

BALTIMORE

MARCH 2026

# REAL PRODUCERS<sup>®</sup>



Tony  
Zowd

THE HOUSE GUY





PERSONALIZED  
PLANNING  
*David Starleper*



**DAVID STARLEPER**  
Branch Manager | NMLS ID 1657558  
443.415.9170  
DStarleper@firsthome.com  
122 South Main Street | Bel Air, MD 21014

This is not a guarantee to extend consumer credit. All loans are subject to credit approval and property appraisal. First Home Mortgage Corporation NMLS ID #71603 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))



## YOUR HOME, YOUR LOAN— TAILORED JUST FOR YOU!

Why settle for one-size-fits-all financing? David and his team take a personalized, advisory approach—understanding your timeline and future goals to find the right loan program for you! With interest rates trending down, now could be the ideal time to refinance and save!

CONTACT US TODAY TO EXPLORE YOUR OPTIONS!

“

*David strikes again!!*

I couldn't believe how knowledgeable, hardworking, and relentless David was the first two times he had guided us through the home buyers experience. He was relentless in problem solving!

—Colby E.



MORTGAGE EXECUTIVE MAGAZINE  
2020 | 2021

### LICENSED IN:

MD (1657558) PA (69208)  
DE (MLO-1657558) VA (MLO-66632VA)  
WV (LO-1657558) FL (LO116076)  
NC (I-216848) SC (MLO-1657558)  
DC (MLO1657558)

## WORKING WITH THE WORLD'S GREATEST BUILDER IS AS EASY AS 1... 2...

# 3%

NEW QUICK  
MOVE-INS  
AVAILABLE IN  
ALL OUR  
COMMUNITY'S

BELL'S TOWER   BEL AIR, MD FROM THE \$400'S BEST LOCATION IN HARFORD CO.	JOPPA CROSSING   JOPPA, MD MID \$300'S HARFORD CO.'S MOST AFFORDABLE	BULLE ROCK   HAVRE DE GRACE, MD VILLAS: \$499,990 INCREDIBLE FLOOR PLANS
 MODEL COMING SOON	 ONLY 10 LEFT!	
BULLE ROCK   HAVRE DE GRACE, MD SINGLES: \$499,990 NEW SITES JUST RELEASED	AMBLEBROOK   GETTYSBURG, PA AS LOW AS \$399,990 AWARD-WINNING COMMUNITY	THE LINKS AT GETTYSBURG   PA STARTS AT \$399,990 EST. GOLF COURSE COMMUNITY
 QUICK MOVE- INS	 55+ ACTIVE	 2-STORY & RANCHER

\*3.00% COMMISSION ON BASE PRICE OF HOME SOLD





**Next Door**  
LENDING

## LENDING IS LIKE A JIGSAW PUZZLE



Armen Manokian  
Armen@nextdoorlending.com  
443-306-8746  
NMLS: 1284162



Alex Witt  
Alexwitt@nextdoorlending.com  
410-490-1021  
NMLS: 2051198



Adam Witt  
Adamwitt@nextdoorlending.com  
410.693.3444  
NMLS: 1708367



Tyler Boyko  
Tylerboyko@nextdoorlending.com  
443-883-0854  
NMLS: 2267035

We'll put the pieces into place for you,  
with the full attention your clients deserve.



Company NMLS #1880338

# The Future of Closings Starts Here

Stewart Title empowers real estate agents with tools to win more business, starting with StewartAgent. Our all-in-one calculator offers over 26 functions on web and mobile, from closing cost estimates to complex loan scenarios.



**HomeLink:** Instantly pull tax and loan data for any property.

**TruValue Analysis:** Compare market values to highlight overpricing risks.

**Holding Cost Breakdown:** Itemize expenses like taxes and utilities in a client-ready format.

**Marketing Made Easy:** Access hundreds of customizable materials, social media filters, and videos to boost your listings.

Contact us to learn how  
StewartAgent and our other  
resources can help you grow  
your business.

Stewart Title & Escrow, Inc.

Courtney Katunick  
Division President  
443.890.5600 mobile

Jessica Neumyer  
Business Development Officer  
443.257.1371 mobile

[stewart.com/mid-atlantic](http://stewart.com/mid-atlantic)

© 2020 Stewart. All rights reserved. | 000000  
This product is being provided as a general service to the community at large without  
the conditions of the terms of the insurance policy and associated services.





# Contents



Tony Zowd **52** COVER STORY

## PROFILES



**20** HOMEstretch



**26** Lauren Rice



**32** Legacy Settlement Services



**40** Lisa Gilmore



**46** The Tidy Coop

## IN THIS ISSUE

- 8** Preferred Partner Index
- 14** Editor's Note by Jilleien Franquelli
- 15** Baltimore Real Producers 2026 Badges
- 16** 2026 Events Calendar
- 20** Partner Spotlight: HOMEstretch
- 26** Behind the Scenes: Lauren Rice
- 32** Partner Spotlight: Legacy Settlement Services
- 40** Agent to Watch: Lisa Gilmore
- 46** Partner Spotlight: The Tidy Coop
- 52** Cover Story: Tony Zowd
- 64** Standings: Top 150 by Units
- 76** Standings: Top 150 by Volume



## Your Hometown Lender, Proudly Serving Those Who Serve Us.

As a local lender with deep roots in the community, we understand the unique needs of our military families. Whether your clients are stationed locally or coming home after serving abroad, our personalized service ensures the homebuying journey is as seamless as possible. We offer specialized programs for veterans, active-duty service members, and their families.

- VA Home Loans
- Low Down Payment Options
- Fast, Local Underwriting



Mike Bendebba  
SVP NMLS 483853  
Office: 240.776.5731  
Cell: 240.682.1050  
mikeb@fairwaymc.com  
www.buywithFairway.com  
9375 Chesapeake Street Suite 203 La Plata MD 20646

APPLY NOW >



Copyright©2024 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. Fairway is not affiliated with any government agencies. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Equal Housing Opportunity. \* A down payment is required if the borrower does not have full VA entitlement or when the loan amount exceeds the VA county limits. VA loans subject to individual VA Entitlement amounts and eligibility, qualifying factors such as income and credit guidelines, and property limits. Fairway Independent Mortgage Corporation is not affiliated with any government agencies. Materials are not from HUD or FHA. Fairway Independent Mortgage Corporation NMLS ID #2289 (www.nmlsconsumeraccess.org).



If you are interested in nominating people for certain stories, please email us at hannah@rpmags.com



