GOLD COAST
AUGUST 2026

REAL PRODUCERS®

John Schiaroli

BUILT ON GRATITUDE

+

Partner Spotlight
EVAN POTTER
of Revolution Mortgage

Agent to Watch
JEREMY GONZALEZ

CONNECTING. ELEVATING. INSPIRING.

THE MOST AVAILABLE LOAN OFFICER THIS SUMMER

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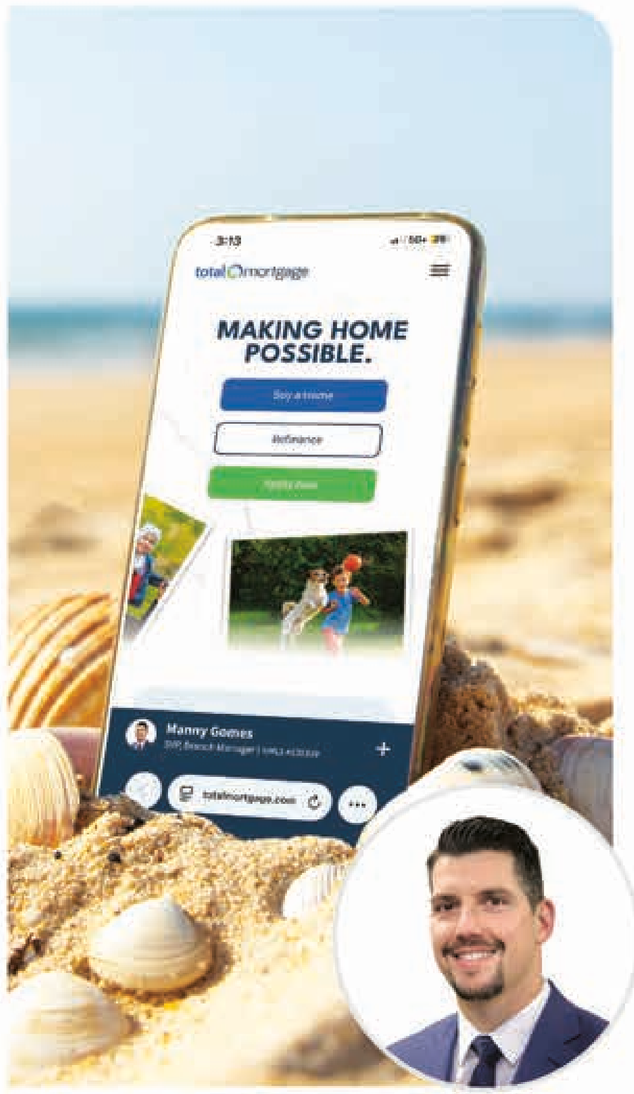

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Contents

Revolution Mortgage

PROFILES

24 Jeremy Gonzalez

IN THIS ISSUE

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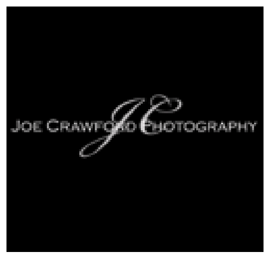

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Permission *to* UNPLUG!

August has a way of making even the most motivated person feel slightly less interested in being a responsible adult.

The sun is out, the beach is calling, someone is always away, and your inbox has the nerve to keep existing. It is a strange time of year. You want to stay productive, serve your clients well, and keep momentum going. At the same time, you also want one more slow morning, one more dinner outside, and one more excuse to pretend traffic on I-95 is part of the vacation experience.

This is the season when the "summer slump" sneaks in. It is harder to focus. Schedules feel scattered. Energy comes in waves. For people who spend their lives building businesses, serving clients, and staying connected, slowing down often feels uncomfortable.

But here is the truth. Rest is not the enemy of ambition. Sometimes it is the thing ambition needs most.

The best real estate professionals and business leaders I know have learned how to keep moving without losing themselves in the process. They show up with consistency, but they also know when to step away long enough to breathe. They understand how much better they lead, communicate, and create when they are not running on caffeine, calendar alerts, and a granola bar from three days ago.

That is also why I am excited for our upcoming *Gold Coast Real Producers* event on Tuesday, August 18, from 6:00 to 8:30 PM at Jacky Durrell Pavilion at Penfield Beach. It feels like the right kind of August gathering. A chance to get outside, enjoy the shoreline, connect with great people, and celebrate this community without making it feel like another item on the to-do list.

So if August feels a little slower, give yourself some grace. Use the time well. Reconnect with people. Reflect on where your business is headed. Spend time with your family. Put your phone down for a bit. Watch the sunset without turning it into a networking opportunity.

The fall market will come. The pace will pick back up. The meetings, showings, events, calls, and deadlines will all return.

For now, enjoy the part of summer still in front of you. Stay present. Stay connected. And when you unplug, try to do it without checking email from under a beach umbrella. Progress.

Your Friend,

Sam Kantrow, Publisher

Welcome to *Gold Coast Real Producers!*

What Is Real Producers?

