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Michael Kilner, Agent CFO

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Hello August, Hustle & Heart!

August is that sweet spot of summer — a season of momentum, creativity, and gratitude. It's where the year's efforts begin to take shape, and where we see the results of our collective hard work come to life.

At Real Producers, we're inspired by the hustle and heart that define our community. Every story we feature and every partnership we form is proof that success means more when it's built on connection. This month, we celebrate the drive and dedication that fuel our agents, partners, and friends who make this community so special.

We're especially excited for our upcoming **Walk of Fame event this September**, where we'll come together to celebrate a remarkable milestone — our **100th issue in print**. Reaching 100 issues is a testament to the incredible agents, partners, and relationships that have made this publication what it is today. We look forward to honoring the journey, celebrating the stories, and recognizing the community that continues to inspire us year after year.

We're also thrilled to welcome our newest preferred partner, **WOW 1 Day Painting** and **Garage Experts of Prince William**, to the Real Producers network. We're excited to have them as part of the community and look forward to the value and collaboration they'll bring.

Let's carry this reminder through the final days of summer:

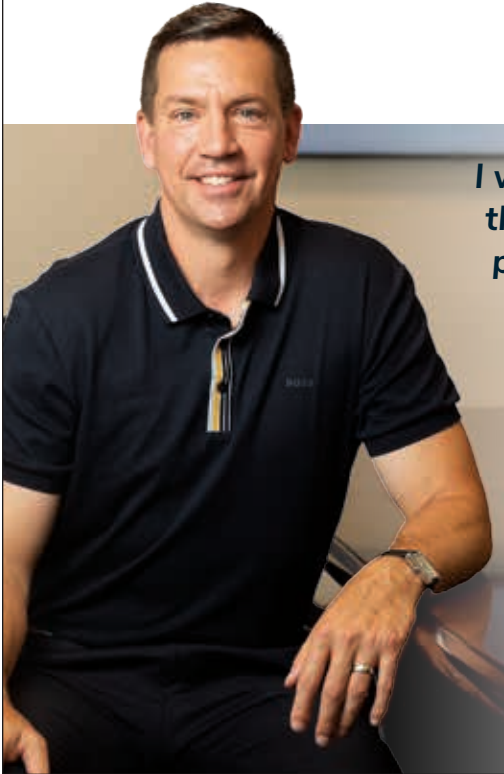
"Hard work pays off, but heart makes it meaningful."

Here's to celebrating milestones, building meaningful connections, and finishing the summer strong.



Kristin Brindley
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MICHAEL KILNER

AGENT CFO

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Most successful real estate businesses are built on relationships, leadership, and execution. What often goes unseen is the financial foundation holding everything together.

For Michael Kilner, understanding that foundation has become both a profession and a passion. As the founder of Agent CFO, Michael has carved out a unique niche serving high-performing real estate teams across the country, helping them gain clarity around their numbers so they can make smarter decisions, grow sustainably, and lead with confidence.

His work centers on accounting, bookkeeping, and financial strategy, but at its core, it is really about something much bigger: helping business owners understand where they are today so they can intentionally build where they want to go tomorrow.

An Unexpected Beginning

Michael's path into the industry wasn't one that was carefully planned years in advance. Growing up in Silver Spring, Maryland, he attended The Heights School in Potomac before staying in Washington, D.C., for college. Before he even graduated, an unexpected opportunity changed the trajectory of his career.

His older brother, Pat, offered him a position as Director of Operations for his real estate team.

Michael had always admired his brother, both personally and professionally. The opportunity to work alongside someone he respected so deeply felt significant, and he immediately immersed himself in learning everything he could about the business.



Rather than focusing solely on sales, Michael became fascinated by what was happening behind the scenes. He studied the systems, structures, and models that powered successful real estate organizations. He wanted to understand why some teams flourished while others struggled, and he became obsessed with identifying the operational and financial differences between the two.

