

RHODE ISLAND

JANUARY 2026

# REAL PRODUCERS<sup>®</sup>

Jonathan  
Kaufman

Adapt. Evolve. Repeat.

PHOTOGRAPHY BY JAMIE HARRINGTON



Agent To Watch:  
**JENNIFER  
COSGROVE  
O'LEARY**

Partner Spotlight:  
**RICH  
BRANDARIZ  
AT ANNIE MAC**

CONNECTING. ELEVATING. INSPIRING.





## AWARD-WINNING LEADER IN COASTAL BUILDING

We know how important your home is to your well-being. As custom home builders for over forty years, we have crafted and restored coastal and luxury homes in Rhode Island and throughout New England. Our goal is to create spaces that allow you and your family to thrive.





# Contents



## PROFILES



**14** Jennifer Cosgrove O'Leary



**18** Rich Brandariz at Annie Mac

## IN THIS ISSUE

- 6 Preferred Partners
- 8 Meet the Team
- 10 FAQ's
- 12 Publisher's Letter
- 14 Agent to Watch: Jennifer Cosgrove O'Leary
- 18 Partner Spotlight: Rich Brandariz at Annie Mac
- 22 Cover Story: Jonathan Kaufman



## Why Choose BayCoast Mortgage?

*Our Commitment is to YOU!*

We want to help our neighbors finance the homes of their dreams. Whether you're looking to make a first-time home purchase, refinance, or build a new home, our team is ready to help you navigate the mortgage process so you can achieve your homeownership goals.

### Our Mission:

**Exceptional Service & Solutions Tailored Just for You**  
It is our mission to provide clients with exceptional products and services designed to meet their specific needs. We empower our mortgage team by providing them with the tools, knowledge and support they need to help their clients thrive!

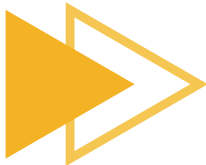
### Experience the BayCoast Difference:

**All Our Decisions Are Made Locally, Allowing for:**

- A faster and more efficient decision-making process
- Expedited credit decisions
- Customized finance solutions for your needs

### About Us:

- A wholly-owned subsidiary of BayCoast Bank, a reputable community bank on the South Coast of Massachusetts and Rhode Island
- Large enough to provide high-quality products and services offered by national providers
- Small enough to deliver a more personalized customer experience in a community setting
- Backed by cutting-edge technology our clients can trust



### Contact Us Today!

We're your friendly neighborhood mortgage experts and we're ready to help you! Let's have a conversation to see what mortgage options may be right for you.

**Contact Me Today to Apply!**



### Robert C. Cinquegrana

Vice President, Senior Loan Officer • NMLS #33140

☎ 508-235-9510 📠 774-301-3999 📠 508-730-6447  
✉ rcinquegrana@baycoastbank.com 🌐 baycoastrcinquegrana.com  
📍 330 Swansea Mall Drive, Swansea, MA 02777

If you are interested in nominating people for certain stories, please email us at: John.Ludes@RealProducersMag.com



New Jersey—BayCoast Mortgage Company, LLC, 330 Swansea Mall Drive, Swansea, MA 02777, 877-466-2678, Licensed Mortgage Banker- NJ Banking and Insurance Department. New Hampshire—Licensed by the New Hampshire Banking Department #19631-MB. Rhode Island—Rhode Island Licensed Lender. Virginia—BayCoast Mortgage Company, LLC, NMLS #1082048 (<http://www.nmlsconsumeraccess.org/>). Exempt from licensing in MA, CT, PA, MD, NC, SC, and FL.



# Preferred Partners

Together with you, Rhode Island’s elite agents, we have curated this list. These trusted partners represent the absolute best in their fields - they’re not just great at what they do, they understand the pace, professionalism, and care that top agents like you expect. They proudly support your work, your publication, and the private events that bring our community together. Please support them in return—and thank them for helping us celebrate the Rhode Island Real Producers community!