# Preferred Partners

This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

## ACCOUNTING SERVICES

**Zone Accounting**  
(410) 526-3980  
zoneaccounting.net

## BUSINESS COACHING

**Manifest Network**  
(443) 797-7678  
themanifestnetwork.com

## CLEANING

**The Tidy Coop**  
**Julie Miltenberger**  
(240) 285-2159

## CLIENT GIFTS

**Lewis Woodwork**  
**Julie:** (443) 386-6029  
LewisWoodwork.com

## CLOSET DESIGN & STORAGE SOLUTIONS

**Closet Factory Baltimore**  
(410) 456-2063  
ClosetFactory.com

## COMMERCIAL REAL ESTATE

**Leitrim Commercial Real Estate Advisors**  
**Ben Richards**  
LeitrimRealty@gmail.com

## WIN Commercial Group of KWRC

**Helen Dellheim**  
(410) 258-4136

## CONTRACTOR (PRE-LISTING REPAIR)

**Frame House**  
**Maria Schulze**  
(410) 404-3664

## Immaculate Home Builders

(410) 258-3792  
IHBremodelers.com

## DATA / CALLING / AI / VIDEO EDIT

**M-Power Solutions**  
**Steven Neville**  
steve@supermpower.com

## DATA AND LIST PROVIDER

**Pinpoint Skip**  
faisal@pinpointskip.com  
pinpointskip.com

## ELECTRICAL SERVICES

**Dynamo Electric**  
(410) 296-8887  
Dynamoelectricllc.com

## Testerman Electrical

(410) 877-0545  
Testermanelectric.com

## ESTATE CLEAR-OUTS

**Clutter-Fly!**  
**Cindi Arnold**  
(410) 491-6331

## ESTATE SALES

**Caring Transitions of Baltimore Metro**  
(443) 965-9834  
CaringTransitionsBaltimoreMetro.com

## FINANCIAL PLANNING

**Equitable Advisors**  
**Aaron LeKarz**  
(443) 538-4228

## FLOOD, FIRE, MOLD & PRELISTING REPAIRS

**Healthy Home Restorations**  
(410) 877-0100  
HealthyHomeRestorations.com

## FLOORING

**Floors Etc.**  
(410) 329-9680  
Floors-etc.com

## GENERAL CONTRACTOR

**Essential Home Group**  
**Lou Feis**  
(410) 449-2118

## M&C Global Construction

(443) 277-7998  
mcglobalconstruction.com

## GENERAL CONTRACTOR / REMODELING

**R&G Remodeling**  
**Rhyan Gamet**  
(757) 374-5560

## HANDYMAN SERVICES

**ACE Handyman Services**  
(410) 549-9696  
AceHandymanServices.com

## HARD MONEY LENDER

**Keiry Martinez Private Lending, LLC**  
**Keiry Martinez**  
(443) 226-9097

## HOME BUILDER

**Ward Communities**  
(667) 229-5040  
Wardcommunities.com

## HOME IMPROVEMENT

**HOMEstretch - Baltimore**  
(443) 962-9834  
home-stretch.com/howard-aa

## Ward Home Improvements

(443) 299-9193  
WardHomeImprovements.com

## HOME INSPECTION

**Blue Crab Inspections**  
(888) 256-1287  
BlueCrabInspections.com

## Briarwood Home Inspections

**Tyler Armstrong**  
(443) 900-0873

## Certified Property Inspection

(410) 818-0088  
CertifiedProperty.us

## ID Home Inspections

(410) 357-1124  
Admin@ldhomeinspections.org

## Lodestar Inspection Services

**Rachel Oslund**  
(301) 512-5641

## ProTec Inspection Services

(301) 972-8531  
ProTec-Inspections.com

## HOME WARRANTY

**First American Home Warranty**  
**Liam Johnson**  
(301) 335-4461

## Guard Home Warranty

**Anna Coleman**  
(410) 702-3597

## HVAC SERVICES

**McCord Services**  
**Adam McCord**  
(410) 952-1604

## SM Mechanical

(410) 365-5013  
Smmechanicalhvac.com

## INSURANCE

**Baystate Insurance Group**  
(410) 419-6273  
savewithbig.com

## Goosehead Insurance - Bisker Agency

**Jeff Bisker**  
(443) 836-5609

## Next Level Insurance

**Dana Temple**  
(443) 841-4150

## Salmon Insurance Group

**Amy Rychwalski Salmon**  
(443) 838-3899

## JUNK REMOVAL

**BumbleJunk**  
(888) 286-2535  
bumblejunk.com

## KITCHEN & HOME DESIGN

**Kitchen Design By Idan**  
**Idan Tzameret**  
(443) 621-3502

## LANDSCAPING & SEPTIC

**Cox Enterprises LLC**  
**Stephan:** (443) 243-1201  
CoxEnterprisesLLC.com

## LANDSCAPING SERVICES

**A Perfect Image Landscaping**  
(443) 895-1148  
apilandscaping.com

## LAW FIRM

**DK Law Group**  
**Diana Khan**  
(443) 739-6724

## MAKEUP ARTIST

**Ashley Callaway Beauty**  
**Ashley Callaway**  
(443) 248-2192

## MARKETING CONSULTANT

**May Rose Creative**  
IG:@MayRoseCreative  
Marika.MayRose@gmail.com

## MEDIA SERVICES

**Studio R**  
sales@studiordesigns.com  
studiordesigns.com

## MOLD REMEDIATION

**Green Home Solutions**  
**Jason Toliver**  
(410) 982-6340

## MORTGAGE BROKER

**Channel Marker Mortgage**  
**Dan Tinnin**  
(443) 336-2686  
**Scott Van Stone**  
(443) 745-5751

## MORTGAGE LENDING

**All Financial Services**  
**Ron Thomas**  
(443) 851-0231

## CMG Home Loans

**Stuart Epstein**  
(410) 491-0200

## CrossCountry Mortgage

**Troy Thomas**  
(443) 521-3688

## Direct Mortgage Loans

**Jeff Dobrzykowski**  
(443) 722-1680

## Fairway Independent Mortgage

**Mike Bendecca**  
(240) 682-1050

## First Heritage Mortgage

**Mike & Jeff Novotny**  
NovotnyLending.com

## First Home Mortgage

**Ryan Paquin**  
(301) 332-1589

## First Home Mortgage

**Jason Nader**  
(240) 882-4830

## Fulton Mortgage Company

**Brooks Grasso**  
(410) 608-4255

## HMA Mortgage

**Tom Mills**  
(443) 309-9346

## Main Street Home Loans

**Kyndle Quinones**  
(443) 254-0381  
**Alicia Harkowa**  
(443) 250-5489

## Main Street Home Loans

**Jon Wald**  
(914) 629-1278  
**Brian Coleman**  
(443) 986-1432

## Movement Mortgage

**Justin Kozera**  
(443) 789-4140

## Next Door Lending

**Armen Manokian**  
(443) 306-8746

## NFM Lending

**Mary Sirico Levinson**  
(443) 527-3452  
**Jason McLaughlin**  
(410) 977-4445

## Primary Residential Mortgage Inc

**Joe Wandishin**  
(443) 413-4174

## Starleper Mortgage Solutions -

**First Home Mortgage**  
**David Starleper**  
(443) 415-9170

## Sun West Mortgage Company

**Chris Lane**  
(410) 241-0443

## Vellum Mortgage

**Joe Whilden**  
(443) 752-8389

## MOVING SERVICES

**Moyer & Sons Moving & Storage**  
(301) 869-3896  
MoyerAndSons.com

## U-Relax DMV Movers

(703) 608-1935  
Urelaxmoving.com

## Venable Pro Moving Solutions

(717) 679-6726  
Venablepromoving.com

## Von Paris Moving & Storage

**Link Lingenfelder**  
(443) 831-3647

## PAINTING

**Slater Painting**  
**Keith Slater**  
SlaterPainting12@gmail.com

## PEST CONTROL

**Black Tie Termite & Pest Control**  
(888) 909-3561  
BlackTieTermite.com

## PHOTOGRAPHY

**Next Door Photos - Baltimore**  
**Kimberly Kruk**  
(410) 215-5413

## YRN Photography

(443) 432-9932  
yrnphotography.com

## PHOTOGRAPHY & VIDEOGRAPHY

**Donovan Photography**  
(443) 267-6700  
mpdphoto.com

## SKS Photo & Video

**Reef Sutton**  
(202) 271-6352



CONTINUED



# Meet The Team



**Colleen Rippey**  
*Owner and CEO*



**Jill Franquelli**  
*Editor-In-Chief*



**Hannah Benson**  
*Chief Operating Officer*



**Lauren Stevens**  
*Associate Editor*



**Alex Krebs**  
*Photographer*



**David Stuck**  
*Photographer*



**Pat Rippey**  
*Writer*



**Abby Isaacs**  
*Writer*



**Maddie Nessel**  
*Event Coordinator*



**Christina Kitchen**  
*Ad + Client Care Manager*



**Beverly Lindog**  
*Virtual Assistant*



**Roy Cox**  
*Photographer*



**Molly Laurysens**  
*Writer*



**Joseph Cottle**  
*Writer*



**Tara Terhune**  
*Client Concierge Specialist*



**Ashley Callaway**  
*Professional Makeup Artist*



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.



# Thompson & Sons

LEARN MORE HERE:



SCAN ME

**MATT THOMPSON:**  
443-202-2429  
MHIC 99275



## BASEMENT WATERPROOFING YOU CAN TRUST!



*We Do It Right. We Do It On Time. We do It In Budget*

From storm-ready solutions to modern upgrades, Dynamo Electric keeps your home safe, efficient, and powered up.



**Call us for a free estimate or quote :**  
410-296-8887  
dynamoelectricllc.com



CREATING HOMES BUYERS CAN'T RESIST



**OUR PROMISE:**

- Personalized, client-centric approach
- A transparent, stress-free process
- Passion for design

Blending timeless style with modern sophistication to create spaces that feel effortlessly inviting.

SHAMROCKHILLDESIGN.COM  
INFO@SHAMROCKHILLDESIGN.COM  
(210)693-3601



- Wholly Attorney Owned & Operated
- Multi-State Expertise with Local Service
- All Tasks Performed In-House Including Underwriting
- Faster Turnaround Times than the Competitors
- Dedicated Support Staff Available 24/7

**Land Abstract & Escrow, LLC**  
"Your Mid-Atlantic Experts"



**Rich Rosario Jr., Esq. | President**  
New Orders: titleorders@laescrow.net  
410-891-6770  
laescrow.net





# WELCOME CLASS OF 2026!

As I write this, 9 years ago today, on January 25, 2017, we submitted our very first deadline for *Baltimore Real Producers*. In the previous six months, Colleen pitched and sold the vision to individuals and businesses. These first Preferred Partners believed that building a community of the best was a cause worth investing in.

We hosted our launch party in May, and the nerves we felt were next level. While we had thrown some client appreciation parties before when we sold Cutco, we had never hosted one on this scale before. Every other day, we were talking each other off the ledge. Would anyone come? Could we create an environment that agents across brokerages and businesses would come together in the spirit of collaboration over competition?

Over the last 9 years, we have shared almost 500 of your stories and countless articles that you have submitted, sharing your wealth of knowledge and expertise. It takes courage to be vulnerable and share your life with people you *know*, but to share openly about your challenges, wins, losses, adventures, and other moments in your life with your industry peers, *that* is next level.

When asked what is my favorite part, it is your stories. I have laughed, cried, and cheered as I have read each one. I

look forward to the next 500 and then the next, and next, and next...you get it.

In addition to recognizing our Top 500, this year we're proud to also acknowledge agents ranked #501–1000 based on 2025 production. These agents will receive a digital edition of the magazine, access to our Preferred Partners, and may be invited to select events where capacity allows as we continue to expand and celebrate excellence across our community.

Here we are for the 10th time announcing the Top 500 agents in Central Maryland. The nerves and excitement of this announcement only grow each year. We are just as excited as you are when you make it, and our hearts are heavy when you come up a little short to make this list. However, once you are here, you are always a part of the family!

Welcome, class of 2026! We are happy you are here.

Our custom website provides valuable resources to help you make the most of this community. You can visit [BaltimoreRealProducers.com/agents](https://BaltimoreRealProducers.com/agents) to find the following...

- Welcome video
- Your 2026 Badge
- Links to nominate and refer
- How to update contact information

- Link to join our private Facebook community
- 2026 Event Schedule
- Previous magazine editions
- List of Preferred Partners

Speaking of Preferred Partners...this magazine and platform is FREE for the top 500 agents only because of them. We have been a special witness to how much these businesses believe in YOU and the COMMUNITY. Go ahead and check out our Preferred Partner index in this edition, on the website, and pinned to the top of our Facebook group to familiarize yourself with the businesses. Each of them have been heavily recommended to us by YOU, the top agents in the community. They are the best of the best, and we look forward to our top agents and partners continuing to build strong relationships over the years to come!

Congratulations and welcome!

Cheers,

Jill

Editor-in-Chief  
Jill@rpmags.com



## Baltimore Real Producers 2026 Badges

Congratulations on this badge of honor! Now it's time to show it off.



If you are a **Top Agent** member in *Baltimore Real Producers* this year, you can use your badge in your marketing efforts—signage, social media, email signatures, web listings—nothing's off limits! Download your badge at [baltimorerealproducers.com/hello-agents](https://baltimorerealproducers.com/hello-agents).

As a *Baltimore Real Producers* **Preferred Partner**, your badge signifies that you've been personally endorsed by the top-producing realtors in our industry. This prestigious distinction sets you apart from the competition, showcasing your elite status and solidifying your reputation as the real deal! Download your badge at [baltimorerealproducers.com/hello-partners](https://baltimorerealproducers.com/hello-partners).

We've posted the website links to download your badge in our private Facebook groups for easy access.





# BALTIMORE REAL PRODUCERS 2026 EVENTS CALENDAR

**Friday, March 20**  
*12 p.m. - 3 p.m.*  
**Toast to the Top**  
**Gunther and Co. — 3650 Toone Street,  
Baltimore, MD 21224**  
Let's toast to the best in the business!  
This event will celebrate the Top Agent  
class of 2026 - the most successful  
realtors Central MD.

**Thursday, May 7**  
*11 a.m. - 3 p.m.*  
**Pickleball Palooza**  
**Dill Dinkers — 140 Merritt Wy Suite  
107, White Marsh, MD 21162**  
Join in on the fun and friendly  
competition as we bring together  
the community for this high-energy  
Pickleball tournament for all skill levels.

**Thursday, June 18**  
*6 p.m. - 10 p.m.*  
**9th Anniversary Soirée**  
**Baltimore Museum of Industry — 1415  
Key Highway, Baltimore, MD 21230**  
The can't-miss event of the year  
celebrating 9 years of BRP and the best  
of Central Maryland real estate!

**Friday, August 14**  
*Time TBD*  
**BRP Impact Day**  
**Location TBD**  
A collective day of service to  
create meaningful impact in  
the Baltimore community.

**Thursday, October 8**  
*10 a.m. - 2 p.m.*  
**Fall Mastermind**  
**Location TBD**  
The perfect combination  
of collaboration, learning,  
and connecting with top  
producers on a deeper level.

**Thursday, November 19**  
*Time TBD*  
**Fall Fête**  
**Location TBD**  
Our final party of the year!

Visit [BaltimoreRealProducers.com/agents](https://BaltimoreRealProducers.com/agents) to get your  
tickets and stay updated on  
all upcoming events!