That curiosity eventually led him toward the area that would define his career.

Finding the Story Behind the Numbers

While many people view accounting as a collection of reports and spreadsheets, Michael saw something different.

He saw a story.

As he began handling bookkeeping for his brother's team, he discovered that financial reporting offered a window into every aspect of a business. The numbers revealed strengths, weaknesses, opportunities, and blind spots. They provided clarity where uncertainty often existed.

After about a year of managing the books, his brother offered advice that would ultimately plant the seed for Agent CFO.

“You should be so good at accounting for real estate teams that other people would pay you to work with them.”

“You should be so good at accounting for real estate teams that other people would pay you to work with them.”

Michael took that challenge seriously.

He began reaching out to other teams he knew, offering bookkeeping services despite having little formal experience at the time. Looking back, he laughs at how much trust those early clients placed in him. What he lacked in experience, however, he made up for with determination and a willingness to learn.

For several years, Agent CFO remained a side business while Michael continued helping his brother build and grow his real estate company. But as referrals increased and client demand grew, so did the opportunity.

Today, Agent CFO serves top-producing teams from brokerages including

BY GEORGE
PAUL THOMAS
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Compass, Keller Williams, eXp Realty, Real, and independent firms throughout the country.

Great Accounting for Great Real Estate Teams

Michael's company tagline is simple: "Great accounting for great real estate teams."

It's a statement that reflects both the firm's focus and its philosophy.

Agent CFO intentionally specializes in one industry and one industry only. Rather than offering generic accounting services to every type of business, Michael and his team focus exclusively on real estate.

That specialization allows them to go deeper.

Because they understand team structures, commission models, staffing decisions, lead generation investments, and profitability benchmarks, they can offer guidance that extends far beyond bookkeeping. Their services range from foundational accounting and payroll management to financial advisory and fractional CFO support.

"We think of each client as the captain of their own ship," Michael says. "We're

just the compass pointing them in the right direction."

That perspective resonates with the type of clients Agent CFO attracts. The company works best with growth-minded leaders who want more than clean books. They want clarity. They want confidence. They want a trusted financial partner who understands the realities of running a modern real estate business.



Built on Empathy

One of Michael's greatest strengths comes from the fact that he understands the pressures his clients face.

Having spent years inside real estate organizations, he knows the demands placed on team leaders and agents. He understands the long hours, the constant decision-making, and the responsibility that comes with leading a growing business.

That perspective shapes every client relationship.

"Our job is to take things off their plate, not add to their worries," he explains.

Even as technology and AI continue changing accounting workflows, Michael believes the most valuable part of his business remains unchanged: trust. While software can improve efficiency, it cannot replace experience, judgment, or the confidence that comes from working with someone who understands your industry inside and out.

Family, Growth, and What Matters Most

Away from work, Michael's life revolves around family.

He and his wife live in Kensington, Maryland, with their five children, whose ages range from eleven years old to just eight months. Life is busy, loud, and wonderfully full.

Many of their closest friends are raising children of similar ages, creating a strong sense of community and shared experience. Between church, school activities, family commitments, and the everyday demands of parenting, Michael admits that most days end with a healthy level of exhaustion.

The kind that comes from spending your energy on things that matter.

Looking ahead, Agent CFO is focused on thoughtful growth. Michael believes the systems and structure are in place to serve many more clients, and he

"We think of each client as the captain of their own ship. We're just the compass pointing them in the right direction."

embraces the challenges that come with expansion.

For him, growth isn't simply about getting bigger. It's about increasing impact.

That philosophy mirrors the professionals he admires most: people who excel in business while remaining deeply committed to their families, communities, and relationships.

It's a balance he continues to pursue himself.

And much like the clients he serves, Michael understands that the best decisions are made when you have a clear picture of where you stand today and where you're headed next. ▾

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To learn more about Agent CFO or schedule a complimentary consultation, visit the Agent CFO Booking Page at <https://www.agentcfo.co/book-now>. Whether you're looking to build stronger financial systems, clean up years of bookkeeping, or gain strategic financial guidance, Michael and his team are ready to help point you in the right direction.





