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**Karl
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If you are interested in nominating people for certain stories, please email us at: John.Ludes@N2co.com




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SCAN ME

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Meet The Team



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More Listings, Same Pressure

Inventory is loosening, buyer behavior is evolving, and Rhode Island's top agents are adjusting in real time.



For the better part of the last several years, Rhode Island real estate has conditioned both agents and consumers to expect one thing: scarcity. Limited inventory, aggressive competition, compressed timelines, and multiple-offer situations became so commonplace that, for many buyers and sellers, it started to feel less like a market cycle and more like the new normal.

Now, as we move through the 2026 spring market and into summer, something subtle—but meaningful—is beginning to happen. Inventory is starting to loosen in certain segments of the market. More homes are coming online. Some listings are taking longer to secure offers. Price reductions, once rare, are becoming part of the conversation again. On the surface, that might sound like welcome news for buyers who have spent the last few years competing against impossible odds.

But the reality on the ground is more nuanced, and Rhode Island's top producers understand that better than anyone.

Greater inventory doesn't automatically create an easier market; it simply creates a different one.

Buyers may have more options than they did eighteen months ago, but affordability remains a defining challenge. Interest rates continue to shape monthly payment conversations, insurance costs are influencing decisions in ways we haven't historically seen, and many consumers are discovering that having more homes to choose from

doesn't necessarily mean the right home has become easier to reach.

At the same time, sellers are navigating their own adjustment. Many are still anchored to the pricing expectations of the past several years, when nearly every well-positioned listing generated immediate traffic and aggressive terms. Today's buyers are more deliberate. They are studying days on market, comparing condition more carefully, and asking harder questions before writing offers. That doesn't signal weakness in the market. It signals the return of discernment.

For agents, this creates both challenge and opportunity.

The professionals who built their businesses during the most competitive years of recent memory are now being asked to demonstrate a different set of skills. Pricing strategy is becoming more consultative. Listing preparation matters even more. Communication, market interpretation, and expectation management are once again separating the advisors from the order-takers.

And perhaps most importantly, this moment is exposing something our industry often forgets during fast-moving markets: speed can hide mediocre strategy, but balance has a way of revealing true expertise. Rhode Island remains one of the most supply-constrained and desirable housing markets in the Northeast. Demand hasn't disappeared. Buyers are still active, sellers still have opportunity,

and well-positioned properties continue to command strong attention. What's changing is the psychology surrounding the transaction.

Markets evolve. Consumer behavior evolves. The headlines will continue to search for simple narratives, but the agents leading this market know better. Inventory may be shifting, yet the pressure hasn't disappeared—it has simply moved to favor more diverse skill sets.

