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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.

*Together, James and Gloria form the leadership team that keeps UAM family-strong, locally focused, and performance-driven. Their combined experience shapes the culture that Real Producers agents experience: personal service, fast execution, and mortgage expertise that strengthens your business.*



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Mark Stevenson



Perrin Duvall



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# 2025

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TOTAL VOLUME

TOTAL UNITS

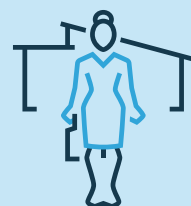


**15,248**



AVERAGE  
VOLUME  
PER AGENT

**\$14.3 MILLION**



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**30**



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# JAY MITCHELL

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STORY BY JACKI DONALDSON  
PHOTOS BY ANDREW WOODS,  
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**In September 2024, Jay Mitchell was in an operating room undergoing quadruple-bypass open-heart surgery. Just a few months later, in January 2025, he entered the boardroom, ready to begin his presidential term at Hampton Roads REALTORS® Association (HRRRA).**

The journey between these two rooms tells a story of resilience, reinvention, and resolve. Just as he's committed to building habits for lasting health, Jay led his presidential term with an eye toward endurance—prioritizing long-term value over short-term applause. The initiatives he set in motion will carry forward as he hands off the gavel and continues guiding the association into its next chapter in his role as immediate past president.

Jay proudly points to several HRRRA initiatives the leadership team set in motion during his tenure. “For Circle of Excellence, we used to buy a big newspaper spread with everyone’s picture,” he explains. “This year, we redirected those marketing and advertising dollars to WAVY-TV 10, our local NBC affiliate. We had the opportunity to go on air before the awards to share why they matter, and afterward, the top two winners were featured live.” The partnership, he says, has lasting value. “Everything we do with WAVY lives on their website, so this collaboration should pay off well in the long run.”

Another arm of the WAVY-TV 10 partnership is just taking shape: a twice-monthly, 30-minute real estate







program. “It’ll be new for us, and we expect to launch it in the summer,” Jay shares. “The show will highlight all aspects of the real estate world and will also create opportunities for members with specialized expertise to impart what they know.” The project feels especially full circle for Jay, a former TV news guy for 25 years whose husband currently works in the business.

renovation on their waterfront home in Norfolk. “We set out to find a lot and build a sprawling ranch, and instead, we ended up with a four-story colonial,” he says with a laugh. Built in 1956 and in

**“WE’RE HERE TO PROTECT THE  
INDUSTRY, ELEVATE THE PROFESSION,  
AND HELP OUR MEMBERS THRIVE.”**

The board is also working to sell one of the association’s four properties to free up resources and is providing higher-profile education opportunities. “We’re bringing in national speakers like Adorna Carroll, Terry Watson, and Nate Johnson for training and certification programs,” Jay states. “And that’s in addition to all the other great things we already do—the chili cook-offs, the Have a Heart projects, and all those wonderful programs that bring our members together. The new endeavors are simply enhancements to everything that’s already working well.”

Jay, supervising broker for 140 agents at the beach office of Berkshire Hathaway HomeServices RW Towne Realty, credits his broker partner, Liz Harrison, for helping manage office responsibilities during the past 12 months. “And the absolutely phenomenal, self-sufficient agents in this office made a big difference,” he adds. Jay’s background—he served as president of Virginia REALTORS® in 2018 and has assumed many national roles—also prepared him well for his HRRR tenure. “I’ve been in real estate for 21 years and for probably 20 of those, I’ve been volunteering with the associations,” he notes. “I’ve kind of done things backwards, starting at the state and national levels. Leading the local organization gave me a different perspective and has been fun.”

At home, Jay and his husband recently wrapped up the first phase of a major

need of serious care, the house has been a two-year labor of love. “It’s beautiful, but it needed everything,” Jay comments. “We’ve done much of the work ourselves, especially in the yard, and seeing it come together has been very rewarding.”

When they’re not knee-deep in home projects, the couple enjoys traveling and spending time with family nearby. Once the dust settles, they might even consider adding a pet to the family.