BY SAM KANTROW

It is a privilege to introduce **Gold Coast Real Producers to Fairfield County** and to celebrate the exceptional contributions you bring to this market. I grew up here and spent 14 years in television and media. Showcasing your achievements, building stronger connections, and honoring your commitment to clients energizes me.

Real Producers began in 2015 in Indianapolis and now spans 130 plus markets across the U.S. The community thrives where top agents and trusted partners connect with purpose. As we launch on the Gold Coast, my promise is simple. Build community. Spotlight excellence. Elevate relationships.

New Haven and Middlesex Real Producers launched in Spring 2024. Since then we have hosted multiple packed events, featured dozens of agents, and earned bragging rights as the most successful Real Producers magazine in the country. We bring that momentum to Fairfield County.

In the months ahead, our team will interview many of you for upcoming features. We will celebrate your wins at events, share tools and introductions that drive growth, and represent your collective passion for this industry.

Quick Facts:

DISTRIBUTION

This magazine goes to the top 500 agents in Fairfield County each month. Selection is based on compiled MLS data from the last year. If you receive a hard copy, you rank within the top 5 percent.

CONTENT

This publication revolves around **you,** the Fairfield County real estate community. We share personal, distinctive stories from top producers and our Preferred Partners.

We **sell nothing to agents.** Features are **free.** Agents appear by nomination from a peer, leader, or influencer. Send nominations for those making a meaningful impact in our market.

PREFERRED PARTNERS

Preferred Partners listed in the index are vetted members of this community. They appear in every issue, attend our private events, and engage in our online groups.

We invite businesses by member recommendation only. The goal is simple, equip you with reliable resources so your clients receive excellent service every time.

EVENTS

Alongside the monthly magazine, we host social and educational events all year. We unite top performers, strengthen local ties, and have a good time. Event details will publish here and in our email updates.

CONTRIBUTION

Want to contribute, nominate REALTORS® for features, recommend elite affiliate partners, or learn more? Reach out to me anytime. I look forward to meeting every one of you.

Thank you to our Preferred Partners for their belief and early support. Your commitment brings *Gold Coast Real Producers* to life and sets the stage for sustained growth.

I appreciate you, and I look forward to seeing you at our next event soon.

We provide a platform to connect, elevate and inspire the top real estate professionals across the Connecticut Shoreline.

2025 BY THE NUMBERS

Here's what the top 500 Gold Coast agents sold

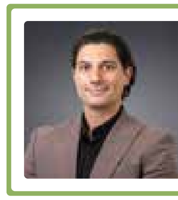
12,157,379,438 Billion
TOTAL SALES VOLUME

9,500
TOTAL TRANSACTIONS JAN-DEC 2025

$24.1M
AVERAGE SALES VOLUME PER AGENT

JUMBO LOANS

A HIDDEN OPPORTUNITY for Today's Homebuyers



BY COSTA GAKIDIS

When most real estate agents think about mortgage financing, conventional, FHA, and VA loans tend to dominate the conversation. Yet for many buyers in today's market, particularly those purchasing in higher-priced areas, jumbo financing can be one of the most valuable tools available.

Unfortunately, jumbo loans are often misunderstood. Many consumers believe they require enormous down payments, exceptionally high incomes, or a lengthy approval process reserved only for the ultra-wealthy. The reality is that today's jumbo mortgage programs offer significantly more flexibility than many buyers realize.

For agents, understanding the basics of jumbo financing can help uncover opportunities for clients who may be looking at homes above conventional loan limits and wondering whether homeownership is still within reach.

A jumbo loan is simply a mortgage that exceeds the conforming loan limits established by Fannie Mae and Freddie Mac. In markets where home values have risen substantially, buyers can find themselves in jumbo territory much sooner than expected. While the loan amount may be larger, qualifying is often more accessible than buyers anticipate when they work with the right mortgage professional.

One of the biggest misconceptions surrounding jumbo financing is the belief that buyers must put down at least 20 percent. While larger down payments can sometimes improve loan terms, many jumbo programs today offer lower down payment options for qualified borrowers. This can be especially attractive for buyers who prefer to keep more of their cash available for investments, business opportunities, renovations, emergency reserves, or other financial goals rather than tying up significant liquid assets in a home purchase.

Another challenge many affluent buyers encounter is that traditional mortgage qualifications do not always reflect their true financial strength. Business owners, physicians, attorneys, executives, and entrepreneurs often have complex financial profiles. They may earn substantial incomes while utilizing legal tax strategies that reduce their reported taxable income. As a result, some borrowers are surprised to learn that qualifying for a mortgage is not always as straightforward as they expected.

This is where lender selection becomes critical. Different lenders evaluate borrower qualifications in different ways. Income from bonuses, commissions, stock compensation, business ownership, and investment activities may be treated differently from one institution to another. Because of these variations, a borrower who receives an unfavorable outcome with one lender may find a much more suitable solution elsewhere.