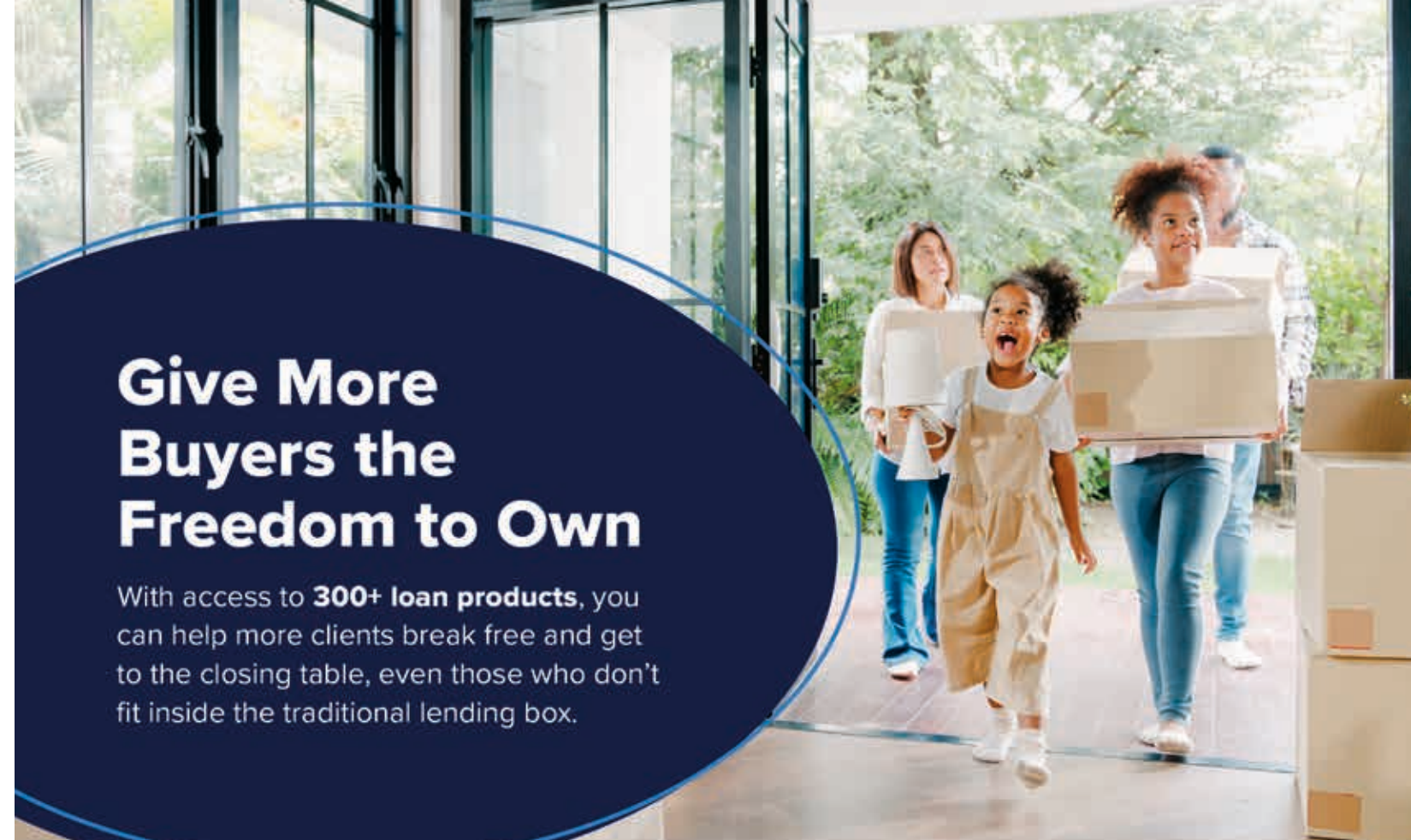
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With gratitude,



John Ludes
Publisher

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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.

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Cash Flow Is Tight. The Opportunity Isn't.

BY EMILIO DISPIRITO, ENGEL & VÖLKERS OCEANSIDE



I don't know about you, but I've always believed real estate is one of the most powerful ways to build long-term wealth. With nearly

every client I work with, I plant that seed. Over time, many of them come back and want to explore how to actually do it.

And this is the conversation I'm having with them right now.

Not long ago, an investor could buy a multifamily property, finance it, and still walk away with strong monthly cash flow. That became the expectation, and for many, the definition of a good deal.

But the environment we're operating in today looks very different.

Across Rhode Island, we're seeing increases in property taxes, insurance premiums, and utility costs. At the same time, property values have continued to climb while rent growth has started to lag behind. Add in today's interest rates, proposed "rent control", along with increased regulations and a tenant-favorable legal environment, and the cost to own and maintain investment properties has never been higher.

As a result, most leveraged deals are no longer producing the cash flow they once did. In many cases, they're breaking even, or close to it, in the early years. That's why it's critical we reframe

the conversation with our clients and shift their focus from short-term cash flow to long-term asset growth and wealth creation.

If we don't address that shift directly, we risk losing credibility with our clients—because the truth is, cash flow was never the full story. It was simply the most visible part.

The real value in owning investment real estate, especially when using financing, has always been found in the long game. Even if a property is breaking even, your tenant is paying down your mortgage every month. Your principal balance is decreasing even as you continue to hold an asset that can appreciate over time.