**AIR QUALITY/MOLD TESTING**

**Green Home Solutions**  
**Dan Anderson**  
(401) 871-3335

**COUNTERTOPS  
– GRANITE/QUARTZ**

**Rock Hard Countertops**  
(508) 982-8674  
rockhardcountertops.com

**DESIGN & BUILD/REMODEL**

**Davitt Design Build**  
(401) 792-9799  
DavittInc.com

**EXTERIORS (ROOFING  
& SIDING)**

**Exact Exteriors**  
(401) 408-2222  
exactexteriorsllc.com

**HEAT PUMPS**

**East Bay Air Systems**  
(401) 217-3244  
eastbayairsystems.com

**HOME INSPECTION**

**HomePro Inspections  
of Rhode Island**  
**Hank Richter**  
(401) 821-5446  
homeprorhodeisland.com

**HouseMaster Home Inspection**

**Paul Miranda**  
(401) 632-6188  
HouseMaster.com

**Pillar to Post**

**Peter Hackett**  
(401) 354-2853  
peterhackett.pillartopost.com

**HVAC- HEATING & COOLING**

**Ocean State Air Solutions**  
(401) 293-0422  
oceanstateair.com

**MORTGAGE LENDING**

**Annie Mac Home Mortgage**  
(401) 545-0172  
annie-mac.com/lo/richbrandariz/

**MORTGAGE RESIDENTIAL  
LENDING**

**BayCoast Mortgage**  
**Rob Cinquegrana**  
(774) 301-3999  
baycoastmortgage.com

**MORTGAGE/REFINANCE**

**Ferranti Group of Loan Depot**  
(401) 595-5503  
loandepot.com/branches/  
cranston-ri

**PHOTO ORGANIZATION**

**Image Ten**  
(401) 373-4016  
imageten.com/

**ROOFING/SIDING**

**Rinaldi Roofing**  
(401) 219-9548  
rinaldiroofingri.com

**SMART HOME SYSTEMS**

**AQ Tech**  
(401) 655-1173  
aqtechri.com/



- ✓ Zero Down Payment options
- ✓ Non-QM Loans
- ✓ Refinancing Options
- ✓ Investment Loans
- ✓ Home Equity Loans
- ✓ Bridge Loans

Contact The Ferranti Group today to learn how we can help you & your clients!

**Kenneth A. Ferranti**  
**Branch Manager, NMLS#799937**



(401) 595-5503  
kferranti@loandepot.com  
1615 Pontiac Ave.  
Cranston, RI 02920

**Heat Pump Experts. Trusted by Rhode Island Homeowners — Preferred by Realtors**

*The state’s only heat pump-exclusive contractor. RELIABLE. EFFICIENT. FULLY VETTED.*

**Why Heat Pump-Only?**

We don’t dabble. At East Bay Air Systems, heat pumps are our entire business—not an add-on. That means cleaner installations, deeper knowledge, and a commitment to long-term performance. We help your clients tap into rebates, boost home value, and lower heating bills with every project.

*“Ruarri, Jeff, and the crew were professional, polite, and incredibly clean—finishing a full day early. The system works great, the price was fair, and we’d recommend East Bay Air Systems to anyone.”*

- Cheryl A. / East Providence

*“East Bay Air Systems replaced our old radiator system with a heat pump and did an excellent job. They were responsive, professional, and worked with us to design the right setup. Highly recommended!”*

- Jennifer R. / Pawtucket

**401.217.3244**  
**www.EastBayAirSystems.com**

**33 Veterans Memorial Pkwy,  
East Providence, RI**

**RATED FIVE-STARs**

*Serving all of  
Rhode Island &  
Southeastern MA*



Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC NMLS ID 174457. Rhode Island Licensed Lender, Licensed Loan Broker and Third Party Loan Servicer. This information is not intended to be an indication of loan qualification, loan approval, or a commitment to lend. Loans are subject to commitment and property approval. Not all products available in all areas. Other limitations apply. loandepot is an Equal Housing Opportunity Lender.



Meet  
The  
Team



**John Ludes**  
Publisher  
John.Ludes@N2co.com  
401-680-0610



**Stuart Titus**  
Editor



**Molly Robinson**  
Photography



**Jamie Harrington**  
Image Ten Real Estate  
Photographers



Follow us on our social  
channels for the latest  
info on exclusive  
events, newsmakers  
and more!

REALPRODUCERSMAGAZINE.COM/  
HOME/RHODE-ISLAND



DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

Breathe Better  
with Expert  
Mold and  
Indoor  
Air Quality  
Services



Safe



Affordable



Fast



Effective

SERVICES INCLUDE:

Mold Remediation • Air Quality Testing • Home Detox Services  
Better Air Environmental Probiotics • Air Duct Cleaning • Odors • And More!



**Dan Anderson BA, MBA**  
Owner Green Home Solutions of R.I.

(401) 871-3335 • dan\_a@greenhomesolutions.com

R.I. Contractor Registration #41826 • NADCA Certified

DON'T JUST BID. WIN.

Don't Just Dream  
About Your New  
Home—Hold the Keys



Cash2Keys Gives You the Power to Make a Winning Cash Offer

Say goodbye to the stress of bidding wars and financing delays. With Cash2Keys, you'll make competitive cash offers—and win.

What Winners Are Saying:



It's allowing me to be on  
steroids with my buyers - it's a  
whole new outlet of financing,  
**and a new way  
to win the deal!"**

Denise, Keller Williams Realty



**Cash2Keys is really  
what did it for us**

- If we didn't go with the route of  
being able to put in a cash offer,  
we'd still be looking for a house"

Jake, Keller Williams Realty



**It isn't too good to  
be true - it is in fact  
what they say it is!"**

Anthony, Keller Williams Realty

The Bottom Line:

The difference between "we're still looking" and "we just moved in" often comes down to how competitive your offer is.

Unlock your competitive edge today.  
Call now to get started!