For buyers with significant assets, jumbo financing can offer additional advantages through alternative qualification methods. Some programs allow lenders to consider a borrower's investment portfolio, retirement accounts, and other assets as part of the qualification process. This can create opportunities for clients who have accumulated substantial wealth, but whose tax returns may not fully reflect their financial capacity.

These solutions are particularly valuable for retirees, investors, and high-net-worth individuals whose wealth may be concentrated on assets rather than traditional employment income. In many cases, asset-based qualification

can open doors that conventional financing may leave closed.

Jumbo financing can also play an important role in a buyer's overall financial strategy. Rather than focusing solely on obtaining the lowest interest rate, many affluent borrowers look at how financing fits into their broader wealth-management goals. The right mortgage structure may allow them to preserve liquidity, avoid selling investments, maintain larger cash reserves, or purchase a home sooner than expected without significantly disrupting their financial plans.

For real estate agents, understanding these possibilities can create tremendous value during client conversations. Luxury buyers and move-up buyers often expect their advisors to understand more than just the property itself. They want guidance, resources, and access to professionals who can help navigate the financial side of the transaction.

When agents understand the potential benefits of jumbo financing, they can better identify opportunities, ask more insightful questions, and connect clients with mortgage professionals who specialize in these complex scenarios. In many cases, a buyer's hesitation is not due to a lack of financial capacity but rather a lack of awareness about the options available to them.

The most successful agents are not simply experts in homes; they are experts in solutions. By developing a working knowledge of jumbo financing, agents can better serve high-income professionals, business owners, investors, and luxury buyers who may have unique financial circumstances.

In today's market, that knowledge can make the difference between a client assuming homeownership is out of reach and realizing they have more opportunities than they ever imagined. Understanding jumbo loans isn't just about financing larger properties; it's about helping clients achieve their goals through smarter, more strategic mortgage solutions.