That's where wealth is built. And that's exactly where we need to reset expectations and elevate the conversation. Instead of focusing solely on monthly income, we guide clients toward understanding equity growth, debt paydown, and long-term leverage. More importantly, this creates an opportunity for us as advisors.

Every buyer we work with, whether they're purchasing a single-family home or a condo, is a potential future investor. We already have the relationship. We already have their trust. Planting that seed early can completely change the trajectory of that client relationship.

Sometimes, it starts with a simple question: What does this property look

Each month, a leading voice from Rhode Island's top-producing real estate community offers a firsthand perspective on the issues, trends, and opportunities shaping our market.

like as a future rental? Could this be a stepping stone to your next acquisition?

From there, strategy begins to take shape.

Some clients may leverage a HELOC to fund their first investment. Others may hold, build equity, and trade up through a 1031 exchange down the road. Some will refinance and redeploy capital into additional properties.

When we start having these conversations consistently, we're no longer just helping clients buy and sell homes—we're helping them build portfolios.

Of course, for cash buyers, the equation is different. Without debt service, stronger cap rates and immediate income are still achievable. But for most investors using leverage, the mindset needs to evolve.

This is no longer a short-term cash flow play. It's a long-term wealth strategy.

And the agents who will win in this environment are the ones who move beyond simply facilitating transactions and instead step fully into the role of trusted advisor—clearly articulating that shift, setting proper expectations, and guiding their clients toward it.

Because the opportunity hasn't gone away.

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Juli McIntosh

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stopped playing
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everything changed.

Betting on Herself

Some agents enter real estate looking for flexibility. Others are drawn to the income, the independence, or the excitement of the deal.

For Juli McIntosh, real estate was something deeper—it was unfinished business.

Long before she started building one of the most impressive production resumes in Rhode Island, Juli was the high school kid walking neighborhoods, studying homes, and guessing sale prices just for fun. Real estate wasn't a passing interest. It was the dream.

But life had other plans first.

As a young mother, Juli made a practical decision: pursue a career in nursing, build stability, and create security for her daughter. And if you know Juli, you know she doesn't do anything halfway. She put herself through school while working three jobs, graduated with highest honors, and went on to build an accomplished healthcare career that

included hospital work, hospice care, long-term care leadership, skilled home care, and infection prevention.

It was a demanding career. A meaningful one. And one that would quietly shape the professional she would eventually become in real estate.

Because while the industries may look worlds apart, Juli sees the overlap clearly.

"In healthcare, people are often coming to you during some of the most emotional and vulnerable moments of their lives," she says. "Real estate isn't that different." That perspective has become one of her greatest competitive advantages.

Today, clients know Juli for her ability to lead with confidence while never losing her empathy. She knows how to stay calm under pressure. She knows how to communicate difficult information clearly. And perhaps most importantly, she knows how to make people feel heard.



“I’ve always struggled with monotony. I love that no two days in real estate are ever the same.”

It’s a combination that’s producing serious results.

In just six years, Juli has built a business that many agents spend decades chasing. Licensed in Rhode Island, Massachusetts, and Connecticut, she has already surpassed \$60 million in career sales volume, including \$20 million last year alone. Her recent accolades include Platinum Club honors, Hall of Fame recognition, multiple Professional Excellence awards, Real Trends Verified recognition, and being named one of the “Top 10 Real Estate Agents to Watch” by Grit Daily. She was also nominated for Realtor of the Year three consecutive years.

As impressive as they are, her numbers only tell part of the story. What really

makes Juli stand out is the intentionality behind everything she builds.

When you ask Juli what drives her, you might expect her to talk about production goals, awards, or market share. Instead, what she values is freedom and its impact on her life. It centers on refusing to live a life that feels like Groundhog Day.

“I’ve always struggled with monotony,” Juli says with a laugh. “I love that no two days in real estate are ever the same.” That mindset shapes how she works—but also how she lives.

Juli talks often about protecting her energy, being intentional with her time, and approaching every role in life—mother, professional, friend, business owner—with full commitment.

Her personal philosophy is simple but powerful: live with intention, trust yourself, and give everything your best. That energy is contagious—and clients feel it immediately.