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ANDREA *Hayes*

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Some professionals are defined by their work. Others are defined by the way they make people feel. Andrea Hayes is the latter. Welcoming, helpful, and genuinely approachable, she brings a rare combination of hospitality training, deep community involvement, and a service mindset that has shaped every chapter of her career. After eighteen years in real estate, her commitment to excellence continues to set her apart in Northern Virginia.

From Hospitality to Homes

Andrea grew up in Sterling, Virginia, surrounded by the close-knit communities of Loudoun County. She attended Loudoun County Public Schools and later earned her associate degree from Northern Virginia Community College. With a talent for

anticipating needs and creating memorable experiences, she found her professional footing in hospitality. She worked in the executive offices of prestigious brands such as The Ritz-Carlton, Hilton Hotel Corporation, and Benchmark Hospitality Management Company at Lansdowne Resort.

Those early years had a profound impact on her. “Hospitality teaches you how to treat people, how to anticipate needs, and how to set a standard for service,” she shares. Andrea built a reputation for excellence quickly, advancing in her career while choosing a different path from many of her peers. By age twenty-one, she owned her first condo and was earning more than most recent graduates. It was the road less traveled, and it made her stronger.

Even as she excelled, she knew she wanted a future where she could be more present for her family. Real estate became that bridge. With a background rooted in service, sales, and client care, the transition felt natural.

A Career of Mastery and Meaning

Andrea stepped into real estate in 2008, joining a top-producing team at Keller Williams. She spent over two years learning the industry at a high level before launching into her own business. Today, she is an Associate Broker with Samson Properties and the owner of Schatz Hayes Homes, where she handles every listing and purchase personally.

In her business, Andrea specializes in working by referral, a choice that reflects her relationship-focused philosophy. She enjoys solving problems, finding creative solutions,



and ensuring a positive experience for both clients and cooperating agents. “Helping someone achieve a dream they never thought possible is one of the most fulfilling parts of this career,” she says.

Her dedication has earned her recognition throughout her career, including Rookie of the Year at Keller Williams in 2008 and Realtor of the Year in the Reston office. “Those early awards meant the world to me. They were reminders that hard work and integrity matter,” she reflects.

Today, Andrea averages more than twenty transactions a year, closing over seventeen million in volume in 2023. This year, she is already over \$16 million and is projected to finish around \$20 million.

A Family Powered Team

Even though she personally leads every transaction, Andrea is far from alone in her business. Her team is built on family, trust, and shared commitment.

Her mother is a cornerstone of Schatz Hayes Homes, supporting events, public relations, and the overall client experience. “She is definitely the nicer one,”





Andrea jokes. “People love being around her.” Her natural sales drive comes from her father, Rick, who occasionally gets dragged around the community on errands and appointments.



Her husband, also an Associate Broker, balances another company the family owns, but offers steady insight and occasional collaboration. “He keeps me grounded. He is truly my best friend,” she says.

Her transaction coordinator isn’t a blood relative by trade but is an amazing asset to her team and part of her family for sure. Krissy with Real Advantage Transaction Management is her right hand, allowing her to give the attention where it is necessary and giving her the

time back to work out, go horseback riding, and enjoy quality time with her family.

Together, they form a business structure rooted in professionalism and genuine care. Even her two kids, Aiden and Amelia, help out in the business!

Life Beyond Real Estate

For Andrea, home is where her heart truly shines. Her son, Aiden, is fourteen and a passionate football player who inspires her with his discipline and drive. Her twelve-year-old daughter is a competitive equestrian with Cedar Creek Farm. Andrea deeply admires Amelia’s strength and determination. “I feel like I hit the children’s lottery,” she says with a smile.