## MAKE YOUR NEXT MOVE BETTER THAN YOUR LAST!

**Moving Made Easy with Venable Pro Moving Solutions**  
As a family-owned and operated business with years of experience serving Maryland, Venable Pro Moving Solutions is your go-to for reliable and professional moving services.

**Why Choose Us?**  
Professional Team: Our experienced movers are dedicated to working according to your instructions and convenience, ensuring a seamless moving experience.

**Our Commercial & Residential Services:**

- Furniture Delivery
- Piano & Large Safe Moving
- Room-to-Room Relocation
- Furniture Removal & disposal
- Loading/Unloading/Packing Assistance
- Local Moving

**410-450-4374**  
CONNECT WITH US!



 [VenableProMoving.com](https://VenableProMoving.com)



*Diana Khan*  
ATTORNEY AND FOUNDER

We cut through the clutter that clients despise in traditional law firms.

**WE OFFER** 

**LEGAL SERVICES IN:**

- **Estate Planning**  
Wills, POAs, and Trusts
- **Real Estate Law**
- **Business Law**
- **Probate**
- **Family Law**



**CONNECT  
WITH US  
TODAY!**

 (240)-266-0291

 [diana@dklawmd.com](mailto:diana@dklawmd.com)

 [dklawmd.com](https://dklawmd.com)

  
EMPOWERING LEGACIES



We handle both residential and commercial purchase and refinance transactions. Our dedicated team aims to ensure that your real estate closing goes as smoothly as possible.

*"Our main goal is to be more than just a title company. We pride ourselves in building strong relationships with our lenders and agents."*



**LEGACY**  
SETTLEMENT SERVICES

**CONTACT INFORMATION**  
Michael Ruder (CEO)  
Office: (410) 618-1271 | Cell: (443) 834-2431  
michael@legacyfortitle.com



2936 O'Donnell Street  
Baltimore, MD 21224

8659 National Pike, Suite P  
Ellicott City, MD 21043

www.legacyfortitle.com

**WHAT OUR CLIENTS SAY**

*"I highly recommend Cox Enterprises. Stephan is straight-forward and easy to work with. The process from job estimate to completion was smooth. They did a great job!"* – Luke T.



**ENTERPRISES, LLC**




- Septic Repair & Installation
- Landscaping & Hardscaping
- Drainage & Excavation
- Lawn Mowing
- Leaf Removal
- Hardscape Patios
- Outdoor Lighting

**LET'S CONNECT**  
443-243-1201  
www.coxenterprisesllc.com



**When Your Reputation Matters**



**GODDARD PROPERTIES**  
Exceptional Property Management  
443.539.8841

**Fact:** *Sparkling Homes Sell Faster!*  
CLEANING SERVICES FOR REALTORS

Make your listings *shine* with Tidy Coop!

We offer:

- Get Ready for Pictures Cleanings
- Deep Cleanings
- Move In & Out Cleanings

Let us help you impress your clients and sell homes faster with pristine, picture-perfect spaces. *Because a clean home is a sold home!*

**The Tidy Coop**

Contact Us Today!  
240-285-2159

Find Us on  The Tidy Coop

**FIRST HERITAGE MORTGAGE** **THE REAL SCOOP** **NOVOTNY LENDING TEAM**

**Know a Realtor Who Belongs on The Real Scoop Panel?**

We are looking to interview an industry professional who:

- ✓ Has a story worth sharing
- ✓ Gives back to the industry
- ✓ Willing to be vulnerable

**Michael Novotny**  
Senior Loan Officer | NMLS ID #1988994  
P 410.371.7361  
E michael@novotnylending.com  
W novotnylending.com

Scan Here to Nominate



This is an advertisement and not a guarantee of lending. Terms and conditions apply. All approvals subject to underwriting guidelines. Prepared 01/15/2026. First Heritage Mortgage, LLC Company NMLS ID#86548 (www.nmlsconsumeraccess.org). Submitting a nomination does not guarantee selection. See the form for full details.

**goosehead INSURANCE** | **BISKER AGENCY**

Protect what matters most with the best coverage

Home. Renters. Auto. Life. Business. And more.



**The Goosehead Insurance difference:**

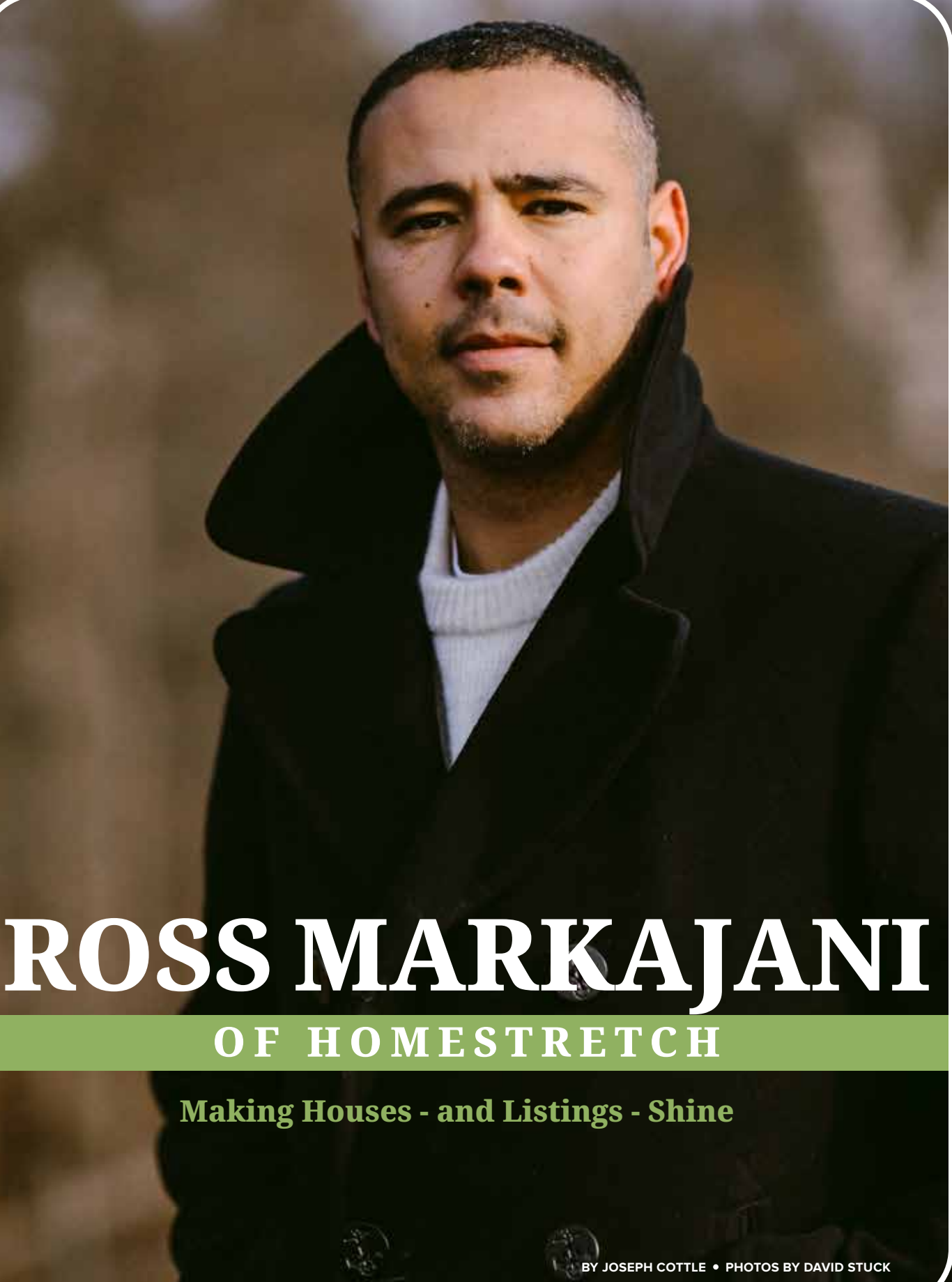
- Unrivaled Choice**  
We find and compare coverage and cost for over 30 top insurance companies.
- Candid Advice**  
We offer straightforward, unbiased advice.
- Concierge Service**  
We work for you and are your go-to-source for customized coverage.

**Jeff Bisker**  
(443) 836-5609  
jeff.bisker@goosehead.com  
biskeragency.com  
2205 York Road, Suite 101  
Timonium, MD 21093



GET YOUR QUOTE





# ROSS MARKAJANI

OF HOMESTRETCH

Making Houses - and Listings - Shine

BY JOSEPH COTTLE • PHOTOS BY DAVID STUCK

Most homeowners don’t realize how emotionally loaded the sale of a house can be until they’re standing in the middle of it. To Ross Markajani, that moment is exactly where his work begins.

Ross is the owner of HOMEstretch, a business built around one simple idea: help homes shine before they hit the market. Not through full-scale remodels or endless construction, but through focused improvements that give sellers their best first impression.

“In most instances, a person’s home is going to be their biggest asset,” Ross says. “And so what we do at HOMEstretch is just to make sure that the biggest asset that they have shines when it comes to listing.”

HOMEstretch partners closely with real estate agents to handle everything from paint and flooring to light handyman work and staging prep, all on tight timelines. Ross emphasizes speed, service and clarity. “We’re not coming in to tell somebody, ‘Hey, you need to replace all your cabinets,’” he says. “I’m saying, ‘Why don’t we repaint them to a neutral color so it’s going to instantly pop without you having to spend \$20,000 or \$30,000 on a remodel.’ That’s not what we’re here for. We’re here to make sure that when you get listing photos,

there’s no ambiguity about the level of detail that went into preparing the home.”

The work exists at the crossroads of practicality and psychology. Buyers make snap judgments, often online, long before they ever step through the front door. “We’re in a society where it’s instant gratification, instant judgment,” Ross says. “If you go into a home and the walls are scuffed up or it’s pink in one bedroom and purple in another, people don’t want to see that. They want to see something move-in ready that they can immediately see value in.”

Before HOMEstretch, Ross ran an Amazon delivery business, overseeing a fleet of vans and a logistics operation that kept packages moving but left him wanting something different. “It’s challenging, to say the least,” he says. “And I reached out to some folks I knew who might have some different ideas.”

That conversation eventually connected him with the early HOMEstretch team and with Mark and Carrie Snyder, longtime colleagues from the Amazon world who had become the brand’s first franchisees. Ross listened closely. Then he started calling real estate friends he trusted.

“I said, ‘Do you need this? Is this a service you can use?’” he remembers. The answer kept coming back the same. Agents were juggling painters, flooring crews, handymen, and landscapers alongside general contractors

who weren’t interested in the smaller, cosmetic jobs that matter most before a listing. “From their standpoint, they have somebody for every different aspect of a project,” Ross says. “But there wasn’t one place to go where all of that was coordinated.”