Asked what message he has for top producers who aren’t yet members of HRRR, Jay doesn’t hesitate. “They should come join us,” he asserts. “They’re missing out.” Membership, he explains, opens the door to valuable education, networking, and advocacy opportunities. Jay emphasizes HRRR’s sense of community and purpose. “We host great social events and community programs, but at our core, we’re an advocacy organization,” he remarks. “We’re here to protect the industry, elevate the profession, and help our members thrive.”

Reflecting on his role as president, Jay notes one aspect that has grown in importance over the past year:



the relationships with HRRR’s affiliate partners. “We have some incredible affiliates, and we’ve welcomed quite a few new ones,” he reports. “The relationships are truly symbiotic, and we’ve been gaining more traction with our affiliates than we’ve seen in a long time.”

When Jay thinks back to returning to work after his surgery and three months before his presidency was set to begin, he recalls Liz Harrison approaching him and asking, “What are we going to do about this HRRR thing?” Jay responded, “We are going to do it.”

And he did.

He served. He led. He made a difference. And all indications are that his impact will continue to shape HRRR for years to come.





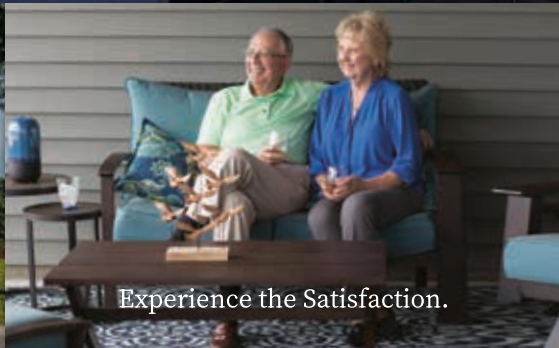
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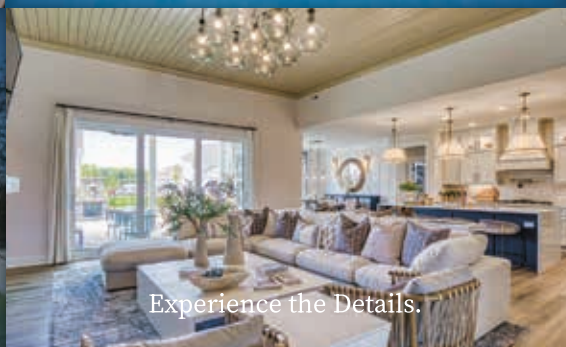
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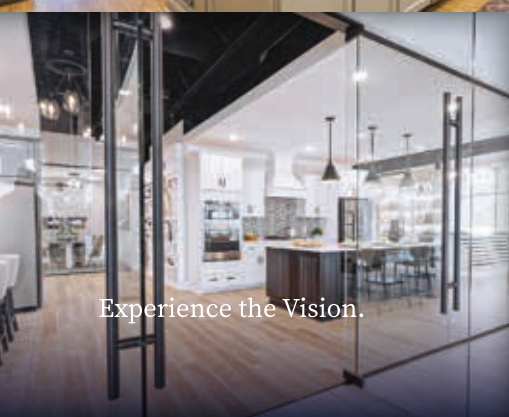
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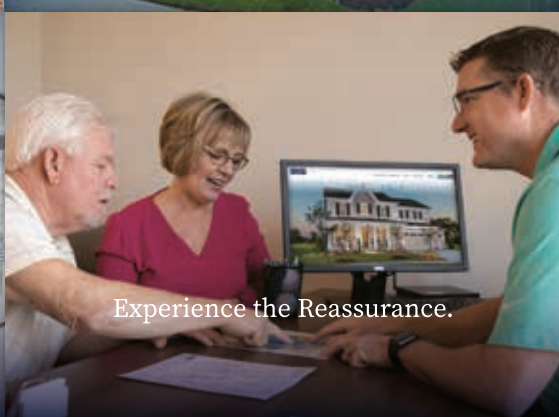
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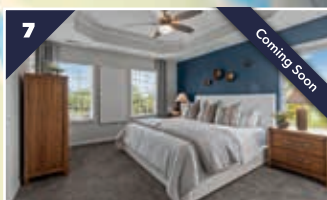
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PHOTOGRAPHY



Resilience is often forged in motion, and few embody that truth better than Philene James. An Associate Broker with Better Homes and Gardens Real Estate, she has built a 22-year career defined by adaptability and perseverance.