“Real estate has allowed me to be present for my kids, attend their events, volunteer at their schools, and stay connected to our community,” Andrea explains.

The family also includes beloved pets. Ruby, their golden retriever, is nine years old, and Ace, their Golden-doodle, is two. Rocky, their Morgan Quarter Horse cross, is twenty years old and a treasured part of their barn family. Sam, a sixteen-year-

“NEVER STOP LEARNING. Understand things more deeply than the next person. Be hands-on and consistently involved in every part of the transaction.”

old chestnut warmblood, is the horse her daughter competes with and is the newest Hayes.

Andrea loves attending sporting events, watching her children pursue their passions, and enjoying simple family time together. She is almost a year into a strength and cardio program at Mase Training, which has helped her feel healthier and stronger. “It is completely outside my comfort zone, but I’m proud of what I have accomplished thus far and can’t wait to see where the journey leads me,” she shares.



A Legacy in the Making

Andrea’s long-term goals blend growth with presence. She wants her business to continue thriving by referral, maintain financial stability for her family, and eventually become a legacy her children may choose to continue. Personally, she hopes to slow down just enough to savor life more intentionally.

Her message to the industry is simple. “Never stop learning. Understand things more deeply than the next person. Be hands-on and consistently involved in every part of the transaction.” For Andrea Hayes, excellence is not an act. It is a way of life. 🏡

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Amy RIEMER

HELPING PEOPLE FIND THEIR PLACE

Some people find real estate—for Amy Riemer, it feels like something she was always meant to do.

Energetic yet grounded, ambitious yet deeply people-focused, Amy has built her business around a simple philosophy: when you genuinely care about people, success naturally follows. As a solo agent with RLAH @properties, she has quickly established herself as a rising force in the Northern Virginia market, earning recognition as a top 1.5% Realtor® in the nation and a 2026 Washingtonian Best Top Agent while continuing to grow her business through relationships, service, and community involvement.

BY AMELIA ROSEWOOD
PHOTOS BY RYAN CORVELLO

A Foundation Built on Experience

Although Amy became licensed in 2020, her journey into real estate began years earlier.

After graduating from the University of Virginia, she briefly explored the recruiting industry before realizing it was not the right fit. That realization led her into the real estate world, where she worked for a title company, investor groups, and a renovation company. Each role gave her a different perspective on the business and helped shape the agent she would eventually become.

Working with distressed properties and renovation projects exposed Amy to the transformational side of real estate. She gained firsthand experience seeing potential where others saw problems and learned how strategic improvements could completely change a property's value and appeal.

By the time she earned her license, she had already spent more than four years immersed in the industry.

That experience proved invaluable during the highly competitive early COVID market.

"I felt like I had enough experience to lead people through the selling and buying process myself," Amy recalls. "Helping people get from point A to point B while achieving their real estate and investment goals felt like the natural next step."

The Perfect Mix of Art and Science

Today, Amy brings a unique blend of analytical expertise and personal connection to every transaction.

She describes her approach as "the perfect mix of art and science," combining market knowledge, negotiation skills, and data-driven strategy with genuine empathy and advocacy for her clients.

That balance has helped fuel impressive growth. Last year, Amy closed 18 transactions totaling more than \$11.4 million in sales volume. This year, she



is on pace to reach approximately \$15 million. Her annual sales increased by an impressive 142 percent year over year, earning her brokerage's Momentum Award. She was also selected as one of just 12 participants in the Northern Virginia Association of Realtors® Leadership Institute.

Yet numbers alone do not define success for Amy.

What excites her most is helping people find a place where they truly belong.

"Our sense of place and community is so fundamental to well-being," she explains. "Where you live impacts that. I love helping my clients find that sense of place."

Whether she is guiding a first-time buyer, helping a family move into a new chapter, or assisting someone through the emotional process of selling a longtime home, Amy strives to make every transaction feel less overwhelming and more empowering.

Community at the Center

If there is one thread that runs consistently through Amy's life, it is her passion for building community.