Her business today is built largely on referrals, repeat business, and a growing online presence founded in something refreshingly rare: authenticity.

Instead of hiding behind polished branding, Juli has leaned into showing people who she really is. Her wins. Her lessons, her opinions, even her frustrations...and it’s working.

“People don’t hire a logo,” she says. “They hire a person.” That willingness to be real has helped her create a brand that feels approachable while still commanding respect—and in this industry where trust is currency, that’s a powerful differentiator.

Professionally, Juli is equally strategic. She’s known for being intensely data-driven when advising sellers, often presenting a three-tier pricing strategy that balances market realities, seller goals, and competitive positioning. She studies absorption rates, pending activity, buyer behavior, and local inventory with the same precision she once brought to patient care.

Preparation matters to her. So does execution. And perhaps nothing demonstrates that better than the moment she arrived at a packed open house for past clients—with a fully prepared offer packet already in hand. Forty buyers were circling the property. Emotions were high. Competition was fierce. Juli read the room, adjusted her escalation strategy on the spot, and secured the home.

That’s not luck. That’s experience, preparation, and conviction. It’s also the same mindset that carried her through some of the toughest market conditions imaginable.

Juli received her real estate license on March 4, 2020. Days later, the world shut down.



“People don’t hire a logo. They hire a person.”

Launching a career during a global pandemic would have been enough to shake most new agents. Instead, Juli adapted, learned fast, and kept moving. Later, when interest rates climbed and the market shifted again, she adjusted once more.

Then came one of her boldest decisions yet—leaving a team structure and betting fully on herself. She hasn’t looked back. In fact, her strongest years have come since going solo, and if her trajectory is any indication, she’s just getting started.

With new marketing initiatives underway, systems expanding, support staff being added, and a sharper vision for the future than ever before, Juli McIntosh is taking that bet on herself and doubling down.

For clients, she’s a fierce advocate. For colleagues, she’s proof that authenticity still wins. She’s driving a business that’s built to last.

And for *Rhode Island Real Producers*, we’re excited to track her as a promising Agent to Watch. 📌



Framing First Impressions



JAMIE HARRINGTON and IMAGE TEN have become a trusted creative partner for Rhode Island's most successful agents.

EDITED BY STUART TITUS • PHOTOGRAPHY BY JENNIFER NEVES

In real estate, you don't get a second chance at a first impression. Before a buyer ever schedules a showing, drives past the property, or steps through the front door, they've already made an emotional decision—usually from a screen. That's exactly why Jamie Harrington, founder and co-owner of Image Ten Real Estate Photographers, approaches every listing with the same mission: make it impossible to scroll past.

For nearly a decade, Jamie has helped some of Rhode Island's top agents elevate their listings, sharpen their brands, and create marketing that actually stops people in their tracks. Alongside his business partner, Kyle Pagliarini, he has built Image Ten into one of the most trusted names in real estate media statewide. But if you ask the agents who work with them what keeps them coming back, you'll hear something that has very little to do with cameras, drones, or editing software. It's Jamie, Kyle, and the way they show up.

Because at Image Ten, the photography may open the door—but the relationships are what keep it open.

"We want to be an extension of the agent's brand," Jamie says. "If someone hires us, we want them to feel like we're part of their team. We're there to help them win."

It's clear that's not marketing copy. It's how Jamie genuinely operates.

Long before he was photographing waterfront estates, luxury condos, and some of Rhode Island's most eye-catching listings, Jamie was cutting his teeth in radio broadcasting in Manchester, Vermont. For eight years, he did it all—taking out the trash, writing commercials, going on air, programming stations, and hiring staff. It was equal parts chaos, creativity, and problem-solving, and it taught him one lesson that still drives him today: figure it out.

A former manager once gave him advice that never left him: "Don't come to me with a problem—come to me with a solution."



Jamie took that mindset into entrepreneurship, and in 2015, he launched his photography business with the same grit, curiosity, and work ethic that had defined his earlier career. There were no shortcuts. Just a camera, a lot of hustle, and plenty of windshield time—including some of those miles in what Jamie jokingly describes as a beat-up Toyota Corolla that shook violently above 50 miles per hour.