Born in New York City, Philene's early life offered little hint of the globe-trotting adulthood ahead. Her husband's 30-year Navy career meant relocating every three years, including two tours in Japan (Iwakuni and Sasebo). Rather than resist, she embraced the change, turning it into her secret weapon. "I'm a hard charger," she says. "I learned early on never to let a change of location hinder my independence or career growth." That mantra has guided her through decades of professional and personal pivots, shaping her into a resourceful, client-focused agent.

Philene's foundation for resilience began long before real estate. She built a 10-year career in banking, progressing from teller to roles in customer service, collections, and personal lending, ultimately serving as an assistant manager.

That experience became her first "portable career," one she could take anywhere, even overseas to military bases. But the spark for real estate came unexpectedly. After returning from Japan and purchasing her first home, she realized her agent hadn't delivered the level of service she expected. That moment ignited a new purpose. "You hold so much of what is a person's biggest purchase in their life; you help facilitate a dream," she reflects. That recognition became the

compass for her next career move, and she hasn't looked back.

Her approach quickly proved successful. From Rookie of the Year in her first year to consistently ranking as a top producer for most of her 22-year career, she's shown that her unorthodox approach to real estate works. Multiple company and industry awards, including BHGRE's Platinum Award, ALN President's Club recognition, and accolades from relocation and REO teams, confirm her ability to excel across markets. Among her more personal honors is the Client Whisper Award, given for the highest client survey ratings, reflecting the trust and loyalty she cultivates with every client she serves.

Philene's approach to work defies convention. She has "never been like that," referring to rigid schedules or strict hourly routines. Flying by the seat of her pants has become her signature style, and she thrives in it. Juggling responsibilities comes naturally to her. "I don't know if I should be proud about not living by a calendar, but something is working right," she says with a smile.

Her unique life experiences naturally shaped her niche. Today, military clients make up 70% of her business, and almost all of it is referral-based. Her first transaction? A referral from friends stationed with her in Japan. Those early connections set a tone of trust that continues to sustain her business. Philene also carved out a specialization in foreclosures, REOs, and bank-owned properties, a focus she has maintained for 15 years. "Remaining steady through the 2008 housing bubble taught me adaptability," she recalls. Changing brokerages didn't slow her down. She quickly moved onto the REO team, demonstrating the same resilience that has defined her career.

Mentorship also played a pivotal role in Philene's journey. At her first firm, Long & Foster, an incredible woman guided her, teaching her the intricacies of the business and opening doors she might never have found on her own. Yet even after 19 successful years, the decision to







become the gathering place for her entire family, a tradition that reminds her of her grandmother, mother, and aunts, who always welcomed others into their homes. She laughs as she describes her role as the family matriarch: “I get my strength from my good genes.” This same strength allows her to manage a demanding career while remaining deeply connected to her loved ones.

For peers navigating the pressures of real estate, her advice is simple but powerful: Don’t get attached to the outcome, and find where real estate fits into your ‘why.’ Aligning career with purpose, she believes, allows you to weather setbacks and thrive.

Philene’s career shows that success comes from knowing your strengths, building relationships, and adapting to challenges. Reflecting on what drives her, she says, “Nothing’s gonna defeat me.”



“

**I’M A HARD CHARGER. I LEARNED EARLY ON NEVER TO LET A CHANGE OF LOCATION HINDER MY INDEPENDENCE OR CAREER GROWTH.”**

move to Better Homes and Gardens in 2023 was emotionally taxing. “I cried the whole first day,” she admits, recalling her onboarding with a mixture of sadness and excitement. Real estate is a network of relationships that leave deep imprints, and Philene clearly cherishes the connections she’s forged.

Outside of work, Philene navigates the challenges of the “sandwich generation,” caring for aging parents while raising three children and soaking up moments with her grandchildren. Her home has

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# HANGER LAW

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

# Mark Stevenson

Buying or selling a home may look routine on paper, but anyone who's lived the experience knows better. Deals rarely follow a straight line—personalities, timelines, and unexpected challenges shape the path at every turn. Any experienced real estate agent will tell you: No two closings are the same. But having the right legal partner makes all the difference.