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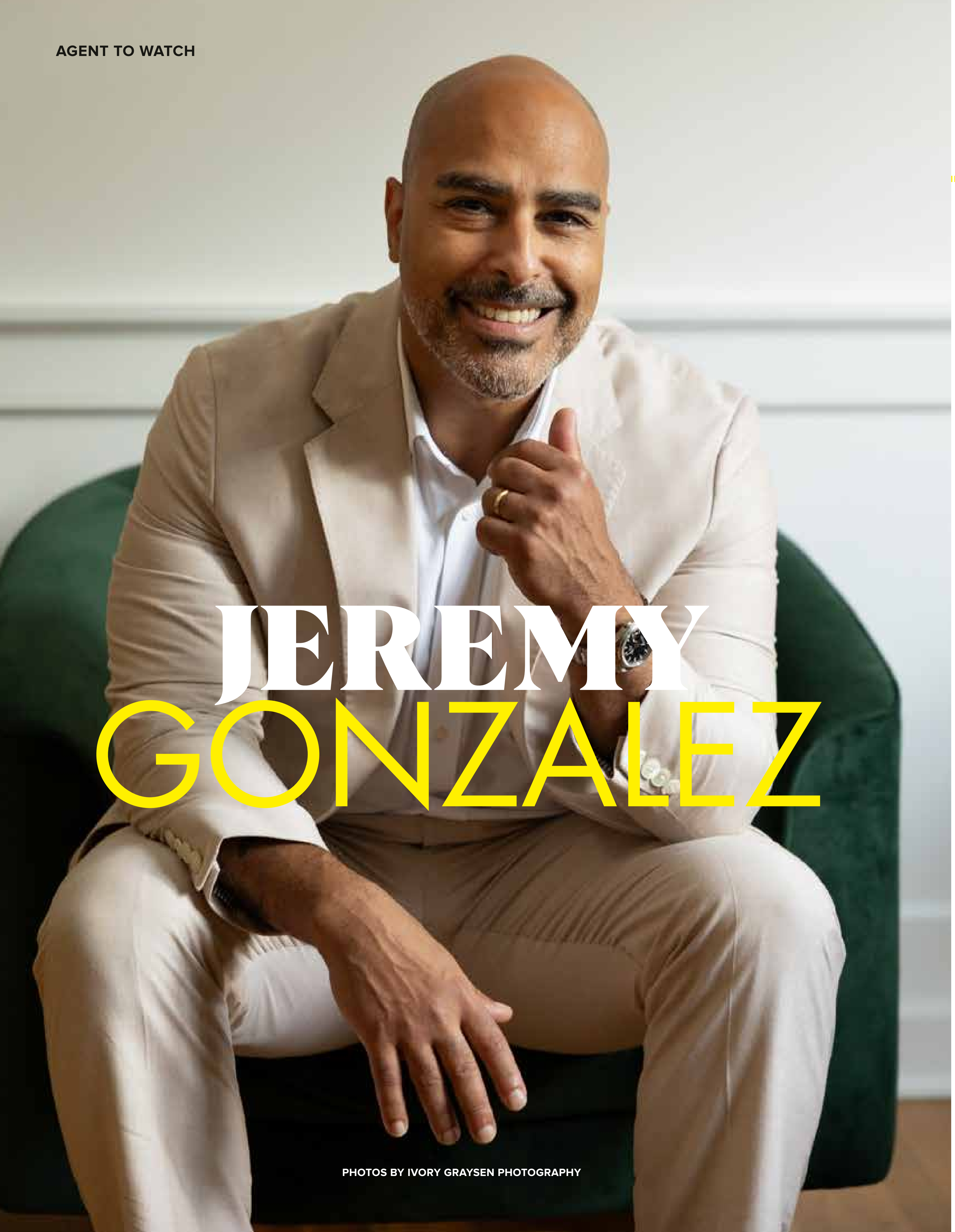
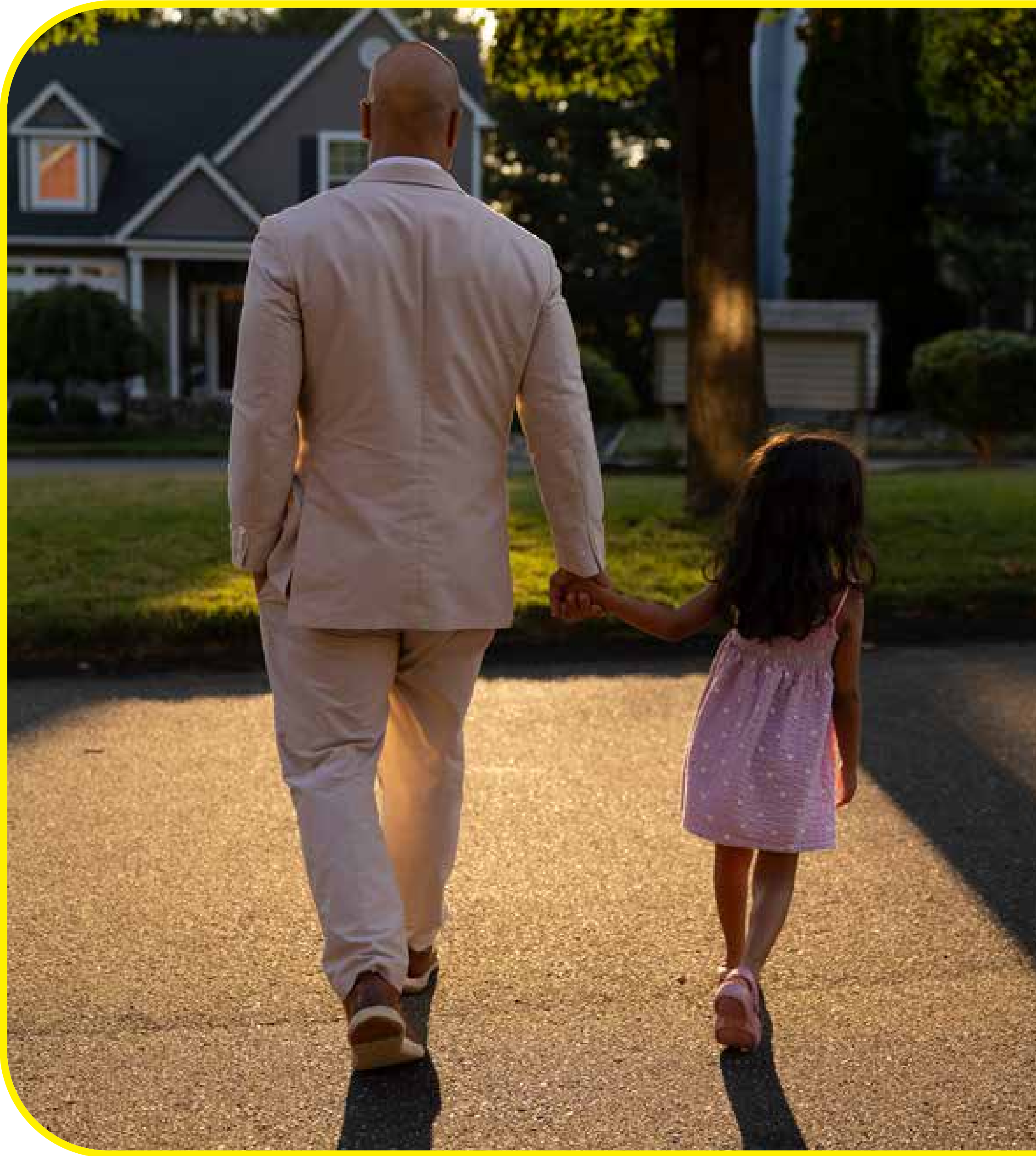


JEREMY GONZALEZ

PHOTOS BY IVORY GRAYSEN PHOTOGRAPHY

Data. Discipline. Determination

For more than two decades, Jeremy Jay Gonzalez has built a successful career in the media industry. He worked with some of the biggest names in television, rising through the ranks to become Vice President of Content Research for the History Channel. Along the way, he managed large teams, collaborated with senior executives, and developed a reputation for being data-driven, analytical, and highly professional. Complementing his corporate experience, Jeremy also completed executive education at Harvard Business School, further strengthening his expertise in leadership, strategy, negotiation, and client service. Today, he brings that same disciplined, research-driven approach to real estate, helping clients make informed decisions and achieve exceptional results.