**Rich Brandariz**  
Branch Manager

NMLS#: 7941  
Phone: (401) 545-0172  
rbrandariz@annie-mac.com  
richbrandariz.annie-mac.com



Corp NMLS#: 338923. AnnieMac Home Mortgage 551 South Water Street Unit 555 Providence, RI 02903  
'Cash Offer' and 'Buy Now, Sell Later' programs are fulfilled by AnnieMac Private Equity Cash2Keys (Cash2Keys), an affiliate of AnnieMac Home Mortgage (AnnieMac). Cash2Keys is not a financial institution and does not originate or issue loan commitments. You must be pre-approved by Cash2Keys for the Cash Offer program's income and collateral requirements. Once approved, the offer and purchase will be in the name of Cash2Keys. You must then purchase the home from Cash2Keys within 180 days. You are required to pay all transfer taxes associated with the purchase of the home. Visit annie-mac.com/cash for terms and conditions on Cash Offer. For complete licensing information, please visit: www.annie-mac.com/page/licensing. Corp NMLS#:338923. AnnieMac Home Mortgage, 700 East Gate Drive, Suite 400, Mt Laurel, NJ 08054. This is a business-to-business communication directed only to professionals employed in the residential mortgage industry and their commercial associates. It is not intended for distribution to consumers or the general public. It is not an "advertisement" as defined in Section 1026.2(a)(2) of the Truth-in-Lending Act. Information contained herein is subject to change without notice. ©AnnieMac Home Mortgage. NMLS #338923. All rights reserved. Corp NMLS # 338923. American Neighborhood Mortgage Acceptance Company LLC dba AnnieMac Home Mortgage, (www.nmlsconsumeraccess.org), Rhode Island Lender License # 20112810LL and Rhode Island Loan Broker License # 20143019LB





# FAQ



## ALL ABOUT RHODE ISLAND REAL PRODUCERS

### Q: Who receives this publication?

A: This magazine is delivered to the top 300 real estate agents in Rhode Island, ranked by sales volume. All our Preferred Partners also receive both physical and digital copies. With thousands of agents in the state, being included in this elite group is a true distinction—a testament to your hard work, talent, and dedication to excellence.

### Q: Do real estate agents have to pay for the magazine or events?

A: No! Both the magazine and our events are completely free for top agents. They're fully funded by our Preferred Partners, who support and help us celebrate this exceptional community.

### Q: What kind of content is featured?

A: The content is centered around you—the top producers in Rhode Island real estate. Each issue highlights inspiring personal stories, professional milestones, and behind-the-scenes insights into the agents and Preferred Partners who lead this market.

### We feature:

- **Top-producing “Local Legends” in every cover story**
- **Rising stars in our “Agent to Watch” feature**
- **Spotlight Profiles on our Preferred Partner businesses**

All agent features are completely merit-based. There's **no pay-to-play**—we tell authentic stories about real people making an impact. We welcome nominations

and referrals, as we're always looking to celebrate outstanding professionals we may not yet know about.

### Q: Who are the Preferred Partners?

A: Preferred Partners are top professionals across a variety of real estate related industries who have been **personally recommended by the top 300 agents** in Rhode Island. They appear in every issue of the magazine, participate in our events, and help make this platform possible. These businesses are trusted allies of our agent community, and together, we're building a powerful, collaborative network that promotes business growth for everyone involved.

### Q: Does Real Producers host events?

A: Absolutely. In addition to the magazine, we host **private quarterly invite-only events** for our top agents and Preferred Partners. These exclusive gatherings provide opportunities to network, collaborate, share ideas, celebrate wins, and grow together as a community.

Event details are shared in the magazine, on social media, and through direct outreach—stay tuned for our inaugural event this Fall!

### Q: How can I recommend a business or feature story?

A: We'd love to hear from you! Whether you want to nominate a fellow agent, highlight an unsung hero, or recommend a business that deserves recognition as a Preferred Partner, we're all ears.

Email your suggestions or questions to:  
**John.Ludes@N2co.com**



## Your Partner in Pre-Sale *(and post sale)* Exterior Renovations

----- SERVING ALL RHODE ISLAND & SOUTHERN MASSACHUSETTS -----

At Exact Exteriors, we specialize in transforming homes to maximize curb appeal and sale value—fast. From roofing, siding, and windows to doors, carpentry, and painting, our licensed and insured crews deliver high-quality work with clean job sites and reliable timelines.

We work closely with top agents and homeowners to prioritize high-impact improvements that get listings sold. Whether your clients need minor touch-ups or full exterior overhauls, we're here to help you close faster and for more.

- ✓ Certified roofing & siding systems with transferable warranties
- ✓ Realtor-friendly scheduling & priority availability
- ✓ Trusted by homeowners, HOAs & property investors
- ✓ Fast turnarounds. Beautiful results.



Check out our  
100+ 5-star  
Google Reviews

YOUR CLIENTS ARE IN GOOD HANDS.