That gap is what convinced him. He visited HOMEstretch’s headquarters, learned the operating model and leaned into what resonated most: concierge-level service with real results

“We’re in a society where it’s instant gratification, instant judgment. THEY WANT TO SEE SOMETHING MOVE-IN READY THAT THEY CAN IMMEDIATELY SEE VALUE IN.”



that reduce stress for agents and sellers alike.

Ross credits his time in the military and logistics world with shaping his appreciation for tangible outcomes. “In some jobs, you don’t always understand the impact of the work that you’re doing,” he says. “With HOMEstretch, it’s immediate. You see the before, you see the after, and you see what it does for people.”

Away from work, Ross’s life centers almost entirely around family. He and his wife are raising two kids, a 10-year-old son and an 8-year-old daughter. “I’m very family-oriented,” he says. Weekends are for hanging out at home, watching anime with his daughter, playing board games, and finding small routines that keep everyone connected. His son, who is autistic, brings his own joyful energy into the house. “He’s absolutely hilarious,” Ross says. “He’s been a huge blessing for us. Wouldn’t trade him for any other kid in the world.”

That sense of people-first purpose shows up in the way Ross talks about HOMEstretch. This business is more than a new venture. “This is my baby, my pride and joy,” he says. “Because it’s something you can really be proud of. You’re not just changing a house. You’re transforming it. And you’re helping people start whatever comes next.”



Ross, his wife Natalia and their 2 children, Leon and Nina

WHEN DEALS ARE HEATING UP, MAKE SURE YOUR HOME SYSTEMS ARE KEEPING UP!



Our certified techs offer fast, efficient HVAC repairs.

Our Services:

- ✓ HVAC System Installation
- ✓ HVAC Repair Services
- ✓ Preventive Maintenance
- ✓ Ventilation
- ✓ Refrigeration

Pre-listing HVAC inspections available—close faster.

Book Now 24/7 scheduling at 410-952-1604

mccordservicesllc

## A Title Company with Service You Deserve, People You Trust



TS Executive Abstract offers an extensive list of real estate closing services for both residential and commercial properties.

Jennifer T. Fox, Esq. General Counsel

410-853-7341 • [www.tsexecutive.com](http://www.tsexecutive.com)

10749 Falls Road, Suite 202,  
Lutherville MD 21093

[jennifer@tsexecutive.com](mailto:jennifer@tsexecutive.com)



CALL TODAY  
For a free quote!



ESSENTIAL HOME GROUP

DESIGN THAT SELLS.  
CRAFTSMANSHIP THAT LASTS.

Essential Home Group specializes in getting homes market ready – from kitchens and bathrooms to decks, roofing, siding, and full-home renovations.

Our team delivers quality craftsmanship and modern design to boost appeal and value.

Financing options available, including the ability to pay at closing when working with our trusted realtors.

FINANCING AVAILABLE

MHIC #148327

MULTIPLE COUNTIES IN MD

1-800-449-2118

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

[ESSENTIALHOMEGROUP@GMAIL.COM](mailto:ESSENTIALHOMEGROUP@GMAIL.COM)



Peace of Mind  
Property Management, LLC



443-574-5131 | [peaceofmindpropertymanagement.net](http://peaceofmindpropertymanagement.net)

[Melissa@pompropertymanagement.com](mailto:Melissa@pompropertymanagement.com)  
P.O. BOX 1915 ELLICOTT CITY, MD 21041

[Facebook.com/peaceofmindpropmanagement](https://www.facebook.com/peaceofmindpropmanagement)



BUYING AND SELLING *real estate*  
 REQUIRES MORE THAN *luck*  
 TOGETHER, WE CAN MAKE OUR  
 CLIENT'S HOME BUYING PROCESS

*Golden*



PARTNER WITH EXCELLENCE

This is for informational purposes only. All information contained herein is subject to change at any time. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. Subject to Debt-to-Income and Underwriting requirements. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. MLO licensing information: DC: MLO159081, DE: MLO-159081, FL: LO-14087, GA: 158081, MD: 158081, NC: 1-178173, PA: 25376, SC: MLO - 158081, VA: MLO-184689VA. Main Street Home Loans is a Division of NFM Lending, LLC. NMLS 2893. NFM Lending, LLC d/b/a Main Street Home Loans is licensed by DC: #MLB28843, DE: #3879, FL: #MLD174, GA: #17414, MD: #28893, NC: #L-130894, PA: #25770, SC: #MLS - 2893, VA: Virginia Mortgage Lender and Broker, Licensed by the Virginia State Corporation Commission # MC-2357. Main Street Home Loans is a division of NFM Lending, LLC d/b/a Main Street Home Loans. For NFM Lending, LLC d/b/a Main Street Home Loans' full agency and state licensing information, please visit [www.mainstreethomeloans.com/branching](http://www.mainstreethomeloans.com/branching). NFM Lending, LLC d/b/a Main Street Home Loans: [www.nfmconsumerservice.org](http://www.nfmconsumerservice.org). NFM Lending, LLC d/b/a Main Street Home Loans is not affiliated with, or an agent or division of, a governmental agency or a depository institution. [www.mainstreethomeloans.com](http://www.mainstreethomeloans.com). Copyright © 2025 NFM Lending, LLC d/b/a Main Street Home Loans. America's Common Sense Lender. Trade service marks are the property of NFM Lending, LLC and/or its subsidiaries. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. [www.crlmlo.org](http://www.crlmlo.org)



**WE DON'T JUST STAGE HOMES.  
WE TELL THEIR STORY.**

OUR TEAM SPECIALIZES IN CRAFTING UNIQUE, ELEVATED AESTHETICS THAT HIGHLIGHT YOUR LISTING'S PERSONALITY AND MAXIMIZE BUYER APPEAL.

- CUSTOM STYLING
- BOUTIQUE-LEVEL ATTENTION
- DESIGNED TO STAND OUT

**BOOK NOW**  
**(410) 746-3931**  
 @ASTHETIKSTAGINGANDDESIGN

Offering Custom Shutters, Shades and Blinds from best in industry manufacturers.

Hyper-Focused on Customer Service and Satisfaction

Over 15 Yrs. Experience in Residential and Commercial Work

Hands on From Start to Finish by Owner, a life long Baltimore Resident

Never a Cost for Consultations & Installations

Jeff Kief, Owner, 410.960.9313  
[www.thewindowtailor.com](http://www.thewindowtailor.com)  
[jeff@thewindowtailor.com](mailto:jeff@thewindowtailor.com)

GRABER | DELIGHT IN EVERY DETAIL

"Techs are very professional. They explain what they are planning to check and then they explain what they saw, any repairs and anything needed going forward. Service is always prompt and professional. Always a great experience."

-Cheryl Gordon (Google)

**AROCON**  
 Home Improvement. Simplified.

**SERVICES**  
**\$199 Roof Inspection/Tune Up**  
 Roofing | Gutters | Siding  
 Windows | Skylights

**Connect with Jason!**  
 Jason Easton  
 443-618-4870  
[www.aroconllc.com](http://www.aroconllc.com)



# LAUREN RICE

BY ABBY ISAACS • PHOTOS BY DAVID STUCK

## BUILDING TRUST, CULTURE, AND INTENTION

“We are a team that I want anyone to feel comfortable recommending,” Lauren said. “I never want someone to suggest us and worry that something will fall through the cracks. This is a monumental moment for our clients, and they deserve to feel fully taken care of.”

Lauren has helped shape one of Maryland’s Top 30 small teams but her influence extends far beyond transactions. She is the strategic and creative force behind the systems, marketing, and brand experience that make the group a standout presence across Anne Arundel, Howard, and Baltimore counties.

### An Unconventional Path

Raised in Severn by two active-duty military parents, Lauren grew up in a structured, regimented household—but she describes herself as the “defiant middle child,” always needing to understand the *why* behind the rules. That curiosity would later become one of her greatest professional strengths.

At Coastal Carolina University, she designed her own interdisciplinary major—biological photojournalism—combining marine science, journalism, and photography. “Think Discovery Channel, Shark Week,” she said.

That degree took her across the world. Before graduating, Lauren interned in South Africa with renowned shark conservationist Leslie Rochat, swimming with sharks, helping rehabilitate African penguins, and documenting

how conservation impacted local communities and tourism.

After college, she transitioned into the travel industry, working for a company that specialized in spring break trips. She traveled internationally and hosted large groups—until COVID-19 brought the industry to a standstill in 2020. “That pause forced me to ask what I really wanted to do,” she said.

### Finding the Right Fit— and the Right Mentor

A friend suggested real estate, and Lauren accepted an inside sales agent role at a time when the market was surging. She quickly proved herself, booking discovery calls and supporting an agent who reached 18 pendings in a single month. But something felt off.

“The environment was very quantity over quality. That didn’t align with who I am. I’m relationship-based. I don’t want to waste an agent’s time or a client’s time just to hit a number.”

That mindset led her to Shawn Martin, who recognized her potential, brought her onto his team, and encouraged her to get licensed in 2021. For six months, she shadowed appointments, inspections, appraisals—learning not just *what* to do, but *why* it mattered.

“It was the least money I’d ever made as an adult but the most I’ve ever learned,” Lauren said. “To have someone see potential in me before I saw it myself—that changed everything. I’m incredibly grateful for the opportunities I’ve been given.”







“  
TO HAVE SOMEONE **SEE POTENTIAL**  
IN ME BEFORE I SAW IT MYSELF—  
**THAT CHANGED EVERYTHING.**  
I’M INCREDIBLY **GRATEFUL** FOR  
THE OPPORTUNITIES I’VE BEEN GIVEN.”

**Building a Brand with Purpose**  
Lauren sold 22 homes in her first year as an agent and participated in roughly 45 transactions the following year, often managing deals behind the scenes to gain experience over recognition. At the same time, she became

instrumental in shaping the group’s internal systems, agent marketing platforms, digital brand presence, and social media strategy.

Known for her blend of structure, creativity, and leadership, she is passionate about elevating how real estate is experienced—melding data-driven systems with thoughtful design and clear communication.

Severna Park is now both her personal and professional home base. Most recently, the team closed the eighth-largest residential transaction in Anne Arundel County history—a \$9.6 million waterfront sale—while maintaining its boutique, high-touch approach.

**Looking Ahead**  
Now operating under a cloud-based brokerage model and officially joining PLACE, Lauren sees the future as an opportunity to grow without losing what makes the team special. “We like being small and intimate while doing high-quality, high-volume work. PLACE gives us the leverage and resources to expand opportunities for our agents without sacrificing culture.”

Her future success won’t be measured solely in sales volume or record-breaking deals, but by the trust earned, culture built, and confidence clients feel knowing they are fully supported—every step of the way.

# BALTIMORE REAL ESTATE PHOTOGRAPHY AND MEDIA



BALTIMORE  
NORTHEAST

Publish listings faster with Next Door Photos!