Attorney Mark Stevenson learned firsthand how unpredictable real estate can be while practicing law in Detroit during the aftermath of the 2009 housing crash. Working with families navigating bankruptcy and short sales in one of the hardest-hit markets in the country, he honed resilience, problem-solving, and compassion—skills he brings today to Hanger Law's thriving Hampton Roads practice.

After a few years, Mark left Detroit to return to his hometown and joined Hanger Law, a boutique full-service law firm specializing in real estate transactions and development, landlord-tenant work, estate planning, and corporate matters. "I took over the short-sale practice at the time as we continued to expand to other real estate matters," Mark recalls. "Ten years later, we have a thriving full-service real estate practice at Hanger Law."

A team deeply committed to service fuels that growth. Clients and agents rave about their experience with Hanger Law. "What an amazing team of people," one buyer shared. "We had such a great experience with our closing at Hanger Law." Another praised the firm's efficiency and transparency: "Everything is done with such precision, organization, and clarity—it's as smooth as any transaction can get."

Mark isn't surprised the feedback centers on excellence. "At Hanger Law, we hire very talented and amazing people—attorneys and staff alike—who focus on customer experience," he comments. "They perform their jobs at a very high level, are great with people, and want to serve clients, vendors, and referral partners with excellence."



That dedication shows in the thousands of real estate transactions the team executes in Virginia every year. By delivering seamless closings, Hanger Law works as an extension of a real estate professional's brand, ensuring buyers and sellers remember a flawless experience. "I sincerely enjoy helping people navigate the purchase or sale process," Mark says. "I'm merely a guide, helping them along their journey. It's not always easy, but it's fulfilling."

Hanger Law recently welcomed Attorney Jerry Harris to the team, adding another layer of expertise. "Jerry has extensive knowledge of

development, zoning, and permitting regulations in Virginia Beach and Hampton Roads," Mark mentions. "He's a valuable resource for builders, flippers, developers, investors, and those interested in short-term rentals."

Even with more than a decade of legal experience, Mark is a continual student of the industry. "Be willing to learn and grow each and every day," he advises. "I'm still learning something new nearly every week."

For Mark, life in Hampton Roads runs deep. His parents moved to Virginia Beach in the mid-1980s when his father,





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a Navy officer, retired after 20 years of service. Other than his years in Detroit, Mark, a graduate of Tallwood High School, Old Dominion University, and Regent Law, has called Hampton Roads home. Today, he and his wife of 19 years, Rebecca, are raising five children ranging from toddler to teenager. “There’s never a dull moment in the Stevenson house,” he laughs.

Outside of work, Mark is a fitness enthusiast, a CrossFit regular, a music lover who plays guitar and drums, and an avid learner with podcasts and audiobooks continually in rotation. Family time—whether board games at the table, games in the backyard, or cheering at his kids’ sporting events—remains his greatest joy.

To Mark, success is simple: enjoying life, being thankful, and finding contentment in the here and now. “I want to be remembered for being a loving husband, father, and friend, while also using my gifts, talents, and education to help others,” he remarks. “I’m most grateful to God for a beautiful and

loving wife and family and good health. I’m very fortunate and thankful.”

For real estate professionals, Hanger Law offers more than just legal services—it provides trusted partners who understand the nuances of the law and can guide clients through whatever issues may arise. With secure technology like Qualia, the firm delivers real-time updates, secure communication, and streamlined eSign options, giving agents and their clients peace of mind from start to finish. In a business where no two closings are the same, Hanger Law

ensures that every transaction feels as streamlined as possible for agents, clients, and everyone involved.

#### Contact Mark Stevenson

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# Perrin Duvall

SERHANT.

STORY BY DAN CLARK  
PHOTOS BY LEAH WALLACE,  
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Real estate wasn't Perrin Duvall's plan. It was her calling—she just didn't know it yet.

After college, Perrin spent three years in ministry with Young Life and thought it would be her forever path. Then came the moment when they asked her to move away. She had a choice: pack up and start over somewhere new or stay close to her family, her friends, and the roots she'd built in Hampton Roads.

She stayed. And that single decision changed the course of her life.

"My mom became a real estate agent when I went off to college," Perrin recalls. "I saw how much she loved it and realized we're wired the same way. We both love people, relationships, and design. I knew I'd never survive sitting behind a desk all day, so real estate just made sense."