Call Jason at (401) 408-2222 for a free pre-sale consult  
**exactexteriorsllc.com**

## The Ultimate Home Inspection Experience™

LICENSED IN RI, MA, & CT

Pillar To Post Home Inspection Packages include even **more exclusive and innovative features** than ever. These new services deliver speed, ease and convenience, getting you to closings faster, saving you time and delighting your clients.

### Standard with every Home Inspection:

#### PTP360\*

Interactive 360° Visual Inspection Summary



#### PTPEstimates

Powered by BOSSCAT

Cost estimate for Inspection Summary items



### Also included with Premium and Prestige Packages:

#### PTPFloorPlan

An accurate floor plan of the entire home



#### PTPHomeManual

The digital owner's manual for the home

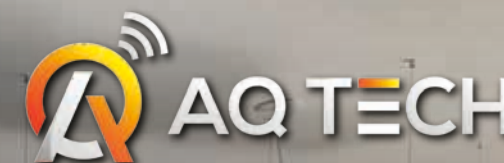


Get a  
Preview  
Here



**PETER HACKETT**  
peter.hackett@pillartopost.com  
**401.354.2853**

\*Where available. Not all services are offered by every office. Each office is independently owned and operated.



### We specialize in:

- ✓ Home Theater
- ✓ Smart TVs & Custom Mounting
- ✓ Whole-Home Audio
- ✓ Smart Lighting, Security & Automation

Professional Installation.  
Top Brands.  
Personalized Solutions.



Make your home  
smarter, safer, and more fun.

Call us today at 401-655-1173  
Visit: [www.AQtechRI.com](http://www.AQtechRI.com)



# The Year of the TRUSTED ADVISOR

## WHEN BEING THERE BECOMES YOUR EDGE

There's something about the start of a new year that feels electric. January has a way of sharpening our focus, clearing out the noise, and reminding us why we do what we do. And as we step into 2026, one truth is louder than ever: this will be the year of the Trusted Advisor—the year where the agents who lean into real connection will pull ahead in ways the algorithms can't predict.

We all know the digital world isn't slowing down. You can generate awareness online in a thousand different ways. You can boost, automate, schedule, and broadcast until your message reaches every corner of the feed. But awareness is not trust. Awareness gets you seen; trust gets you chosen. And trust is still built the way it's always been—In Real Life, face to face, human to human.

That's where the top 1% win. They don't hide behind screens. They don't default to convenience. They walk into rooms, shake hands, and look people in the eye. They know that when you sit across from someone—when you truly listen, respond, and engage—something shifts. The relationship becomes real. The conversation becomes honest. And the client stops wondering if you're "a good agent" and starts believing you're *their* agent.

This year, more than ever, people are desperate for that kind of connection. They're overwhelmed by options. They're skeptical of polished promises and automated replies. They're craving someone who cuts through the noise with clarity, confidence, and genuine care. Someone who knows the Rhode Island market down to the street level. Someone they can trust with the biggest decisions of their lives.

The agents who will dominate 2026 aren't the ones posting the most; they're the ones shaking the most hands. They're the ones meeting lenders for coffee, dropping by attorney offices to reconnect, sitting with vendors to explore new ideas, and walking properties with clients instead of texting feedback. They're

investing in relationships—because relationships have ROI that every marketing platform envies.

And here's the thing: your presence has power. Your tone, your confidence, the stories you've lived through this market—none of that translates fully online. But in person? It's magnetic. It's memorable. It's the difference between someone scrolling past your content and someone trusting you with their referral.

As we open this new year, I encourage you to treat every in-person interaction like a strategic advantage—because it is. Host the small gatherings, attend the targeted events, rekindle your vendor partnership connections. Meet the people you've "been meaning to meet." Step into the rooms where trust is born and deals are shaped long before they hit the MLS.

2026 is here, and it's filled with opportunity for the agents who choose to show up with intention and energy. Awareness may get your foot in the door—but trust still closes every deal. And trust is built, as it always has been, In Real Life.

Here's to a year of high-impact conversations, powerful connections, and the rise of the Trusted Advisor.



**John Ludes**  
Publisher  
Rhode Island Real Producers  
John.Ludes@N2co.com  
401-680-0610



## Which vendors do you recommend to connect and grow their business in Rhode Island?

We only take recommendations from YOU – our top agents – on who should be named a Preferred Partner with RI Real Producers. Refer a vendor you work with and trust to John Ludes at John.Ludes@N2co.com

RHODE ISLAND  
REAL PRODUCERS

**Protecting Rhode Island Home Buyers since 1999**

**FULL-SERVICE HOME INSPECTION COMPANY**  
**Why choose HomePro Inspections?**  
 25+ Years of Experience • Online Scheduling  
 Full Suite of Services • Reports Within 24 Hours  
 ★★★★★ Rating on Google with over 1,000 Reviews!  
 Inspections 7 Days a Week • Online Scheduling Available

**HomeProRI.com • 401-821-5446**  
 Follow our social media

## ROCK HARD QUARTZ & GRANITE

www.rockhardcountertops.com  
(508) 982-8674  
Sales@RockHardCountertops.com

## Let's bring Quality and Elegance to your home

At Rock Hard Quartz & Granite, we provide unparalleled craftsmanship, precision-fitting, and dedicated service to elevate living spaces. From luxurious kitchens to exquisite baths, our countertops exemplify sophistication and regional charm.