Born in Bangkok, Thailand, and raised in Loudoun County, Virginia, Amy has always valued meaningful connections and shared experiences. Those values extend far beyond her real estate business.

A proud University of Virginia alumna, she has become heavily involved with the UVA Club of Washington, DC, helping create opportunities for local alumni to connect. Over the past year, she has focused on launching an Alexandria chapter, organizing social gatherings, networking events, volunteer opportunities, and community programs.

Amy is also deeply involved with Chamber Dance Project, a local nonprofit that supports professional ballet dancers during periods when many performers are furloughed. Earlier this year, she served as co-chair of the organization's Red & Black Spring Gala, helping raise

more than \$100,000 to support upcoming performances and programming.

For Amy, giving back is not a separate part of life. It is simply part of who she is.

Life Beyond Real Estate

Away from work, Amy’s world revolves around family, adventure, and making memories.

She and her husband, Troy, are raising their two young children, Margot and Marty, while also sharing their home with two cats, Nalin and Taki.

She enjoys skiing, swimming, yoga, strength training, and traveling whenever possible. In fact, her love of travel runs so deep that if she were not in real estate, she imagines she might have pursued a career similar to Anthony Bourdain’s.

His curiosity about people, cultures, and food continues to inspire her today.

That same curiosity fuels some of Amy’s favorite pastimes, whether she is enjoying high tea with friends, sharing a bowl of pho with family, or exploring



“I aim to be a lifelong resource, advisor, and advocate, as opposed to just a moment in time.”

new destinations around the world. A recent month-long family adventure through Europe only strengthened her passion for experiencing different cultures and creating meaningful connections wherever she goes.

Looking Ahead

As Amy looks toward the future, her goals remain centered on both professional excellence and personal fulfillment.

Professionally, she hopes to continue establishing herself as one of Alexandria’s go-to real estate experts while growing her knowledge, leadership, and impact within the industry. Personally, she wants to continue building a life filled with

family, travel, friendships, community involvement, and memorable experiences.

Most importantly, she wants every client relationship to extend far beyond a single transaction.

“I aim to be a lifelong resource, advisor, and advocate, as opposed to just a moment in time,” she shares.

For Amy, success is not built through one big moment. It is created through countless small acts of service, consistency, and care. Those ordinary moments, repeated over time, are exactly what continue to make her a Rising Star. 🌟

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DAVID

OPPORTUNITY KNOCKS

BY AMELIA ROSEWOOD
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CABO

In an industry increasingly driven by automation and shortcuts, David Cabo built his real estate career the old-fashioned way: one door at a time. One conversation at a time. One relationship at a time.

After more than a decade in the business and over \$32 million in annual sales volume, David has proven that fundamentals still win. Consistency. Presence. Work ethic. Genuine care for the person on the other side of the door.

A solo agent with Keller Williams McLean, David believes real estate remains - at its core - a relationship business. And relationships are built face-to-face.

Shaped by Curiosity and Connection

David spent his early years in New York and on the South Jersey Shore. From a young age, he was genuinely interested in people - their stories, their backgrounds, their perspectives. That curiosity became a defining trait and continues to shape how he approaches both life and business.

He earned his undergraduate degree in theology from Franciscan University, an experience that shaped his perspective on purpose, service, and values. Along the way, he studied abroad in Austria, spent a summer in Russia, and returned to Rome, Italy, twice for grad school. These experiences broadened his worldview and deepened his appreciation for culture, language, and history - three of the ways he most naturally connects with clients and friends alike.

Before real estate, David lived in New York City for more than a decade, where he worked as an A-list promoter and later owned exclusive clubs in Manhattan and the Hamptons. In environments where discretion, service, and relationship capital with high-profile clientele determined success, he refined the art of white-glove service and high-touch client experience.





“I have always been happiest meeting new people,” David says.

That natural ease, combined with an instinct for hospitality, would later become a defining advantage in real estate.