"Showing up to photograph multi-million-dollar homes in that car was...humbling," he says with a laugh. "But you do what you have to do when you're building something."

And he has certainly built something.

In December of 2022, Jamie officially partnered with Kyle Pagliarini, someone he had first met years earlier while both were working at iHeartRadio in Providence, where Kyle started as Jamie's intern.

Today, the two are partners, close friends, and a classic case of different strengths creating the right chemistry. "Kyle and I have a lot of the same values," Jamie says. "But we also bring different skill sets to the business, and I think that's a huge reason why it works."



“If someone hires us, we want them to feel like we’re part of their team. We’re there to help them win.”

Kyle is the first to admit photography wasn’t exactly part of his life plan.

“Honestly, before this, I wasn’t the guy with ten thousand photos on his phone,” he says, laughing. “Learning to shoot was the biggest challenge for me. Jamie taught me everything.”

What Kyle did bring naturally, though, was people. From his first commission-based customer service job as a teenager, he discovered early on that he genuinely enjoys talking to people, understanding what matters to them, and helping them feel taken care of. That instinct now shows up in every homeowner interaction, every agent relationship, and every shoot.

And if you think real estate photographers just walk in, snap a few pictures, and leave...Kyle will gladly correct that assumption.

“We move things. We straighten things. We get the lighting just right. We’re adjusting furniture, checking angles, blending exposures—whatever it

takes,” he says. “We’re not rushing through houses. We’re there to make it look incredible.”

That attention to detail is one reason Image Ten has built such a fiercely loyal following among Rhode Island’s top agents. But the real secret might be something even simpler: Jamie tells the truth.

If an agent asks whether a service adds value to a listing, Jamie will tell them exactly what he thinks—even if it means talking them out of an offered service.

“There have been plenty of times when I’ve told someone, ‘Don’t do it. It’s not going to help this property,’” he says. “Our advice has to be honest, or it means nothing.”

That kind of straight talk tends to stick. So does Kyle’s unofficial company philosophy: “We’re just here to make you look good.” It’s simple, a little understated, and completely on-brand.

Outside of business, both Jamie and Kyle are just as grounded as they are driven. Jamie and his wife, Melissa, have two daughters, Ella and Abigail, a grandchild on the way, and a four-year-old Golden Retriever named Appa, who apparently thinks he runs the house. Kyle has been married to his wife, Stacey, for more than sixteen years, credits her for keeping him centered through the ups and downs of entrepreneurship, and shares life with their English bulldog, Callie, who, by all accounts, has a personality big enough to match the business. When asked how he defines success, Jamie doesn’t mention awards, market share, or revenue goals.

“For me, it’s referrals,” he says. “If agents keep calling us, keep trusting us, and keep telling other people about us...that tells me we’re doing something right.”

Judging by the relationships Jamie and Kyle have built—and the reputation Image Ten continues to earn across Rhode Island—it’s safe to say they’re doing a lot right.

And for agents who care about presentation, professionalism, and partnering with people who genuinely care about their brand, Jamie Harrington and Kyle Pagliarini have made their message crystal clear:

At Image Ten, they do much more than capture listings. They help agents leave a lasting impression. ▀

“If agents keep calling us, keep trusting us, and keep telling other people about us... that tells me we’re doing something right.”



Legacy in Motion

Karl Martone

has spent forty years proving that *trust*, *consistency*, and *heart* never go out of style.

EDITED BY STUART TITUS
PHOTOGRAPHY BY JENNIFER NEVES

Some people find real estate. For Karl Martone, real estate found him early—and never let go.

By his senior year of high school, while most of his classmates were still figuring out what came next, Karl already had his answer. In June of 1985, he earned his real estate license and stepped into what would become not just a career, but a lifelong calling. Forty years later, as leader of The Martone Group, he's still doing the only job he's ever had—and somehow, he's still bringing the same energy, competitiveness, and genuine excitement to the business that got him started in the first place.