**SERVING RHODE ISLAND & MASSACHUSETTS**  
 ♥ Premium Materials | ✂ Meticulous Craftsmanship  
 📍 Local Expertise | ⚡ Fast Turnaround





# Jennifer Cosgrove O'LEARY:

## Mastering The Micro-Market

What happens when you commit to owning your niche

**W**hen Jennifer Cosgrove O'Leary entered real estate in March of 2020—a moment when the world was shutting down—no one could have predicted how quickly she would rise to the forefront of the profession. But in hindsight, it makes perfect sense. Jennifer is a problem-solver by nature, a builder at heart, and someone who does her best work when others need her most. Five and a half years, \$128 million in career volume, and a thriving multi-state brokerage later, she has become one of the more respected names in Rhode Island and Massachusetts real estate.

In a market full of generalists, Jennifer made the bold decision to specialize. Today, she is widely regarded as the Northeast's leading expert in divorce real estate—a distinction she earned

through intensive training, unwavering neutrality, and a sincere commitment to helping families through one of the most emotionally and legally complex experiences of their lives.

Jennifer is Rhode Island's first and only Certified Divorce Real Estate Expert (CDRE®), awarded by The Ilumni Institute. She is one of the most sought-after experts in both Rhode Island and Massachusetts. The role requires far more than traditional real estate knowledge; CDREs operate inside the family-law ecosystem and are trained to navigate court procedure, high-conflict communication, valuation disputes, and the legal protocols of divorce cases.

"It's not something you can fake your way through," Jennifer explains. "Just as a general physician isn't automatically qualified

to perform neurosurgery, a traditional Realtor isn't automatically equipped to manage a divorce listing without specialized training."

The CDRE certification is notoriously rigorous. Candidates must apply, interview, meet strict production and ethics criteria, complete months of advanced coursework taught by attorneys and divorce finance experts, pass written and oral exams, and swear an oath to uphold neutrality. Jennifer not only earned the certification—she exceeded expectations.

She now serves as an Advisor for the Ilumni Association, guiding new candidates through the program, and is a member of the Ilumni Speakers Bureau, allowing her to teach continuing legal education (CLE) courses to attorneys. Family law firms, mediators, financial neutrals, and guardians

EDITED BY STUART TITUS  
PHOTOGRAPHY BY JAMIE HARRINGTON







ad litem consistently refer cases to her, knowing they will receive a highly trained, neutral expert who can protect clients and the integrity of the legal process.

Her attorney-driven business pipeline continues to grow, and with it, her influence. Many elite agents throughout New England now seek Jennifer's counsel when cases become high-conflict or legally complicated. She has become the agent that other agents call.

Before real estate, Jennifer built a distinguished career in occupational therapy, teaching at the graduate level and serving as an assistant professor in Sacred Heart University's Master's program. She holds



a Bachelor of Science from Quinnipiac University, a Master's in Management from Rensselaer Polytechnic Institute, and a Doctorate in Education from the University of Bridgeport.

Her academic background is more relevant than it appears. Teaching sharpened her communication skills. Therapy strengthened her ability to navigate emotions, conflict, and nuance. And her management training gave her the structure and systems mindset she brings to every transaction.

Her shift toward real estate began when she met her husband, attorney Sean O'Leary—now her partner in life and in business. Sean had launched a small

brokerage alongside his busy law practice, and Jennifer was intrigued. "I saw one transaction and thought... it just lit something in me," she says. "Sean encouraged me immediately."

Together, they rebranded the company to Greenwich Bay Brokers and poured themselves into building something meaningful. They often joke that the brokerage is their "baby"—a creation they've nurtured, protected, grown, and filled with people they adore working alongside.

Despite the chaos of launching during the pandemic, Jennifer thrived. Her production soared, her reputation spread, and she embraced the entrepreneurial freedom she had always wanted. Today, she and Sean serve as co-owners and co-brokers, supported by a growing team and a robust operational structure that Jennifer credits as essential to her success.

Jennifer's peers describe her as meticulous, calm, and exceptionally prepared. She describes her own signature strength more simply: "I'm known for my attention to detail and my ability to navigate complicated situations—especially when multiple stakeholders or legal professionals are involved."

Her production numbers reflect that precision. With \$26 million closed this year and more on deck, she continues to stand among the top performers in both states. Her accolades include Five Star Real Estate Agent, multiple years of Professional Excellence in Real Estate from Rhode Island Monthly, and top-10 state rankings in both transactions and volume via the Real Trends + Wall Street Journal rankings.