Real estate was always at the back of his mind, but he never imagined that a major career change would happen the way it did.

As streaming services transformed the television landscape, companies across the industry began consolidating. Jeremy found himself faced with a difficult choice: accept a buyout or allow members of his team to lose their jobs. For him, the decision was easy.

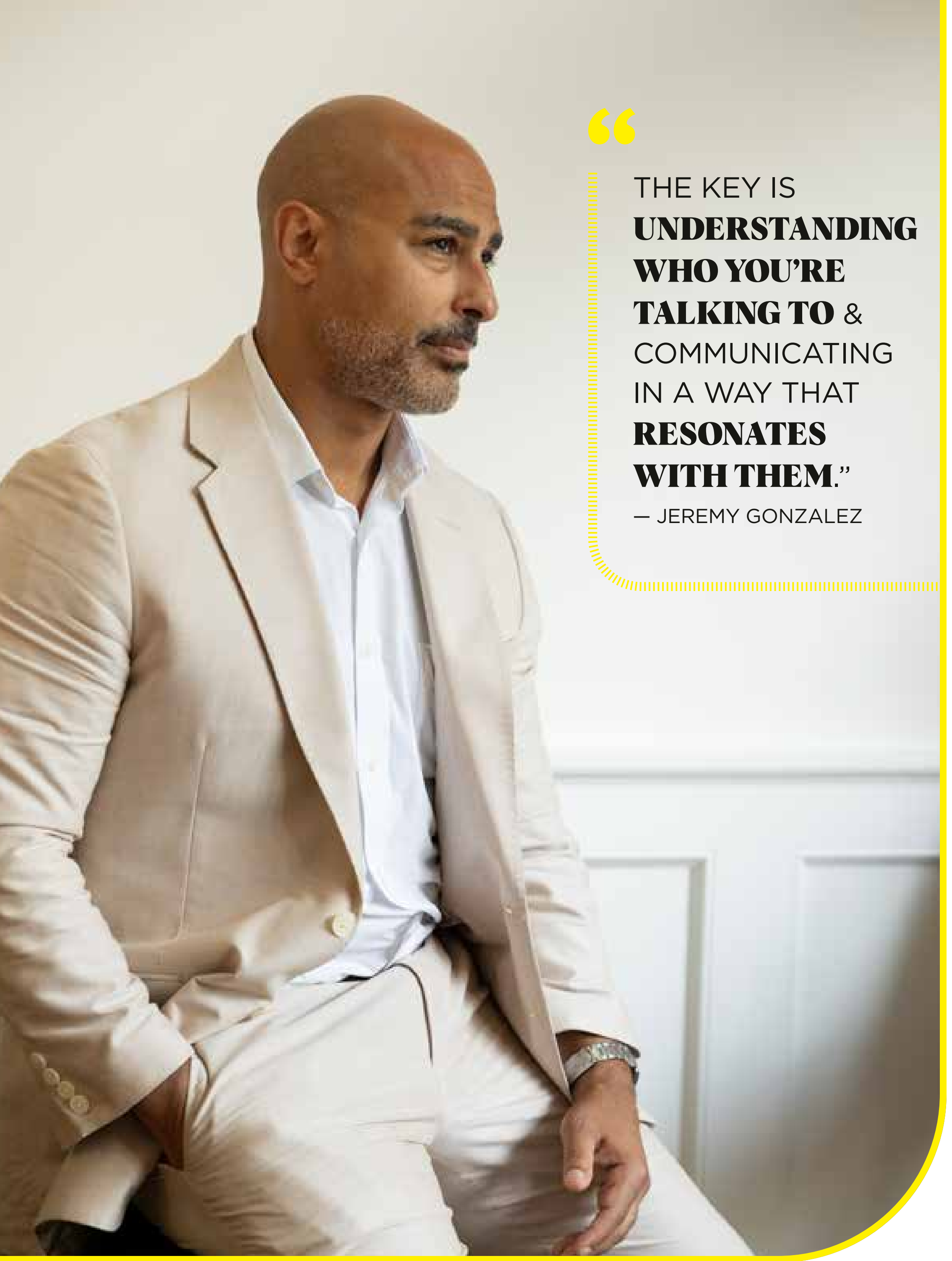
"I had a really bright, young team," he recalls. "I wasn't going to do that to them."

Everything ended on good terms, but the experience gave Jeremy something he hadn't had in years: an opportunity to rethink what came next. Ironically, he had predicted it. Sitting on the couch with his wife nearly a year earlier, he had joked that it would probably take a layoff to finally push him into real estate.