She joined Stephanie Clark and her team at RE/MAX Alliance in 2018 and spent the next seven and a half years learning the business from the inside out. Stephanie became more than a mentor—she became a model for leadership and growth and a dear friend. "When I finally stepped out on my own this past summer, it was scary," Perrin states. "But it was time. It was right."

Leaving the safety of a team forced her to grow fast. It also gave her freedom to build a business that reflected who she truly is.

Her approach is simple—create connection. She runs a book club, a cookbook club, and even a trivia club, all designed to help people build community in an easy, natural way. It's less about lead generation and more about bringing people together. "I love connecting people," she says. "If I know two clients who have something in common, I want to introduce them. That's how friendships start."

Faith has always been at the center of Perrin's story, even before real estate. Her time in ministry shaped

how she approaches business today. "In Young Life, I helped people grow their relationship with Jesus through connection," she recalls. "Now, I get to help people through one of the biggest financial decisions of their lives. Hopefully, they see that same love and faith in how I serve them."

That mix of care and curiosity has made Perrin one of the most recognizable agents in Virginia Beach. She's become known for her love of the city and her ability to showcase it. On social media, she's continually sharing new restaurants, local favorites, and weekend spots. People reach out asking for brunch recommendations or date-night ideas, and that organic connection often turns into long-term clients. "I think people can tell I genuinely love it here," she beams. "That's what makes it authentic."

Her marketing approach matches her personality—creative, fun, and people-focused. She leans heavily on video and storytelling, working with photographer and videographer Steven Salazar to craft listing tours that feel fresh and cinematic. "Steven's the best," she raves. "He helps me bring homes to life in a way that really captures attention."

Having recently joined SERHANT., and pioneering its presence in Hampton Roads, Perrin and her team are stepping into their next chapter with excitement and momentum. She's been involved in the brokerage's coaching programs for months and says the structure, branding, and energy align perfectly with where she's headed. "The name alone opens doors, but it's more than that," she says. "It's about being part of something that's modern and forward-thinking. It's the next step in my growth."

That growth extends beyond her business. Perrin's life outside real estate is full of travel, faith, family, tennis, and books. Planning multiple trips a year, she makes frequent visits to New York City, where Broadway shows are a must. She reads about 60 books annually and volunteers weekly at Cooke Elementary as a reading buddy. She's also deeply







**“I love connecting people,” she says. “If I know two clients who have something in common, I want to introduce them. That’s how friendships start.”**

involved in her church, leading Bible studies and serving on Sundays.

Even her approach to closing gifts reflects her personal touch. She works with a company in Hampton that designs coastal-themed boxes in her brand colors, each one filled with handpicked items and a personalized note. “It’s about giving something that feels intentional,” she says. “Something that reminds them that I care.”

That thoughtfulness shows in everything she does. From the first meeting to the final signature, her

clients know she’s fully invested in both the deal and their story. She’s proven that success comes from faith, consistency, and the courage to step into the next chapter even when it’s unknown.

“I used to be afraid of change,” Perrin shares. “Now I see it as growth. Every leap of faith has worked out better than I could have imagined.”

And as she embarks on the next leg of her journey, one thing is clear—Perrin is building a life of purpose, connection, and impact that extends far beyond the closing table.



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# THE ENVY OF OTHERS

You may not realize it, but the Hampton Roads REALTORS® Association (HRRRA) is the envy of many associations across the country. Surprised? Good. Proud? Even better. Don't believe me? Well, read on.

Worldwide, many organizations wish they had the depth of knowledge and the skills that live within the National Association of REALTORS® (NAR). We are a trade association with tremendous abilities, made super-strong by our agreement that includes local, state, and national associations (the Three-way Agreement). Local REALTORS® are members of HRRRA, VAR (Virginia REALTORS®), and NAR, with all the benefits that come from those connections.

We are an advocacy organization first and foremost. We are committed to preserving property rights and protecting people who invest in what is typically their biggest asset ever—their home and/or their investment properties or commercial properties. Nothing is more pervasive than the need for shelter, which is where we come in.