- PHOTOS
- VIDEO
- FLOOR PLANS
- 3D TOURS
- AERIALS & MORE



**KIMBERLY KRUK**, Local Owner

**410-215-5413**

kim.kruk@nextdoorphotos.com  
baltimorenortheast.nextdoorphotos.com



INTERIORS

"Kate is an integral part of the home selling experience I offer my clients and makes it a positive one to remember. She offers a wide range of services that allow me to utilize her knowledge and expertise, and her staging brings the home to life!"-Realtor Partner




Home Staging | Interior Design

410-870-4688

kate@katewunderinteriors.com | @katewunderinteriors


www.katewunderinteriors.com



Attorney-owned and operated


Licensed in MD, VA and DC

Online Calculator for quotes anytime




**R&P Settlement Group**  
**410-821-1401**

1407 York Road, Suite 300, Lutherville, MD 21093  
www.RPSettlement.com  
info@rpsettlement.com



let your floors be wild



A broad, unique selection that will distinguish any home.

9603 Deereco Road, Suite 200, Timonium MD 21093  
410.329.9680 | www.floors-etc.com





# LEWIS WOODWORK




**HEALTHY HOME  
RESTORATIONS INC.**

**FULL-SERVICE  
HOME  
IMPROVEMENT SPECIALIST!**

**(410) 877-0100**

Scan Here  
to Connect!

**NEW FLOORING**  
**CARPET CLEANING**  
**TILE AND GROUT**  
**SANDING AND REFINISHING**

**24/7 FLOOD - FIRE - SMOKE**  
**PAINT & DRYWALL REPAIRS**  
**AIR DUCT/ DRYER VENT CLEANING**  
**CLEAN OUT/TRASH OUT**

**www.HealthyHomeRestorations.com**



**NFM Lending®**  
The Levinson & McLaughlin Team

We feel **LUCKY** to work  
with our referral partners to  
put families in homes.

**HAPPY ST. PATRICK'S DAY!**

**Jason McLaughlin**  
Branch Manager  
NMLS ID# 13938  
410-977-4445

**Mary Sirico Levinson**  
Branch Manager  
NMLS ID# 149055  
443-527-3452



# LEGACY SETTLEMENT SERVICES

Michael Ruder, Paul Sellers and Nate Kish

## THE UNCONVENTIONAL EDGE

BY JOSEPH COTTLE  
PHOTOS BY DAVID STUCK

There are plenty of people in the real estate and settlement world who look and sound the same. Same suits. Same scripts. Same buzzwords. Paul Sellers has never had much interest in blending in, and neither has Legacy Settlement Services.

As vice president of sales, Paul is one of the driving forces behind the company's growth, culture, and reputation in a crowded, competitive field. But his path into the business didn't start in a title office. It started behind a bar.

Before Legacy, Paul was bartending in Canton at Claddagh Pub. He loved people, loved the energy, and loved the relationships, but he knew he needed something more. "I looked around and thought, 'I can't bartend for the rest of my life.'"

One of his regulars happened to be Michael Ruder, then the manager of Master's Title & Escrow. Their over-the-bar relationship, thanks to an intro from Paul's best friend, Derek Blazer, turned into a real conversation, then a meeting, and then a job offer in 2017. Paul walked onto the team with no real understanding of the title world and no formal sales background. "I was just a business development person. My job was to try to get real estate agents," he remembers.

What Paul did have was a massive network built from years behind the bar. "I started reaching out to the friends I'd made, and didn't

realize a lot of them were real estate agents," he says. He also remembers how the late owner of Claddagh, Michael Clarke, gave Paul a hands-on education in work ethic, relationship building, and creating a social media presence.

Within months, deals started rolling in for Paul. Within a year, he was the top producer in the company.

Like many other businesses, COVID brought changes for Michael and Paul. They realized they wanted more flexibility and value for their clients, so they created Legacy Settlement Services. Within days, deals started rolling in, much to Michael's surprise. Now, almost six years later, alongside Michael and Nate Kish, the deals haven't stopped.

For Paul, Legacy was never just another title company. It was a culture. "We are extremely family-oriented

and extremely close," he says. "I know Michael's mom. He knows my mom. The kids all call me Uncle Paul. It's relationships first, work second."

That philosophy extends to how Legacy operates. Paul explains—"There's no finger-pointing allowed," he says. "I don't care whose issue it is. It doesn't matter. It's our issue now. So let's figure this out immediately."

That mindset also shapes how Legacy differentiates itself. The team is heavily invested in technology, automation, and efficiency, but they refuse to let innovation become a barrier. "We're probably the most technologically advanced title company in the nation as a whole," Paul says. "However, there's other generations of people that don't want to close a deal with technology, so that means we have to adapt."

For Legacy, that can mean sending someone wherever a closing needs to happen. "We've settled in jails, hospitals, Office Depot, on boats. It doesn't matter," Paul says. "Our goal is to make it as easy as possible for our clients."

What keeps Paul energized after nearly a decade is the people and the moments that defy expectations. "I enjoy blowing people's minds," he says. "I want them to think, 'There's no way this guy in flip flops and a backwards hat is serious.' And then I come up with ridiculous ideas, execute them, and they're like, 'I can't believe you just did that.'"

Underneath the edge and humor is someone deeply driven by loyalty and relationships. "I've built long-lasting relationships with my clients," he says. "I know their kids' names. I go to their weddings. Their birthday parties. I'm very







much immersed in their lives. I genuinely just care.” That care has shown up most clearly over the past few years, as Paul helped open Legacy’s Florida operation and poured much of his energy into building others. “I focused literally the last two whole years on building other people’s businesses,” he says.

“Michael changed my life. So I look around and I ask, whose life can I change?” Outside of work, Paul’s life is a mix of motion and simplicity. He boats often, plays in multiple softball leagues, and serves as a Big Brother, spending time with his “little brother” doing

whatever the day calls for. And despite his high-energy reputation, his favorite moments are usually quiet ones. “I’d prefer just to stay home and hang out and watch TV with the dogs,” he says. In the end, Paul Sellers doesn’t fit neatly into a

professional mold, and Legacy Settlement Services doesn’t try to fit into an industry stereotype. Both are built around relationships, adaptability, and a willingness to do things differently. For Paul, that’s not branding. It’s just who he’s always been.

“WE’VE SETTLED IN **JAILS, HOSPITALS, OFFICE DEPOT, ON BOATS.** IT DOESN’T MATTER.”

MY TRANSACTION CO

We work hard to make your life easier!



WE HAVE OVER 40 YEARS OF COMBINED INDUSTRY EXPERIENCE

VIRTUAL TRANSACTION COORDINATION MD, DC, VA, PA

USE OUR EASY INTAKE LINKS AGENCY DOCS, OFFERS, LISTINGS, & CONTRACTS!

ANITA KESTEL

**(443) 655-7776**

INFO@MYTRANSACTIONCO.COM

\*\* MYTRANSACTIONCO.COM \*\*

BALTIMORE’S TOP RATED, ECO-FRIENDLY JUNK REMOVAL & HAULING PROVIDER.

Schedule Online Today!



**1-888-286-2535**

**BumbleJunk**  
The Eco-Friendly Junk Remover  
Respectful. Thorough. Hassle-Free. Best Service.

www.bumblejunk.com

7964 E. Baltimore Street, Baltimore, Maryland 21224







**Your Trusted Partner in Real Estate Success**

Expert guidance in water treatment solutions for a seamless real estate experience.



Water Testing FHA / VA / USDA + Other



Certified Sample Collection & Pickup



Same or Next Day for Any Rush Orders



Well Yield Testing

Testing Includes: Total Coliform & E. coli Bacteria, Nitrates & Nitrites, Metals, Pesticides & VOCs, Sediment & TSS, Radon

**443.906.0433**  
atlanticbluewater.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.

 **REAL PRODUCERS**





Isaiah Unger



Dan Barton



**ID HOME INSPECTIONS**

Home Inspections • Commercial Inspections • Rental Inspections •  
Lead Dust Sampling • Mold Testing • Radon Testing • Sewer Scopes •  
Limited Inspections • Verbal Walkthroughs

admin@idhomeinspections.org  
**410-357-1124**





**R & G Remodeling, LLC**  
Restoring Homes, Building the Future



Before >>>  
<< After

Follow Us on Instagram!



(443) 833-4099 | Randgremodelingllc@gmail.com | 



**pinpoint skip**

**IT'S TIME TO DISRUPT THE REAL ESTATE DATA INDUSTRY!**

As real estate professionals, we know how important it is to have affordable, but quality data in order to build a successful business. Our goal is to provide quality data and Potentially Motivated Sellers Lists at affordable prices.

**Book a consultation appointment today!**

For more information, reach out to us at  
info@pinpointskip.com



SCAN ME

[www.pinpointskip.com](http://www.pinpointskip.com)

 @pinpoint\_skip



**YOUR LENDING MVPs FOR A STANDOUT SEASON**

This March, we're bringing our A-game to every home buying matchup.

Let The Stuart Epstein team take the MADNESS out of your clients' home financing and replace it with PEACE OF MIND and CERTAINTY.



**Stuart Epstein**  
Senior Vice President, Area Sales Manager  
NMLS ID # 789382

(410) 491-0200  
sepstein@cmghomeloans.com  
www.applywithstuart.com

**CMG HOME LOANS**

**THE STUART EPSTEIN TEAM**

**Our Loan MVPs**

**ALL IN ONE LOAN**  
Combined checking and mortgage banking for accelerated payoff

**homefundit**  
A game-changing platform for down payment gifting

**List & Lock**  
Sellers can advertise discounted rates without dropping the price

**CMG Graduate Advantage**  
Recent graduates can qualify for home financing with their future income

**Let's partner up and take buyers ALL THE WAY TO THE CHAMPIONSHIPS.**  
A GUARANTEED THREE-POINT SHOT!

CMG Mortgage, Inc. dba CMG Home Loans, NMLS ID# 1820 (www.nmlsconsumeraccess.org, www.cmghomeloans.com), Equal Housing Opportunity. Licensed by the Virginia State Corporation Commission #MC-5521, Georgia Residential Mortgage Licensee #15438, AZ license #0903132. To verify our complete list of state licenses, please visit www.cmgl.com/corporate/licensing. 1020 Cromwell Bridge Rd. Ste 100, Towson, MD, 21286 • Branch NMLS# 2457485 (JN#4342948243)





Ross Markajani, Owner

## HOME PREPARATION SERVICES

Value-added services to prepare homes for sale.

- Home Clear Outs
- Painting
- Carpet & Flooring
- Landscape Clean Up
- Move Out Cleans

How We're Different.

- Reduce stress for your clients
- Quickly get homes market ready
- Financing options available
- Design & color suggestions



📞 443-962-9834

## LTX COMPANIES

LAW ■ REAL ESTATE ■ BUSINESS  
LTX LAW GROUP LTX LAWYERS TITLE EXCHANGE

From Real Estate And Business  
Law To Settlements To Titles  
We've Got You Covered.

LTX Companies is comprised of legal, real estate, and business professionals dedicated to the satisfaction of their clients.