Turns out, he was right.

"I said, 'It's really going to take a layoff for me to do it,'" he laughs. "And it happened."

Although new to the industry, Jeremy wasn't new to investing. He had already purchased several investment properties in Buffalo and Syracuse and had worked with Keller Williams agents Geo Crimi



“THE KEY IS **UNDERSTANDING WHO YOU’RE TALKING TO** & COMMUNICATING IN A WAY THAT **RESONATES WITH THEM**.”

— JEREMY GONZALEZ

and Adam Wagner on previous transactions. When the time came to take the leap, he knew exactly who to call.

“They gave me every resource I needed and really helped me hit the ground running,” he says. “The training and support at Keller Williams made it an easy decision.”

As a new agent, Jeremy quickly discovered that flexibility in real estate doesn’t necessarily mean less work.

“You have flexible hours,” he laughs. “But you’re working a lot of hours.”

Still, he embraced the challenge. Thanks to years spent building relationships throughout his corporate career, Jeremy entered the business with a strong network already in place. He leaned heavily into LinkedIn and found that many former colleagues and executives who had also experienced layoffs or life changes began reaching out.

Before long, the calls started coming. People wanted to buy. People wanted to sell. And Jeremy was ready.

Within his first year, he completed roughly fifteen transactions and built momentum that has continued into 2026.

“I was fortunate,” he says. “But I also hustled.”

What separates Jeremy from many newer agents isn’t just his work ethic. It’s the perspective he brings from two decades in corporate America. Accustomed to structure, professionalism, and clear communication, he initially found the transition to real estate challenging.

“I was used to meetings with agendas and streamlined processes,” he says. “Real estate can be a little more Wild West.”

Instead of becoming frustrated, he learned to adapt. Throughout his years in media research, Jeremy helped develop personality assessments and consumer studies designed to understand how people think and communicate. Today, he uses those same skills with clients.

Not everyone wants pages of statistics. Some clients crave data while others simply want the highlights.

“The key is understanding who you’re talking to and communicating in a way that resonates with them,” he explains.

That ability to adjust and meet people where they are has become one of his greatest strengths. And while he’s analytical by nature, Jeremy believes the fundamentals still matter most.

“People don’t need the smartest agent in the world,” he says. “They need someone who’s going to pick up the phone.”

He prides himself on being responsive, especially during stressful transactions. Whether an appraisal falls through or unexpected issues arise, his clients know they’ll hear from him.

“Even if I don’t have all the answers yet, they know I’ve got them covered,” he says. “Communication creates trust.”

Outside of real estate, Jeremy and his wife of fifteen years live in Norwalk with their four-and-a-half-year-old daughter, who insists on including the “half.” Originally from Queens, Jeremy spent years living in Manhattan before eventually trading city life for Connecticut. The adjustment wasn’t easy at first.

“I was used to falling asleep to taxis and horns,” he laughs. “It was almost too quiet.”

But after six months, he knew they had made the right move. Today, he couldn’t imagine being anywhere else.

And while his journey into real estate may have started with an unexpected career shift, Jeremy believes everything prepared him for this chapter.

After all, success isn’t always about starting over.

Sometimes, it’s about bringing everything you’ve learned with you.

“**COMMUNICATION CREATES TRUST.** EVEN IF I DON’T HAVE EVERY ANSWER YET, MY CLIENTS KNOW I’VE GOT THEM COVERED.”

— JEREMY GONZALEZ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EVAN *Potter* of Revolution

THE LENDER AGENTS RELY ON

PHOTOS BY PERSPECTIVE REAL ESTATE MEDIA

In the mortgage industry, trust is earned one transaction at a time. *Over nearly twenty years, Evan Potter has become the lender Agents rely on by combining deep industry expertise with an unwavering commitment to the people he serves.*

Today, as Vice President of Mortgage Production at Revolution Mortgage, Evan has built his business primarily through referrals from past clients and trusted Realtor partners, something he considers the greatest compliment he could receive. It means clients trust him with one of the biggest financial decisions of their lives, and Realtors trust him with relationships they've spent years building.

Mortgage lending wasn't part of Evan's original plan.

After graduating from college in 2006, he landed an entry-level position in the mortgage industry and quickly became fascinated by how the business worked. Rather than seeing it as just another job, he wanted to understand every part of the lending process.

That curiosity caught the attention of a seasoned mortgage executive who saw his potential and offered to mentor him, promising to teach him every aspect of the business.

She did exactly that.

Instead of learning just one piece of mortgage lending, Evan gained experience in operations, underwriting, loan structuring,

> WHEN A REALTOR RECOMMENDS ME, THEY'RE *trusting me* WITH A RELATIONSHIP THEY'VE SPENT YEARS BUILDING. **I NEVER TAKE THAT RESPONSIBILITY LIGHTLY**.
>
> **— EVAN POTTER**

production, and leadership, giving him something many loan officers never have: a complete understanding of how a loan moves from application to closing. That perspective continues to set him apart today.