An Old-School Entry Into Real Estate

David began his real estate career nearly 12 years ago, inspired by a mentor he met during college. A close friend’s father became like a second father to him - someone whose career trajectory left a lasting impression. After starting as a door-knocker, the man went on to own roughly twenty Brokerage offices in Chicago before selling them back to the company and building substantial wealth through strategic real estate investments.

“Whenever I thought about becoming a Realtor, I imagined myself succeeding by door-knocking,” David says.

He committed fully to that vision.

David knocked on more than 15,000 doors, repeatedly working the same Northern Virginia neighborhoods until he built measurable geographic market share. Over time, conversations turned into trust. Trust turned into referrals. And referrals built a thriving, referral-driven business.

When you show up consistently, people notice. Eventually, they don’t just see effort - they assume expertise.

David has been recognized as the number-one individual agent at Keller Williams McLean five times, and is part of the top-producing brokerage in Arlington and Fairfax counties by sales volume. He has also been featured as a top agent in Washingtonian Magazine and Arlington Magazine.

Still, accolades are not how he defines success.

“I have an acute sense of my fiduciary responsibility,” he explains. “If I believe more time or more effort on my part can create additional value for my clients, I’m willing to do the work.”



That advocacy - rooted in discipline, honesty, and presence - remains the backbone of his business.

Real estate also supports a long-term strategy. David has intentionally built a portfolio of rental properties, understanding firsthand how combining brokerage income with investment ownership creates leverage, flexibility, and long-term stability.

“The sky’s the limit,” he says. “And I genuinely enjoy building a legacy for my family, which compounds.”

Life Beyond the Listings

At home, David’s life is full in the best possible way. His wife, Rosina, a physician assistant specializing in nutrition and integrative medicine, now focuses much of her time on raising their growing family. Together, they are parents to five children: Marianna (10), Sebastian (9), Veronica (7), Anthony (4), and Xavier (1).

He considers being the best spouse and father possible the most important and most rewarding work he will ever do.

One principle guides both his life and his business: “God first, family second, business third.” It is a philosophy he lives intentionally and one that aligns closely with the culture he values at Keller Williams.

The Cabos are actively involved in their church, which serves as their primary avenue for community outreach and philanthropy. Family time often includes simple day trips to Old Town or Middleburg, opportunities to unplug and reconnect. At home, they are known for lively family dance parties and hosting extra festive parties whenever the season allows.

David was once a member of his high school surfing team and still misses the ocean. That love for energy, motion, and momentum continues to show up in how he builds his life and business.

Looking Ahead With Intention

Over the next five to ten years, David plans to scale both his real estate business and investment portfolio with discipline and strategy. His goal is not simply to “work less,” but to build a model that creates both impact and freedom - allowing him to serve at a high level while intentionally protecting time for family and community involvement.

When offering advice to aspiring top producers, he keeps it straightforward: “Do something you genuinely enjoy,” he says. “If you love what you are doing, then you won’t mind putting in the extra hours necessary to succeed at the highest level. “

For David, door-knocking is still his favorite part of the business.

“It’s old school. It works, and it doesn’t feel like work to me.”

In a market obsessed with shortcuts, David Cabo remains committed to the fundamentals: effort, consistency, and relationships built face-to-face. And for him, opportunity still knocks... one door at a time.



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NOVA Real Producers' JUNE MAGAZINE PARTY

June 23, 2026

PHOTOS BY RYAN CORVELLO

A Celebration of Stories

The *NOVA Real Producers* Magazine Party was a special afternoon centered around connection, celebration, and the people who continue to make an impact within the Northern Virginia real estate community.

Hosted at The Money Store in Ashburn, the event brought together featured agents, future features, and valued partners in an intimate atmosphere that encouraged authentic conversations and meaningful connections. Guests proudly shared printed articles, celebrated one another's accomplishments, and enjoyed an afternoon that reflected the heart of the *NOVA Real Producers* community.