Each individual associated with LTX is committed to providing excellent customer service and results. We invite you to learn more about the LTX Companies by calling 410.238.2840 or visiting [www.ltxcompanies.com](http://www.ltxcompanies.com)

- ✓ Title Search / Title Examinations / Abstracting Services
- ✓ Closings & Settlements
- ✓ Title Insurance Agent & Escrow Agent
- ✓ Litigation
- ✓ General Law Practice

1966 Greenspring Drive, Suite LL2, Timonium, MD 21093 • 410-238-2840 • [www.ltxcompanies.com](http://www.ltxcompanies.com)  
To contact Mark or Justin directly, please e-mail: [atty@ltxcompanies.com](mailto:atty@ltxcompanies.com)

Thank you for making us Number 1!

**ONE CALL DOES IT ALL**  
8 AM - 8 PM  
7 DAYS A WEEK

- Home Inspections
- Radon
- Sewer Scopes
- Advanced Structural Assessments
- New Construction (All Phases)
- Chimney
- WDI
- Mold
- Pre-Listing

410.878.3039 text-friendly  
[LodestarInspections.com](http://LodestarInspections.com)  
[LodeStar@LodeStarInspections.com](mailto:LodeStar@LodeStarInspections.com)

Rachel Oslund  
Owner  
MD License #30200

**LIFE HAPPENS.**

Guard Home Warranty HELPS you handle it.

GET TO KNOW  
GUARD HOME WARRANTY

- ✓ 100% CHOOSE YOUR OWN CONTRACTOR.
- ✓ LISTING COVERAGE INCLUDING HVAC.
- ✓ INDUSTRY LEADING U.S. BASED, BI-LINGUAL CLAIMS CENTER. INSTANT PAY.

Anna Coleman  
AREA SALES MANAGER

📞 410-702-3597  
✉ [AColeman@GuardHomeWarranty.com](mailto:AColeman@GuardHomeWarranty.com)

[www.GuardHomeWarranty.com](http://www.GuardHomeWarranty.com)



# LISA GILMORE

BY PAT RIPPEY • PHOTOS BY DAVID STUCK

## Building a Future

**A**t a very young age, Lisa Gilmore knew she wanted to build things. She remembers playing with LEGO bricks and her godfather suggesting she'd make a good architect—and it stuck with her. Lisa went on to study architecture in college, while also working in retail. She found she excelled at sales and moved quickly into management, eventually giving over 20 years to the retail business.

Something shifted when Lisa and her husband Lonnie bought their first home. She found herself doing all the research and making decisions without much input from her agent. The experience was disappointingly transactional, and it was then that Lisa began to think about real estate as a career. She realized it wasn't building a house that interested her—it was knowing that it would be a home for someone, and she could help make that happen. Her extensive sales experience and desire to help people suddenly fit together, pointing to a different future.

Lisa first dipped a toe into real estate while still working her retail job in the Gap district manager's office, with the long hours and demands that came with it. She got her license, and found Keller Williams Flagship through a Google search. After meeting with Operating Principal Wendy Hess, Lisa says it just felt right. She laughs about it now: "I'm calculating about everything in my world, but that time, I was not. I just said, I got a good vibe, I'm gonna go with it." Lisa jokes that real estate felt like her mistress; it kept pulling her away but she couldn't quite leave the stability of her sales career. For several years, Lisa tried to do it all. Even after giving notice at the Gap, she continued to return to retail when times were tough.

### **"I need to be all in."**

As Lisa and Lonnie began to grow their family, Lisa felt something had to give. Finding that retail was no longer fulfilling, Lisa remembers telling Wendy, "I need to be all in. I need to do this." She pressed the restart button on her real estate career and hit the ground running. She took classes and realized how much she already knew. When she began to coach other agents, Lisa says it changed everything; she discovered

her passion was helping others succeed. She carried that forward and today, as Director of Productivity, she is coaching the coaches. She formed the Gilmore Property Group with her husband Lonnie, got her broker's license, and completed the Maryland Leadership Academy. She's now the broker in PA, DC, VA, and an associate broker in MD.

Lisa's personality and character have undoubtedly shaped her leadership style, and several key principles define how she lives her life and treats others.

- **Meet people where they are.** "It's not so much about hitting the team's goals," she says. "We focus more on: *did our agents hit the goal they wanted?*" (Notably, last year her coaching team and personal team were up 30%, and she oversaw over \$46 million in sales).
- **Everything is a learning experience.** Lisa says she's always learning, and she admits that even the worst situations teach you something. "Show me an agent who's really good at what they do, and I'll show you someone who has had things go terribly, terribly wrong."
- **Figure out what people need.** Lisa believes that being a good listener and reading people can help you know whether they need a pat on the back or a nudge to work harder. "Words matter," Lisa says. "I'm mindful of my words, because I know that it can hold a lot of weight." Before making a judgement, she tries to figure out the lens someone else might be looking through.
- **Building trust is essential.** Lisa acknowledges that while you can't control everything, if you've established trust, you will save the relationship—and that includes owning your mistakes.

At a recent Agent Leadership Council at her brokerage, Lisa looked around and saw several people she had coached or assisted. She felt an immense sense of pride knowing that she had played a small part in their



THANK

BIGGER



“  
**I never say no to anything.**  
I say yes, and then I figure out  
how to make it happen.”

success, because her favorite thing is seeing other people win. Her drive and positive attitude are infectious. “You get to choose how you wake up in the morning,” Lisa likes to say. “I never say no to anything. I say yes, and then I figure out how to make it happen.”

A self-described workaholic, Lisa relishes time with Lonnie and their five children. When she needs a recharge, she does a cold plunge. Someday she wants to take up restoring old cars, which are her passion. At the end of the day, what Lisa Gilmore built is a beautiful life.

## Bring a Bit o' Luck to Your Clients

Home warranties are like good luck charms for your clients. Whenever a covered home appliance or system breaks, our coverage helps their households run smoothly again.

Let's connect.



firstamrealestate.com  
Phone Orders: 800-444-9030



First American  
Home Warranty™

©2026 First American Home Warranty Corporation. All rights reserved. FA\_AD\_LJOHNSON\_MRP\_3\_26

Your Local Resource

**Liam Johnson**

301.335.4461

liamjohnson@fahw.com



“Protecting Client  
Relationships, Budget  
and Times!”



## Need an Ace Handyman?

**ACE  
HANDYMAN  
SERVICES**

An **ACE Hardware** Company

**Schedule a Handyman**

**410.824.1265**

**AceHandymanServices.com**

*Serving the Baltimore Metro Area for Over 20 Years*

©2024. Every Ace Handyman Services is a Locally Owned and Independently Operated Franchise of Ace Handyman Franchising, Inc. License #: 89094

**JL3 CREATIVE**

WE BRING YOUR VISION TO **LIFE**

**443-743-5995**



www.jl3creative.com

CINEMATIC VIDEO • EVENT COVERAGE • SOCIAL CONTENT • CINEMATIC VIDEO • EVENT COVERAGE



# DEFINITIVE TITLE LLC

DEFINITIVE TITLE offers title insurance and settlement services for the purchase and refinance of residential and commercial real estate in Maryland, the District of Columbia, Virginia, Pennsylvania, Florida, New Jersey and Delaware. Located in Baltimore, Maryland, we provide the staff and technology to get your settlements done efficiently and right the first time. We pride ourselves upon our superior service and our commitment to innovative technology solutions that improve the speed, efficiency and accuracy of title transactions.

**Bret Devich**  
Owner, Definitive Title LLC  
754 Washington Blvd., Baltimore, MD 21230  
443-874-5900 (phone) • 443-874-5904 (fax)  
bret@definitivetitle.com • www.definitivetitle.com

Present this coupon for any purchase or refinance transaction and you will receive a

**\$300 CREDIT**

towards your settlements services!

## Windows and Doors that add Lasting Value to any Home

Locally owned. Nationally backed. We're Your Local Window Depot

**BEL AIR WINDOW AND DOOR**  
YOUR LOCAL WINDOW DEPOT

410-941-3499

[www.BelAirWindowAndDoor.com](http://www.BelAirWindowAndDoor.com)

## FRAME HOUSE

- Pre-listing preparation with NO payment until closing
- Home inspection repairs
- ALL home renovations
- Design assistance

**MARIA SCHULZE**  
MARIA@FRAMEHOUSEMD.COM  
FRAMEHOUSEMD.COM  
410-404-3664

## RElief

ADMINISTRATIVE SUPPORT FOR REAL ESTATE PROFESSIONALS

- TRANSACTION COORDINATION
- LISTING COORDINATION
- OFFER PREPARATION
- LISTING AGREEMENT PREPARATION

*Lauren Storm*  
OWNER

Scan here to connect with me!

240-344-2973  
LAUREN@RELIEFLEVERAGE.COM

WE MAKE REALTOR BRANDING FUN to DO  
SAVE ON YOUR FIRST SESSION W/YRN

SCAN TO UNLOCK THE SAVINGS

LET'S TALK ABOUT CREATIVE WAYS TO TAKE YOUR BRANDING TO THE NEXT LEVEL. WE CREATE IMAGES THAT CONVERT FOLLOWERS INTO CLIENTS. CONTACT US TODAY IN ORDER TO GET STARTED.

**AUSTIN HILL**  
C 443-432-9932  
INFO@YRNPHOTOGRAPHY.COM  
YRNPHOTOGRAPHY.COM  
1111 HAVEN STREET STE 100 BALTIMORE, MD 21201

## PLUMBING & HVAC

**YOUR TRUSTED PARTNER FOR EVERY HOME YOU CLOSE**

From emergency repairs and HVAC tune-ups to full system installs, we treat every property like it's our own — so your clients stay comfortable long after closing day.

- Residential & Commercial Service
- Licensed, Insured & Local
- Fast, Friendly & Professional

**Let's keep your buyers and sellers stress-free with dependable service from a company that delivers.**

Locally Owned. Professionally Trusted. Baltimore Proud.

Connect with us

443-838-6864 | [info@sjtplumbinghvac.com](mailto:info@sjtplumbinghvac.com) | [www.sjtplumbinghvac.com](http://www.sjtplumbinghvac.com)



A photograph of Julie Miltenberger, a woman with blonde hair, sitting on a grey couch and holding a small dog. She is smiling at the camera. In the background, there is a plant stand with various plants and a window with white curtains.

# Julie

## Miltenberger

– OF THE TIDY COOP –

BY ABBY ISAACS

PHOTOS BY DAVID STUCK

## A Detail-Driven Cleaning Business

### Built by Word of Mouth

---

**When Julie Miltenberger talks about cleaning, she doesn't start with floors or countertops. She starts with the details most people miss—sticky handprints on stair rails and smudges on windows. Her specialty is the extra little touch that makes a home feel more welcoming.**

Her attention to detail is the foundation of The Tidy Coop, a home-focused cleaning business Julie launched in 2019 and has steadily grown through almost entirely word-of-mouth referrals. Based out of Mount Airy and serving clients within a 1 hour radius, The Tidy Coop specializes in residential cleaning, market-ready homes, and select commercial spaces.