But if you ask her what she's most proud of, she won't tell you about her awards. She'll reflect on the families she's helped. "The most rewarding



part of my work is helping clients move forward—sometimes during their most stressful chapters—and knowing that the way I handle the real estate component can give them peace, clarity, and stability."

For all her professionalism, Jennifer has a wonderfully fun side. She loves fishing, Hi-Lo-Jack, Duran Duran, love songs, yacht rock—and she recently achieved her dream of owning a home on Block Island. Her perfect day includes coffee overlooking the ocean, sea glass hunting with her daughter, Lauren, fishing with her sons, Matt

**“**If you're going to work in this space, pursue the training. The work is incredibly rewarding—but it requires discipline, neutrality, and a sincere commitment to serving families during their toughest moments.**”**

and Brian, and a competitive game of cornhole with Sean at The Oar. It ends with a fresh-caught dinner and a quiet night by the fire pit.

Jennifer's influence extends well beyond her sales or certifications. She is raising the professional standard for divorce real estate in New England, offering structure where most agents fear ambiguity, and serving families with a depth of neutrality, preparation, and compassion that sets a new bar.

For her fellow agents, Jennifer's message is simple: "If you're going to work in this space, pursue the training. The work is incredibly rewarding—but it requires discipline, neutrality, and a sincere commitment to serving families during their toughest moments."

For Jennifer O'Leary, 2025 isn't just shaping up to be a standout year; it's shaping up to be another year of impact.



# The Force Behind the File

EDITED BY STUART TITUS  
PHOTOGRAPHY BY MOLLY ROBINSON

## Rich Brandariz Pairs Seasoned Expertise with Game-Changing Solutions

If you’ve worked the Rhode Island market long enough, you’ve heard the name Rich Brandariz—probably before you ever met him. He’s one of those people whose reputation travels ahead of him: fast-moving, unfiltered in the best way, and fiercely committed to helping agents win. Spend five minutes with him, and it’s obvious why top producers keep him close. He brings a blend of confidence, humor, and “let’s get this done” energy that makes even the toughest deal feel manageable.

Rich serves as Area Manager for Annie Mac Home Mortgage’s Momentum Group, overseeing Rhode Island and parts of Connecticut and Massachusetts. That said, a map doesn’t capture his footprint. Rich is the guy who answers on the first ring, remembers every buyer’s backstory, and pushes a solution before most lenders have even opened the file. “Agents don’t always get to see how much we grind behind the scenes,” he says. “But trust me—we’re in the fight with you on every single deal.”

His career began with a streak of luck and timing: a finance teacher who doubled as a mortgage company CFO, an unexpected interview, and a familiar face across the table—his former basketball coach. “I walked out of that meeting knowing exactly where I belonged,” Rich says. Two decades later, he still tells the story with the enthusiasm of someone who genuinely loves the business.

That early break set him on a trajectory few hit. At Advanced Financial Services (now Embrace Home Loans), he became



the youngest Vice President in the company’s history, learning lending from the ground up. He still remembers the first major hurdles, the first “impossible” file he solved, and the moment he felt the real weight of leadership. “Those years taught me everything—discipline, teamwork, humility. Especially humility,” he jokes. “Success is great. Entitlement? Not so much.”

His move to Annie Mac wasn’t a leap—it was alignment. He found a leadership team with real vision. “They weren’t reacting to the industry; they were reading it. They were building tools before competitors knew they’d need them.” That clarity drew him to The Momentum Group, the fast-growth, highly collaborative team founded by Ian Aubourg, Rich Dionne, and Jeff Hutchinson. Today the group is a rising force in New England, and Rich is a key part of that growth.

Ask why top agents lean into Annie Mac’s programs, and he doesn’t sound like a salesman. He sounds like someone who knows exactly what matters. “We’ve got Cash2Keys, Appraisal Assurance, Rate Relief—but here’s the difference: we don’t borrow money from some third party to make the magic happen. We use our own capital. That’s what makes it real, reliable, and fast for agents.” It’s how Rich operates: accurate, direct, and still somehow entertaining. He knows this industry inside out, but more importantly, he knows the audience he serves.

Agents respond just as strongly to the way Rich invests in their businesses. “Every agent I partner with grows in knowledge, in confidence, in production,” he says. “If someone sits down with me for even one meeting, I guarantee we’ll uncover new business opportunities together.” There’s no posturing in his voice; he’s seen the transformation enough times to speak from experience.



His read on the current market is equally clear-eyed. He pushes back on the noise about declining agent value, because he watches elite agents navigate every challenge with discipline and care. “We see how much agents do for their clients. We’re in the trenches with them on every transaction. The public doesn’t always see that, but the effort is real—and constant.” Rich is also convinced the industry is evolving in a healthy direction. The last few years, he says, have separated committed professionals from those who saw real estate as a short-term opportunity. “These past few years required mastery and resilience. The people who love the work are the ones still standing tall.”