Designed to be personal and relationship-focused, these magazine parties go beyond recognition alone. They serve as an opportunity to celebrate the stories, dedication, and partnerships that continue to strengthen and elevate the local real estate industry.

We extend our sincere appreciation to our event sponsors — **Winston's Chimney Service**, **The Money Store**, **My Pro Movers & Storage**, and **Units NOVA** — whose generous support made this celebration possible.

A special thank-you also goes to the talented creative partners who captured the spirit of the event so beautifully. **Ryan Corvello's photography** preserved the memorable moments of the afternoon, while **Axcess Studios's videography** brought the energy and emotion of the celebration to life in a lasting way.

Thank you to everyone who attended and helped make the event such a success. Your presence and support are what turn gatherings like these into meaningful experiences and lasting memories. We look forward to continuing to celebrate, connect, and grow together at future *NOVA Real Producers* events.

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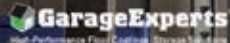





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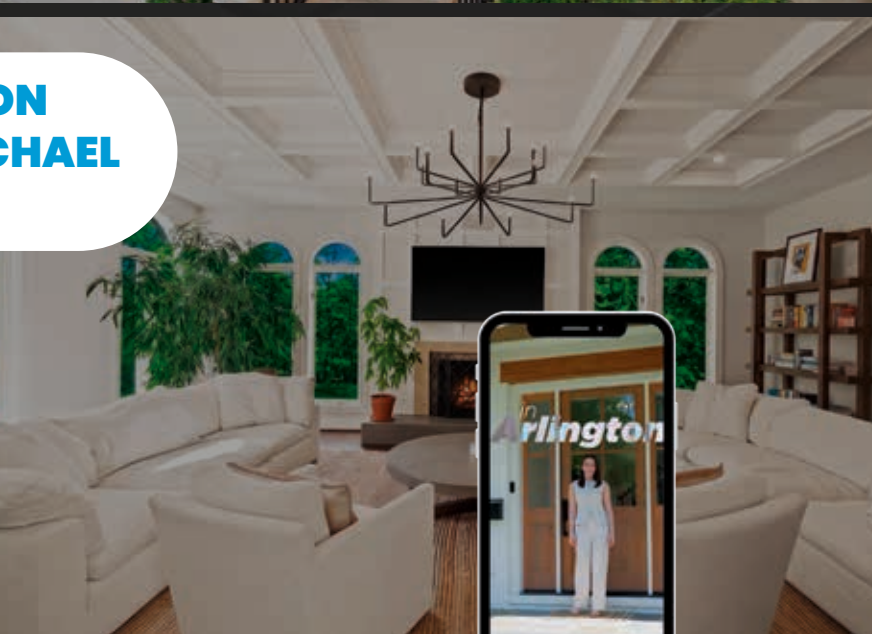


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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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Disclaimer: Information based on closed MLS data and supplemental data provided by Everynook, as of July 6, 2026, for residential sales from January 1, 2026, to June 30, 2026, in Virginia, Maryland and Washington, D.C., by agents licensed in our Northern Virginia service area, including Alexandria City, Arlington, Fairfax City, Fairfax County, Falls Church City, Loudoun County and Prince William County. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.



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TOP 100 STANDINGS - BY UNITS

Individual Closed Data as reported by MLS from Jan. 1 to Jun. 30, 2026

RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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Disclaimer: Information based on closed MLS data and supplemental data provided by Everynook, as of July 5, 2026, for residential sales from January 1, 2026, to June 30, 2026, in Virginia, Maryland and Washington, D.C., by agents licensed in our Northern Virginia service area, including Alexandria City, Arlington, Fairfax City, Fairfax County, Falls Church City, Loudoun County and Prince William County. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.

TOP 100 STANDINGS - BY UNITS

Individual Closed Data as reported by MLS from Jan. 1 to Jun. 30, 2026

RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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