“I work with a lot of REALTORS® getting houses ready to show,” Julie said. “You want the photos to pop online. Clean windows, no dog nose prints, everything looking fresh. When someone sees the listing, you want them thinking, ‘Wow, that looks nice. I want to go see that house.’”

Julie's work often happens behind the scenes and on tight timelines. REALTOR® jobs can come at the last minute—after painters finish, after new carpet is installed, just days or even hours before a home goes on the market. Flexibility is part of the job.

“If a REALTOR® calls and says, ‘We need it done—there's dust everywhere and it's going live Friday,’ I'll make it work. I know those timelines matter.”

That reliability has paid off. REALTORS® regularly tell her they receive feedback from buyers about how well a home shows. “A lot of people sell their homes as-is. They don't clean those little things,” she said. “But when something

isn't dull or dingy, people feel more comfortable walking in.”

Julie didn't always plan to run her own business. Before The Tidy Coop, she worked at a dental office—a job she describes bluntly as miserable. “Nobody's happy to be there.” When her office best friend quit, Julie lasted only another month before walking away with no backup plan. “I was 28 and had nothing lined up. I just knew I couldn't do it anymore.”

Her next step came unexpectedly. A family friend asked Julie to clean her house—then asked her to come back again two weeks later. That client told another person, who told another, and within a few months, Julie had a small but steady roster of regular clients.

“I realized this might actually be something,” she said. After three months and six consistent clients, Julie officially started her business—and hasn't looked back since.

Cleanliness, it turns out, has always been part of who she is. Growing up in Mount Airy, Julie shared a bathroom with her two older brothers. “They were not clean. I'd wipe down the sink just to brush my teeth.”

That instinct for order now drives her daily schedule. On a typical day, Julie cleans three to four regular residential homes, along with several commercial accounts scheduled early in the morning or after



“  
If something  
feels **clean**,  
**people notice**  
—even if they  
don’t know why.  
**That’s what I try  
to deliver every  
single time.”**

business hours. On top of that, she fits in realtor jobs whenever the calls come.

The business is primarily a one-woman operation, though Julie often brings along her mom for help. “She’s an accountant by day, but she’s amazing. She’ll show up after work and help me when I need it.”

While she would love to hire additional help, finding the right fit has been a challenge. “You need someone willing to work non-traditional hours sometimes. Not everyone wants to clean until seven at night, and I get that.”

What Julie hasn’t needed is advertising. Aside from her Real Producers ad, every client—and every opportunity—has come

through referrals. “That’s been the coolest part. I never went looking for any of it. People just keep sharing my name.”

Outside of work, Julie’s life is just as full. She lives in Westminster with her fiancé and his two sons, with a wedding planned for May. She’s also devoted to Mabel Jane, her Old English Bulldog, whom she calls her whole world—and to sourdough bread, her latest obsession that she picked up from her dad.

As The Tidy Coop continues to grow, Julie remains focused on what got her here: trust, flexibility, and the belief that details matter. “If something feels clean, people notice—even if they don’t know why. That’s what I try to deliver every single time.”



**STUDIO R**

WE BUILD ELEVATED REAL ESTATE BRANDS THROUGH CINEMATIC VIDEO, REFINED PHOTOGRAPHY, & STRATEGIC MARKETING, CRAFTED TO TELL COMPELLING STORIES THAT SELL.





**LEITRIM**

COMMERCIAL REAL ESTATE ADVISORS

*Bringing structure, strategy, and confidence to every real estate decision*

Let's Connect  
[leitrimrealty.com](http://leitrimrealty.com)

**RAVEN**  
TITLE SERVICES

**More Than Title,  
A Trusted Partner.**

Raven Title Services partners with Maryland's real estate professionals to deliver seamless closings, lasting relationships, and long-term success — nationwide.

Rooted in Maryland, Trusted Nationwide,  
Supporting Agents and Lenders,  
One Closing at a Time.

**Sales@ravents.com**  
**410-963-7834**  
**[www.raventitleservices.com](http://www.raventitleservices.com)**



closetfactory

This is what **organized** feels like

ON CUSTOM CLOSETS, HOME OFFICES, GARAGES, ENTERTAINMENT CENTERS & MORE\*

**Storage solutions for every style, space and budget are this easy**

- 1 Begin with your free professional design consultation
- 2 Each custom project is engineered and manufactured
- 3 Installation is completed by our local experts

VISIT YOUR LOCAL SHOWROOM:  
1405 Tangier Drive Suite C  
Middle River MD 21220  
[closetfactory.com](http://closetfactory.com)

Schedule your **FREE design consultation today!** Call 410-456-2063

**ROOFING • SIDING • GUTTERS • SOLAR**

MHIC# 131991

**TAR HEEL**  
CONSTRUCTION GROUP LLC

1212 E. Churchville Rd. • Suite 101 • Bel Air, MD 21014  
**410-638-7021**

[www.TarHeelConstructionGroup.com](http://www.TarHeelConstructionGroup.com)

HARFORD MAGAZINE  
**BEST OF**  
WINNER 2023

**ALDER HILL ENGINEERING**

STRENGTH IN EVERY STRUCTURE

**Our Services**

- Structural Design
- Structural Evaluation
- Permitting Support
- Home Inspections

Trusted. Licensed. Insured

**Contact Us**  
443-601-5471  
[mjgursky@alderhilleng.com](mailto:mjgursky@alderhilleng.com)

Check out our website:  
[alderhilleng.com](http://alderhilleng.com)

**WE OFTEN DO THE IMPOSSIBLE**  
COMMON SENSE UNDERWRITING

- TRU APPROVAL®
- MANUAL UNDERWRITING AVAILABLE
- ALTERNATIVE INCOME/DOCUMENT LOANS
- FICO's 500+
- DIRECT LENDER & SERVICER
- AVERAGE <19 DAY CLOSINGS\*

Let's make it happen! Contact us today!

**SunWest**  
Mortgage Company, Inc. NMLS 5227

**Christopher Lane**  
NMLS 728748  
Sr. Mortgage Specialist  
D: (410) 844-4384  
[christopher.lane@swmc.com](mailto:christopher.lane@swmc.com)  
[christopherlane.sunwestmortgage.com](http://christopherlane.sunwestmortgage.com)  
606 Edmondson Avenue, Suite 300  
Catonsville, MD 21228  
Branch NMLS 1168563

TRU Approval

**HD BROS**  
REAL ESTATE MARKETING MADE EASY.

**IT'S TIME TO UPGRADE.**  
Are you ready to take your marketing to new heights? Unlock the potential of your brand with our creative, memorable, and high-quality content that leaves a lasting impression. Empower your brand identity and media strategy today! Connect with our team to discuss branding strategies and elevate your social media presence for exponential growth.

VIDEO PRODUCTION.  
REAL ESTATE MEDIA.  
ELEVATED MARKETING.

**SAVE \$100 ON LISTING CONTENT!**

SET UP A CALL USING THE QR CODE TO REDEEM CREDITS.

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

**MID-ATLANTIC TITLE LLC**  
Where Customer Service Matters

**PARTNER WITH A TITLE COMPANY YOU CAN TRUST**  
At Mid-Atlantic Title Company, we know how important it is for your transactions to close on time and without surprises. That's why realtors across the area rely on us for professional, responsive, and accurate settlement services. We pride ourselves on being accessible, proactive, and fully aligned with your goals—helping you look good while keeping your deals moving.

- Residential & Commercial
- Quick Title Turnaround
- Seamless Communication
- On-Time, Flawless Closings

Let us be the title partner that enhances your reputation and supports your success.

**Contact Us**  
410-321-6075 | [mid-atlantictitle.com](http://mid-atlantictitle.com)



# TONY ZOWD

## THE HOUSE GUY

BY JOSEPH COTTLE • PHOTOS BY ROY COX

So much of a real estate purchase comes down to trust, and there are some agents that clients know they can immediately trust. Tony Zowd is one of those agents, and that trust is backed up by real knowledge of how homes are built. It's a one-two punch that's served him well, making him one of the best agents in the nation.

Tony grew up in construction. His father, Phil, spent his life on job sites, and Tony was right there with him—cleaning up, learning the trades, and absorbing Phil's work ethic. His mom, Brenda, was not a stranger to hard work, either, and Tony counts his parents as the example that showed him how to dedicate himself to his work.

Straight out of high school, Tony dove headfirst into construction, building and remodeling homes with his own hands. Even when he first entered real estate, he didn't abandon construction right away. For nearly a decade, he worked a dual career, working job sites while building a book of business on the side, searching for something that fit better.

That turning point came through an unexpected door: sales. In his late 20s, Tony followed his father to northern Virginia after a massive hailstorm tore through hundreds of thousands of homes. They were repairing roofs and siding, running crews, working long days. His father pulled him aside and told him bluntly where he saw the future. "He was like, 'The money's in sales. You need to get out there and start selling,'" Tony remembers. He resisted. "I'm like, 'I don't even hardly like people. I don't want to deal with anybody.'" But the next Monday morning, he found himself alone, driving to appointments his father had scheduled for him.

He learned quickly that selling didn't have to mean posturing; it meant solving problems. It meant listening. And eventually, it opened a door he hadn't considered before. In 2005, Tony got his real estate license. He started with Weichert Realtors before moving to Coldwell Banker, where he has built the rest of his career, and he credits his mentor, Sandy Bowser, for helping him succeed in those early years.







He brought with him something most agents don't: the ability to walk into a home and actually understand it. "When I first got into real estate, I used to tell everybody, 'You have your car guys; I'm a house guy. I know it inside out. I could build the house, remodel it, and then sell it,'" Tony says.

That background still defines his approach. While others focus on finishes, Tony looks at a house's bones. "When I walk through the door, I'm looking at the trim work, checking for mold, what type of furnaces are installed." For buyers, that honesty builds confidence. For sellers, it creates clarity. And for Tony, it turns a transaction into stewardship.

Today, Tony runs a growing team, the Integrity Plus Network. "It's a rewarding experience to be a leader of such an incredible team," he says. "Thanks to my team, we have been consistently ranked in the top 1% of Coldwell Banker, and I won the 2024 People choice award for HCAR as well as 2025 HCAR Realtor of the year."

That transformation is not something he takes lightly. Growing up, he didn't see financial freedom as inevitable. Construction paid the bills, but it was physically punishing, and the ceiling felt low. "Real estate put me in the life that I have, and I have a great life," he says. That gratitude fuels his desire to bring others along and shapes the advice he gives new agents.

"I want to help people grow," he explains. "This industry has been incredible for me; real estate completely transformed where I was at, and I want to share that with others."

For all his drive, Tony's life is firmly anchored at home.

"My wife, Erika—I couldn't do this without her. I'm so grateful for her support."