Our advocacy goes from grassroots to grass tops. Huh? The effort to preserve and protect property rights starts here at home (grassroots), with all of us REALTORS®. Here, we deal with the everyday issues—insurance, flooding, transactions, emotions—that make up daily life. We help determine legislative agendas at the local level and carry that message to the state level, where we also have influence because we are KNOWN! From there, we further our connections to the national level, where we are extremely well-regarded, and we have many voices working on our behalf (grass tops). When going through the many changes brought about in the last couple of years because of lawsuits around the country, one of our top lobbyists, Joe Harris of NAR, said the most remarkable thing he heard on Capitol

Hill in Washington was a repeated phrase said to us from many members of Congress, which was: "How can we help?" THAT is the kind of response we need when we are out to protect our past, present, and future clients and customers.

The voice of real estate practitioners, which we have through membership in the REALTOR® organization, is critical now more than ever, as we continue to see some challenges for those we work so hard to help, clients and REALTOR® members alike, in the process of making good decisions. And it all starts with NAR membership and, through the Three-way Agreement, membership here in Hampton Roads.

Having served (and continuing to do so) in leadership at all three levels of the REALTOR® associations, I've experienced the symbiotic relationship between the associations that gets things done, even when the odds seem overwhelming. The REALTORS®' ability to always have a voice with legislators is paramount to the continuing success in our business as we guide our clients and customers—and ourselves.

Investing in REALTOR® membership is an investment in ourselves, and the long-term viability of our occupation should be the first business expense you budget for in 2026. Not with a REALTOR® brokerage? Maybe it's time to reconsider.



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- Long-term lock options and buydowns
- Builder processes to enhance customer experience





**Christie Woytowicz**  
Senior Loan Consultant  
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1) Source: www.scotsmanguide.com/rankings/top-mortgage-lenders/2023-top-retail-lenders/ 2) Source: www.wsj.com/buyside/personal-finance/best-mortgage-lenders-d0ea859d 3) Results may vary. Conditions apply. 4) Source: www.housingwire.com/articles/announcing-the-2024-tech100-mortgage-winners/ 5) LPMI availability is subject to qualifications. | 192 Ballard Ct., Suite 100, Virginia Beach, VA 23462 | loanDepot.com, LLC NMLS ID 174457 (www.nmlsconsumeraccess.org). Licensed by the VA Bureau of Financial Institutions MC-5431. (040224 131872-2014b)



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✦ ◊ ◊ ◊ ✦ ◊ ◊ ◊ ✦

## Cheers to Giving Your Clients the Power to Choose in 2026!





**Tina Carneal**  
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## EXPERTS YOU CAN TRUST

### AT THE BROKER

- Our team includes both active duty service members and veterans.
- Many of our brokers hold MVLC (Military and Veteran Lending Certified) credentials.
- With deep expertise in VA lending, we provide your clients with knowledgeable, personalized guidance throughout the entire loan process.

**PARTNER WITH THE BROKER TO LEARN HOW YOU CAN HELP VETERANS AND SERVICE MEMBERS SECURE VA LOANS FASTER AND WITH FEWER HURDLES.**

### LET'S CLOSE MORE DEALS TOGETHER!

### VA LOAN MYTHS DEBUNKED

#### "YOU CAN ONLY USE IT ONCE" - FALSE

You can reuse it multiple times as long as entitlement is restored

#### "VA LOANS TAKE LONGER TO CLOSE" - FALSE

With a good lender, VA loans close on similar timelines to other loan types

#### "VA LOANS ARE ONLY FOR FIRST-TIME BUYERS" - FALSE

No limit on usage

#### "SELLERS DON'T LIKE VA LOANS" - FALSE

VA protects the veteran, not the deal. It's secure, fast, and backed by strong buyers.

**DON'T LET THESE MYTHS HOLD YOUR CLIENTS BACK.**

### WHY WORK WITH US?

#### In-Depth VA Loan Expertise:

We focus on VA loans, understanding their details and helping clients maximize available benefits.

#### Seamless Process:

We streamline the VA loan process, ensuring it's fast, easy, and efficient, allowing you to focus on closing deals!

#### Personalized Support:

We offer guidance through clear communication, tailored strategies, and exceptional service from start to finish.

### LET'S PARTNER FOR SUCCESS

Whether you're helping a veteran buy their first home or refinance an existing one, we're here with the tools and expertise to get the job done right. Partner with us to deliver the best possible VA loan solutions for your clients.



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