"The best loan officers don't just know mortgage products," Evan says. "They understand the entire process and how all the pieces fit together."

Rather than fitting borrowers into a one-size-fits-all process, Evan takes the time to understand their goals and financial picture before recommending a solution. His experience allows him to anticipate challenges, identify opportunities others may overlook, and guide clients toward the financing that's right for them.

Sometimes, that expertise changes the outcome entirely.

This year alone, Evan has helped more than a dozen homebuyers secure financing after another lender had told them no. While those situations represent only a small portion of his business, they reflect the depth of knowledge he brings to every client.

> **MY JOB ISN'T JUST TO GET A LOAN APPROVED.** IT'S TO HELP PEOPLE MAKE CONFIDENT FINANCIAL DECISIONS THAT SERVE THEM LONG AFTER CLOSING.
>
> **— EVAN POTTER**

Clients often tell Evan they learned more in one conversation with him than they had after months of speaking with another lender.

That commitment to educating clients and finding solutions has also shaped the way Evan works with Realtors. He understands that when an agent recommends a lender, they're putting their own reputation on the line. That's why he communicates proactively, sets realistic expectations, and works to solve problems before they become obstacles.

One relationship, in particular, reflects that approach.

After moving to Trumbull, Evan joined a local adult kickball league, where one of his teammates happened to be a local Realtor. Eventually, that Realtor reached out after another lender couldn't get one of his clients' loans to the closing table. Evan found a solution, successfully closed the loan, and earned his trust. Today, they remain trusted business partners, close friends, and still teammates on the kickball field.

Looking back, Evan sees that story as a reminder of what has shaped his career. The strongest business relationships are built by showing up, following through, and consistently putting people first.

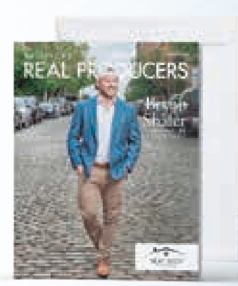
When he's not helping clients and Realtor partners, Evan enjoys life in Trumbull with his wife, Danielle, and their three dogs, Lola, Frankie, and Walter. The balance between work and home reminds him why helping people achieve their homeownership goals is so rewarding.

Nearly twenty years after taking that first job in the mortgage industry, Evan is still driven by the same curiosity that started it all: a desire to learn, solve problems, and help people make confident financial decisions. One of the most rewarding parts of his career has been maintaining the relationship with the mentor who first taught him the business. Time and again, their careers have found their way back together, a reflection of the mutual trust and respect they've built over two decades.

Those same principles continue to shape the way Evan serves every client and Realtor partner. They're why clients continue to refer their friends, Realtors confidently recommend him to their buyers, and why, transaction after transaction, Evan has become the lender they rely on.

WHAT'S A PROMO?

A Promo is a unique promotional piece created for agents featured in the pages of Real Producers. A previously printed Real Producers article is transformed into a four-or eight-page leave-behind, laid out like the original article.



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JOHN SCHIAROLI

BUILT ON GRATITUDE

Long before John Schiaroli became a Realtor with Coldwell Banker in Westport, Connecticut, he was learning the business from the ground up. Literally. Growing up in New York, John spent his childhood around construction sites, watching his father build homes and gaining an appreciation for real estate long before he ever considered making it his career.

PHOTOS BY JOE CRAWFORD PHOTOGRAPHY

"I grew up building houses," he says. "Real estate was always around me."

Still, John took a different path professionally. For more than two decades, he built a successful career in consumer packaged goods, working with brands like Vitaminwater following its acquisition by Coca-Cola, along with PepsiCo and several high-growth startups. His expertise wasn't in sales. It was operations.

"My job was always figuring out how to scale businesses," he says. "Everything had to have systems, tools, and processes."

Those years taught him a lesson that would later become the foundation of his real estate business. Success comes from creating systems that free you up to focus on what matters most. For John, that meant people.

Three years ago, he officially launched his real estate career. While many new agents lean heavily on advertising and purchased leads, John had a different vision. He wanted to create an experience that felt personal and elevated for clients making some of the biggest financial decisions of their lives.

"I felt there was an opportunity to deliver a better consumer experience," he says. "People shouldn't have to worry about whether their agent is overwhelmed. They deserve to feel heard and understood."

The approach worked. In his first year alone, John closed nearly $6 million in business.

Perhaps even more impressive was how he built it. Because of his years spent traveling around the world for work, John had very little local sphere of influence. Instead of relying on traditional relocation departments, he set out to cultivate relationships with top agents across the country. He flew to different markets, met with agents face-to-face, shared meals, and formed genuine friendships. Today, those relationships have become an extension of his brand.

"It's like having a silent sales team all over the country," he says.

From Austin to Miami, DC to California, John has built a trusted network of professionals who share his values and commitment to service. The referrals flow naturally because the relationships are real. He believes that's what separates top agents from the rest.