**“SUCCESS IS MEETING THE GOALS I SET FOR MY TEAM. WHEN MY ACTIONS MATCH MY VALUES, THAT’S WHEN I’M AT MY BEST—IN BUSINESS AND IN LIFE.”**



Looking ahead, he sees technology—specifically AI—becoming a major differentiator. “Right now, most agents use AI to write a description or polish an email. That barely scratches the surface. AI will transform lead generation and outreach. We’re leaning into that at Annie Mac, and the benefits are already emerging.” He’s also paying close attention to discussions around 50-year mortgages and portable mortgage products, which could reshape affordability and mobility in ways the industry hasn’t fully appreciated yet.

What truly defines him, though, isn’t his market predictions. It’s the leadership style he brings to his team and his referral partners. Ask him what success means, and he goes back to fundamentals. “Success is meeting the goals I set for my team. When my actions match my values, that’s when I’m at my best—in business and in life.”

He leads a 15-person team that averages over \$25 million per month in production, yet the moments he talks about most passionately have nothing to do with volume. He remembers the first-time buyers who thought they’d never qualify. He remembers the gratitude in agents’ voices when he helps deliver a well-communicated, seamless transaction that elevates them in their clients’ eyes. And he remembers the pride of



watching a loan originator he mentored hit the best month of their career. “This job tests people. So when someone pushes through and finds their stride—that’s the best part of my role.”

Outside the office, Rich is unmistakably grounded. He’s a dedicated father to two standout young men: Dylan, a Salve Regina football player known for his work ethic, and Luke, a high-achieving student-athlete who has been accepted to Michigan State. You can hear the pride in his voice when he talks about them.

He’s also deeply committed to the Portsmouth community, spending years coaching youth basketball, baseball, and football. Now, every fall Sunday, you’ll find him in the announcer’s booth calling youth football games for hours. “It’s fun for me, and the kids love it. I’ve really found my groove up there,” he laughs.

His hobbies add even more dimension: early morning workouts, golf at Green Valley Country Club, snowboarding trips, and—unexpectedly but delightfully—building huge Lego cities complete with functioning trains and lights. “It brings me peace,” he says.

Ask Rich what makes him proud to work with Rhode Island’s top agents, and his answer says everything: “I feel the trust they place in me. When they insist their clients talk to me—even if they already have a lender—that means more than anything.”

In the end, that’s the thread running through every part of Rich Brandariz’s story. Not the programs, not the production, not the noise—but trust. Real, earned, battle-tested trust.

And in our market, where relationships matter more than ever, that’s exactly the kind of partner every top agent wants by their side.



# ADAPT. EVOLVE. REPEAT.

## JONATHAN KAUFMAN:

Rolls with the punches and lands a few of his own

It's no secret our industry is defined by constant motion, shifting markets, and rapidly evolving expectations. Staying relevant isn't easy, and standing out is even harder. Yet for Jonathan Kaufman, adaptability isn't just a skill; it's the engine behind his rise. Part entrepreneur, part student of the craft, and part community-driven connector, Jonathan has built a business that is fueled by learning, hustle, and heart.

What makes his trajectory even more impressive is where it started: nowhere near real estate. "Very late in life," he laughs. "I was pivoting out of the restaurant world, and a friend encouraged me to get my license." That nudge turned out to be the spark for a career that perfectly blends his entrepreneurial drive, business instincts, and ability to thrive in chaos—all those years negotiating leases, managing staff, and juggling

constant restaurant emergencies. That turned out to be the ultimate prep course for real estate.

Today, Jonathan is a well-known force in both residential and commercial—and that duality is no accident. While many agents dabble across categories, Jonathan committed to becoming exceptional in one area first. "Residential is a big pond. Commercial is a small pond," he says. "I chose to be exceptional at one focus." That move not only sharpened his skill set, it also turned him into a rare hybrid: a residential pro who can talk cap rates, leases, and investment strategy without missing a beat.

Adaptability is Jonathan's secret sauce. Not the trendy kind you hear on podcasts—the actual, in-the-trenches kind that keeps an agent thriving in unpredictable markets. "The market

EDITED BY STUART TITUS  
PHOTOGRAPHY BY JAMIE HARRINGTON



shifts constantly, so you’ve got to roll with the punches,” he says. No drama in the statement, just the calm of someone who understands that change is a feature, not a flaw, of this business.

“REAL ESTATE IS A CAREER WHERE YOU GAIN NEW EXPERIENCE FROM EVERY TRANSACTION. THE BEST AGENTS LEARN FROM EACH OTHER AND EVOLVE EVERY TIME.”

That mindset also shapes his pricing strategy. Jonathan keeps it simple: you have exactly one chance to hit the market with the right number. “Overpricing puts the cards in the buyer’s hands,” he says. “You want to start strong.” No fluff, no ego—just a respect for the psychology of the market and the savvy to position his clients ahead of it.