That kind of staying power is rare in any profession. In real estate, it's almost unheard of.

Markets shift. Trends come and go. Technology evolves. Entire business models rise and disappear. Through every cycle, every challenge, and every major change in the industry, Karl has remained exactly where Rhode Island knows to find him: at the top.

With nearly \$1 billion in individual career sales, multiple decades of elite production, and a reputation built one relationship at a time, Karl has earned his place as one of Rhode Island's true real estate legends. The Martone Group's list of accolades certainly supports it—Rhode Island REALTOR® of the Year, RE/MAX Hall of Fame, RE/MAX Diamond Club, and the distinction of becoming the first agent in Rhode Island to receive RE/MAX's coveted Circle of Legends honor. It's the kind of résumé that commands respect in any room. But if you know Karl, you know he's never been the type to lead with trophies.

Ask him what really matters, and he responds without hesitation: "The client comes first."

That phrase is far more than branding copy. It's the operating system behind everything Karl has built over the last four decades.


Long before social media, personal branding, and video marketing became part of the modern real estate playbook, Karl was building something

far more durable—relationships. His business has always been rooted in one simple principle: treat people like family. Make them feel heard. Protect their interests. Show up when it matters. Then keep showing up long after the transaction is over.

That philosophy has turned clients into lifelong friends, friends into referral partners, and referrals into one of the most consistent pipelines in Rhode Island real estate. Karl says not a week goes by that someone doesn't recommend him to a friend, neighbor, family member, or colleague—and after spending even a few minutes with him, it's easy to understand why.

There's an authenticity to Karl that people connect with immediately.

Born and raised in Rhode Island, he knows this market the way only a true local can. When he was 12 years old, his family moved to Slack's Pond in Greenville, and some of his best childhood memories were made on the water—barefoot waterskiing in the summer, pond hockey in the winter, and



soaking in everything that makes Rhode Island living so special. Those early years sparked a lifelong appreciation for waterfront living, a passion that would later become a natural extension of his real estate career as he represented some of the area's most exceptional coastal and waterfront properties.

And for those who know Karl only as the polished negotiator and top producer, there are a few surprises in his story. Yes, he was competitive—playing hockey, soccer, and tennis growing up—but he also had a creative side. He played in his high school band and even studied violin as a kid. That mix of discipline, focus, and personality still shows up in how he works today. He knows when to push, when to listen, and when to bring just the right amount of humor and humanity into a high-pressure situation.

Karl credits much of his early business mindset to his Uncle Jon, a successful entrepreneur and real estate investor who took the time to share his experiences and lessons. Those conversations planted seeds early, and Karl ran with them. While many agents enter this business after another career, Karl went all in from day one.



No detours. No backup plan. Just full commitment, 100 percent from the start.

Of course, behind every great operator is often someone equally committed to the mission—and in Karl's case, that person is his wife and co-owner of The Martone Group, Jen.

When Karl talks about Jen, the admiration is immediate. While Karl is often front and center negotiating deals, building relationships, and leading client strategy, Jen is the force behind much of the team's systems, marketing, organization, and day-to-day operational excellence.

"She's the one behind the curtain," Karl says. "Our success wouldn't be what it is without her."

Together, they've built The Martone Group with intention. Rather than chasing growth for its own sake, Karl has kept the team selective, aligned, and deeply client-focused. Everyone has a role. Everyone brings a strength. Karl focuses on negotiation—one of the skills he believes has been critical to delivering strong outcomes in every type of market—and the team around him executes at a level that reflects the standard he's spent forty years creating.

And despite all the success, Karl is far from stuck in old-school habits. He's embraced video, social media, evolving marketing strategies, and even expanded his business into Florida. He understands something the best agents always do: consistency wins, but adaptability keeps you relevant.

When asked what success means after forty years, it would be easy for Karl to point to volume, awards, and market share.

Instead, he talks about client satisfaction, follow-up, and relationships.

And maybe that's exactly why, after four decades, Karl Martone is still in the game—and still setting the standard.

For Rhode Island real estate, that's more than longevity. That's legacy. ▀



“The client comes first.”

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