> "I'm so grateful for my **CLIENTS**, my **PEERS**, & everything I've learned. I lead with gratitude first."
> — JOHN SCHIAROLI

"It's about trust," he says. "It's not about buying leads or boosting ads. It's about spending one-on-one time with people and building relationships."

In fact, John has never purchased a lead or paid for advertising. His business has been built entirely through connections and referrals. And once someone becomes a client, they rarely remain just a client.

"Ninety percent of my clients become friends," he says.

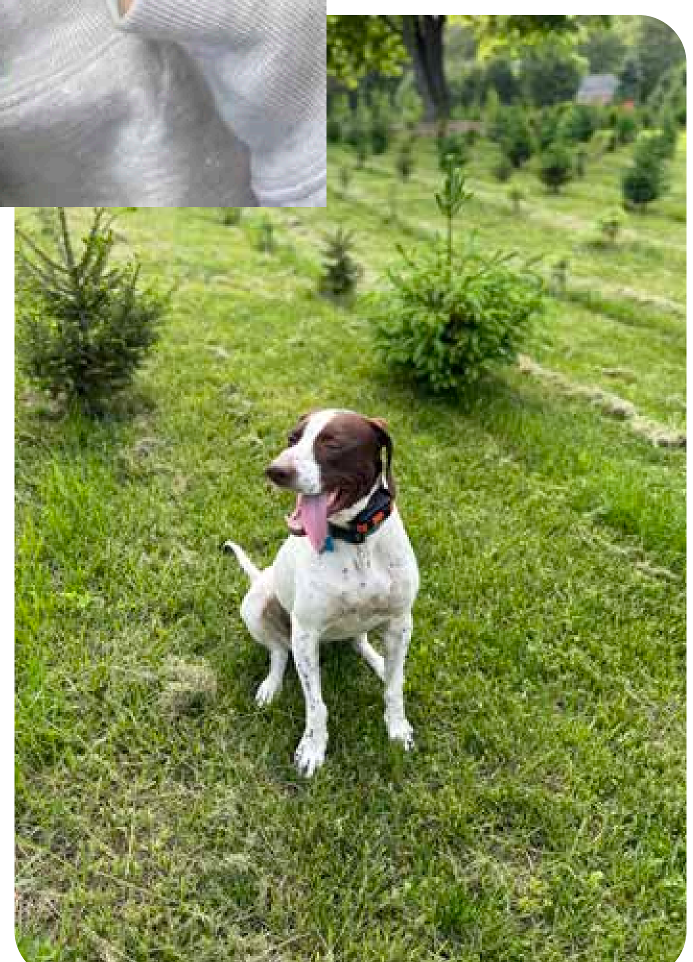
While he uses systems behind the scenes to stay organized, his approach to communication remains refreshingly old-fashioned. He makes phone calls. He sends texts. He checks in. At a minimum, clients hear from him quarterly, but most relationships go far beyond that.

"What people know is that John is going to call them," he says.

At the center of everything John does is gratitude.

"I'm so grateful for my clients, my peers, and everything I've learned," he says. "I lead with gratitude first."

That mindset has carried him through some of life's greatest challenges. Twenty-six years ago, John was diagnosed with multiple sclerosis. While the disease forced him to become more intentional about his health, it also gave him perspective. Rather than allowing it to define him, he committed himself to living with purpose and taking ownership of his well-being.



Today, he embraces an active lifestyle that would challenge people half his age. CrossFit, yoga, marathons, Ironman races, and endurance events are all part of his routine. Staying active isn't just about fitness. It's about gratitude for what his body is capable of doing and making the most of every day.

Family has also shaped his outlook. His daughter, now 21 and a recent graduate of the University of Iowa, is a cancer survivor. Watching her battle through adversity and witnessing the support their family received reinforced his belief in the importance of community and giving back.

"There were organizations that helped us when we needed them," he says. "I

Photo by Julia Crawford

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> — JOHN SCHIAROLI”

don’t give back because I want my name on something. I do it because I’m grateful.”

Whether he’s supporting causes close to his heart, hiking with his dog, or simply spending time with family, John appreciates life’s quieter moments. You’ll often find him at Compo Beach, even in the middle of winter, watching the sunrise or sunset and taking a moment to slow down.

“It’s grounding,” he says.

A self-proclaimed foodie, he enjoys discovering new restaurants, traveling, and experiencing life through the people and places around him. Those who know him best would tell you that he genuinely enjoys connecting with others and that his curiosity and appreciation for people extend far beyond real estate.

For John Schiaroli, success isn’t measured solely by transactions. It’s measured by relationships, gratitude, and showing up for others with authenticity and intention. In a world where so much has become automated, he believes there’s still no substitute for genuine human connection.

And perhaps that’s what has made his business grow so quickly.

Not flashy marketing.

Not purchased leads.

Just trust, consistency, and a deep appreciation for the people who have allowed him to be part of their journey.

Because for John, relationships will always come before transactions.

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