open to discussing anything regarding this community—this publication is 100% designed to be your voice.

Q: 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 pulled the REIN-MLS numbers (by volume) from January 1 through December 31 of the previous year. We cut the list off at #500 to determine distribution. The list resets at the end of each year.
- **Peninsula Real Producers:** This magazine follows the same criteria but focuses on the Peninsula/Williamsburg agents, cutting the list 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 Southside instead.
- Your broker address is Southside, but you prefer to be part of the Peninsula Real Producers magazine.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: Anyone on the Top 300 list can nominate other real estate agents, businesses, brokers, owners, or

themselves. Office leaders may also submit nominations. We consider everyone in the Top 500 who comes to our attention because we don't know everyone's story, and we rely on your help to learn about them. While we can't guarantee a feature, we encourage you to meet with a team member, support Real Producers, and attend our private events to increase your chances.

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

A: Features are completely free—we are not a pay-to-play publication. We share real stories of top producers based on achievements and nominations.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Preferred partners are the businesses on the index at the front of the magazine who actively support this community. They appear in every issue, attend our quarterly events, and participate in our online community. We do not randomly select these businesses, nor do we work with every company that approaches us. One or more agents in this community have recommended every preferred partner you see. In fact, we won't meet with a business that you or your peers have not vetted and approved. Our goal is to create a powerhouse network of REALTORS®, agents, and trusted affiliates so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you'd like to recommend a local business that works with top real estate agents, please reach out anytime at joni@realproducersmag.com.

A Strong Season Starts With Stronger Legal Support

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