But beyond the strategy and hustle, Jonathan’s business is fueled by something wonderfully old-school: relationships. He’ll be the first to tell you that he doesn’t chase volume—and doesn’t want to. “If you take care of the people in front of you, the volume shows up,” he says. His investors love him for his market knowledge and rental savvy. His residential clients love him for his advocacy, calm-in-the-storm energy, and the white glove service that makes them feel like his only client. No matter the client type, the constant is this: “I work hard, and if I don’t have the answer, I know where to find it.”

Jonathan’s lead pipeline reflects this relationship-driven approach. Yes, everyone says their best leads come from their sphere—but Jonathan actually lives that truth. “Treat your sphere like gold and the business



compounds,” he says. In fact, one of his most unconventional (and surprisingly successful) tactics is wonderfully analog: handwritten letters to sellers. “I’ve sold multiple houses from old-school letters,” he says. “It still works!”

He laughs about being “terrible” at social media, but honestly, it may be an insight into his success. While many agents burn hours curating perfect posts, Jonathan is out there having real conversations, shaking hands, picking up the phone, and

building business the way it was done before the algorithm came along. It’s hard to argue with the results.

Delegation? He’s open to it—but only when necessary. Jonathan prefers to stay hands-on because it makes the client experience more personal. That said, he knows when to lean on help for administrative tasks so he can focus on the parts that matter most. And there’s one productivity weapon he swears by: his calendar. “I use it for everything,” he says. Simple, but efficient and effective.



“IF YOU TAKE CARE OF THE PEOPLE IN FRONT OF YOU, THE VOLUME SHOWS UP. I WORK HARD, AND IF I DON’T HAVE THE ANSWER, I KNOW WHERE TO FIND IT.”



But the heart of Jonathan’s story—the part that anchors all the ambition and adaptability—is his family. His husband, Dakota, has been the most significant influence on his life, the person who keeps him grounded, reminds him to lead with kindness, and helps balance that strong entrepreneurial drive. And now, with the recent adoption of their daughter, life has taken on a new (and very joyful) dimension. If you ask Jonathan about his perfect day off? He doesn’t hesitate: “My husband and daughter, at the beach.”

At the end of the day, Jonathan measures success in the way that truly matters

in this business: trust. “When someone takes the time to write a review or refers you to a friend—that’s huge,” he says. “That’s the ultimate compliment.” Coming from someone with volume numbers most agents envy, the sincerity of that statement says everything about who he is as a professional and a person.

Jonathan Kaufman is a standout because he refuses to be static. He learns relentlessly. He adjusts instinctively. He elevates others generously. As adaptability and authenticity drive the currency of the market, Jonathan continues to rise—one relationship, one challenge, and one thoughtful pivot at a time.





**IMAGETEN**  
REAL ESTATE PHOTOGRAPHERS

Schedule online 24/7  
Residential • Commercial • Rentals  
[www.imageten.com](http://www.imageten.com)



# WHO HOW MANY

Savvy businesses know it's all about *who many* you reach — not how many.

Our niche publications, exclusive events, and targeted digital marketing get your brand in front of ideal clients affordably.

**Let's talk!**

Reach out to the publisher of this magazine today.

**RP REAL PRODUCERS**

**HouseMaster**  
Home Inspections  
a neighborly company

Home Inspections.  
Done Right.  
Guaranteed.



Paul and Lisa Miranda

**Educating Home Buyers is Our Passion!**

4 Key Benefits of HouseMaster Home Inspections for Real Estate Agents

- Professional communication creates a smooth transaction.
- An educated buyer has confidence in their purchase decision.
- Working with your schedule saves you valuable time.
- An exceptional inspection includes accurate and current information.

**One Call Does It All -**

Our team coordinates all ancillary inspections and testing  
Inspections 7 days a week.  
Reports within 24 hours.  
90-Day Limited Repair Reimbursement Guarantee\*

Call or Text: **401-632-6188** | [Paul.Miranda@HouseMaster.com](mailto:Paul.Miranda@HouseMaster.com)  
Book 24/7 online at: [HouseMaster.com/593](http://HouseMaster.com/593)

\*Where available. Not all services are offered by every office. Each office is independently owned and operated.



PROUDLY RECOGNIZED WITH OVER  
450 FIVE-STAR REVIEWS-  
EXPERIENCE THE DIFFERENCE.



**Done Right the  
*First* Time.**



**RINALDI BROTHERS**

**ROOFING | SIDING | DECKING**



401-219-9548

3681 QUAKER LN NORTH KINGSTOWN, RI

[WWW.RINALDIROOFINGRI.COM](http://WWW.RINALDIROOFINGRI.COM)



RESIDENTIAL HEATING  
AND COOLING

MOISTURE CONTROL

SERVICE AND  
MAINTENANCE

INDOOR AIR QUALITY



**Ocean State Air**  
**SOLUTIONS**

3076 East Main Road • Portsmouth, RI 02871  
oceanstateair.com • 401-293-0422

Visit our website



Nós Falamos Português.