Much of his schedule is built around his kids. His son, Vincent, recently finished his high school football career, a chapter Tony rarely missed on Friday nights. His 14-year-old daughter, Brooklyn, competes in dance, taking the family across the region for competitions. "They're my main two," he says. "I kind of build everything off of that."

“  
THIS INDUSTRY  
HAS BEEN  
INCREDIBLE  
FOR ME;  
REAL ESTATE  
COMPLETELY  
TRANSFORMED WHERE I  
WAS AT, AND I WANT TO  
SHARE THAT  
WITH OTHERS.”

He still lifts weights, goes target shooting, and recently embraced what he jokingly calls his “midlife crisis” by buying a Harley. Music remains another constant. Before real estate, Tony chased a different dream, playing guitar in heavy metal bands and even opening for national acts in his early 20s. Today, he channels that love by taking his kids to concerts, quizzing them on bands, and sharing a soundtrack that's been with him his whole life.

Taken together, these pieces form a picture of a man who doesn't separate business from character. Tony's motivation isn't rooted in flash or volume alone. He loves real estate because it's different every day. Because it challenges him. Because it gives him control of his time, which he leverages to give back.

"This industry has done so much for my family and me," Tony explains, "I think it's extremely important to give back to it and our community. I have been a Howard County Association of





Realtors board member for about 5 years now. I serve as the Treasurer, Chair of the Legislative committee, Chair of the Budget & Finance committee, and Vice chair of the RPAC committee. I also regularly give to the Live, Hope, Laugh organization, St Jude's and Stephen Siller foundation, CB Cares and Polar Bear Plunge."

Beneath all of that is a deeper satisfaction. "I can wake up every day, and I don't feel like I have to go to work," he says. "Nobody's telling me to." After years of dreaming about job sites and dreading the alarm clock, that freedom still matters.

For Tony Zowd, real estate is not an escape from work. It's the place where his work ethic finally found its home.

“  
I CAN  
WAKE UP  
EVERY  
DAY, &  
I DON'T  
FEEL LIKE  
I HAVE  
TO GO TO  
WORK.”



Rest Easy.

It's not **what** we do that's different, it's **how differently we do it!**

**Customized Transaction Management**  
**beyond the basics...**



**Heather Fleming & Susan Szulinski**

**Expect more.**

**410-343-9398**

**www.RestEasySupport.com**



**VANGUARD**  
GENERAL CONTRACTING

The *Future* of Home Improvement



Commercial + Residential

Roofing | Siding | Gutters | Water Mitigation | Mold Remediation

**410-725-0574**  
Sam@vanguardgc.com  
vanguardgc.com



Before After

Environmentally Conscious  
House Clear-Outs & Decluttering



Cindi Arnold  
410.491.6331 | 1cindiarnold@gmail.com





# Baltimore Metro Caring Transitions

Senior Relocation • Downsizing • Estate Sales

## Help & Solutions For Families in Transition

### Downsizing, Moving, or Cleaning Out? We can help!

- ✓ Downsizing
- ✓ Relocation
- ✓ Online Auctions
- ✓ Cleanouts
- ✓ Move Management

We're a local company with a national network, focused on helping families with too much "stuff"!

**443-965-9834**  
baltimore@caringtransitions.com  
CaringTransitionsBaltimoreMetro.com  
See our auctions at [www.ctbaltimore.com](http://www.ctbaltimore.com)



visit us at our  
**Roland Park shop**  
**elevated retro**  
318 Wyndhurst Ave  
Baltimore, MD 21210 [elevatedretro.com](http://elevatedretro.com)

## Up to \$6,000\* in down payment assistance

We're putting homeownership within your clients' reach with **CCM Community Promise** – offering up to \$6,000 in down payment assistance to first-time homebuyers living in qualifying neighborhoods in select cities.\*\*

### Eligibility

- At least one borrower must be a first-time homebuyer
- Primary residences only
- 3% minimum down payment
- Live in an eligible census tract
- Homeownership education may be required
- Area Median Income (AMI) limits apply

Partner with me to give more people a pathway to homeownership.



**Troy Thomas**  
Branch Manager  
NMLS1147951  
M: 443.521.3688  
[troy.thomas@ccm.com](mailto:troy.thomas@ccm.com)  
[ccm.com/troy-thomas](http://ccm.com/troy-thomas)  
2913 O'Donnell Street, Suite 230  
Baltimore, MD 21224



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 NMLS2490486 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). For a full list of eligible MSAs, visit [crosscountrymortgage.com/community-promise](http://crosscountrymortgage.com/community-promise). 25LO\_86b3hnh1q



\*Borrowers at or below 100% AMI qualify up to \$6,000. Borrowers between 100-140% AMI qualify up to \$3,000.

\*\*Available in select MSAs. For a full list of eligible MSAs, visit [crosscountrymortgage.com/community-promise](http://crosscountrymortgage.com/community-promise).



## Maximize Your Exposure

- Photography
- Videography
- Aerials & Drone
- Floor plans
- Virtual Staging
- Twilights

**DONOVAN PHOTOGRAPHY**

(443) 267-6700 | [mpdphoto.com](http://mpdphoto.com)  
[@donovanphotography](https://www.instagram.com/donovanphotography)



[www.ajdesignsmid.com](http://www.ajdesignsmid.com)  
[ajdesignsmid@gmail.com](mailto:ajdesignsmid@gmail.com)  
443-840-0441

[@ajdesignsstaging](https://www.instagram.com/ajdesignsstaging)  
[@ajdesignsstaging](https://www.facebook.com/ajdesignsstaging)


**aj designs STAGING**  
VACANT STAGING  
OCCUPIED STAGING  
DESIGN WALK-THROUGHS





## bringing STYLE TO STAGING

HERE AT AJ DESIGNS, OUR MISSION IS TO HELP YOU AND YOUR CLIENTS SELL HOMES FASTER AND FOR MORE MONEY. OUR AVERAGE LENGTH OF TIME ON THE MARKET IS 19 DAYS! ONLY 10% OF BUYERS CAN VISUALIZE THE POTENTIAL OF A HOME. OUR JOB IS TO MAKE THE BUYERS FEEL AT HOME!




## A PERFECT IMAGE LANDSCAPING



**443-895-1148**  
[www.APerfectImageLandscaping.com](http://www.APerfectImageLandscaping.com)





## M & C Global Construction

M & C Global Construction is a full-service Maryland licensed general contractor dedicated to creating a highly collaborative, intentionally communicative, top quality client experience.

**301-575-7305**  
[info@mcglobalconstruction.com](mailto:info@mcglobalconstruction.com) | [www.mcglobalconstruction.com](http://www.mcglobalconstruction.com)

Commercial | Residential  
Remodeling, Plumbing, HVAC, Decks, Exterior, Interior, Water Damage



# FAQs

**Q. What is the purpose of this community?**  
**A.** Our mission is to connect, elevate and inspire the best in local real estate. We believe that as a community, we ALL win when we choose to collaborate and work together. We facilitate this by sharing stories in our monthly magazine, hosting regular gatherings to help connect the top real estate agents with our Preferred Partners.

**Q. As a Top 500 agent, how much does a membership to Baltimore Real Producers cost?**  
**A.** Nothing! It's completely free to you as a top 500 agent. How? The *Baltimore Real Producers* community is fully supported and funded by our Preferred Partners. These are local businesses that have all been vetted and recommended by multiple top producing agents of this community. The Preferred Partners choose to advertise in *Baltimore Real Producers* magazine and sponsor our events, which removes all cost to you as a Top 500 agent.

**Q. How can I engage with other agent members and preferred partners?**  
**A. Face-to-Face:** You're invited to all our exclusive *Baltimore Real Producers* events (see our event calendar at the beginning of this issue and on our website, [baltimorerealproducers.com/agents](http://baltimorerealproducers.com/agents)). In order to ensure you receive our invites (sent by both email and / or text),

be sure your best contact info is updated with us on that website.  
**Online:** You're invited to join our private community Facebook group (link to join is on our website, [baltimorerealproducers.com/agents](http://baltimorerealproducers.com/agents)). Need a referral or service? Just ask, we are constantly connecting our community members with each other online.

**Q. Who are the Preferred Partners?**  
**A.** The BRP Preferred Partners are the local businesses and service providers who support this community and their clients at the highest level. Mortgage lenders, title companies, home inspectors, stagers, movers, insurance agents, contractors, photographers, the list goes on. The businesses on our list have all been vetted and referred to us by the Top 500 agents along with other members of this community, so you know you are in good hands. Visit [baltimorerealproducers.com/agents](http://baltimorerealproducers.com/agents) and click "Meet our Preferred Partners" to view and download the current list (updated monthly).

**Q. How are the Top 500 agents determined?**  
**A.** At the beginning of each new calendar year, we have a third party create a report of the previous year's closed transactions and volume in the MLS. Visit [BaltimoreRealProducers.com/agents](http://BaltimoreRealProducers.com/agents) and scroll down



to this exact question in the FAQ section for a link to a helpful video that explains how the data is calculated and what criteria is used to generate the report.

**Q. How can I refer a local business to join BRP as a Preferred Partner?**  
**A.** If you know & want to recommend a local business that would like to work with more top real estate agents, please email us at [ops@rpmags.com](mailto:ops@rpmags.com) and introduce us! This is the only way we can grow and strengthen this community, through your referrals. It's much appreciated!

**Q. How are the monthly magazine featured stories chosen?**  
**A.** Agents must first be *nominated* to be considered to be featured in the magazine. Once nominated, there are

a few subsequent steps to determine if and when their story can be shared on our pages. The individuals we feature do NOT pay for the article; this is not a "pay-to-play" magazine. To nominate an agent (or yourself!), visit [baltimorerealproducers.com/agents](http://baltimorerealproducers.com/agents), and click the "I want to be featured" button at the top, or scroll to the "nominate an agent" link and fill out the respective short form.

**Q. Are there any other opportunities to participate in the magazine?**  
**A.** Of course! We invite you to contribute content by writing articles to add value to our readership. Our writing team can help with ideas, structure, flow and proofreading. If you're interested in writing content, email us [ops@rpmags.com](mailto:ops@rpmags.com) and we can talk it through and get you published!



**TESTERMAN ELECTRICAL**

**Close On Time**  
Let Testerman Electric handle EVERYTHING on your inspection report so you can close on time...  
*and you don't pay anything until closing!*

**No Job Too Big Or Too Small**

- 1 Panel Upgrade
- 2 Door Jam Fixed
- 3 Sump Pump Repaired
- 4 Backyard Grade Corrected
- 5 Water Filter Replaced



**Contact Us Today**  
**(410) 877-0545**



[www.testermanelectric.com/realproducers](http://www.testermanelectric.com/realproducers)

Contact Us

**BLUE CRAB INSPECTIONS**



BALTIMORE MAGAZINE'S  
**BEST OF BALTIMORE**  
READERS' POLL WINNER  
2025  
**B**  
BALTIMORE'S BEST HOME INSPECTOR

THANK YOU TO ALL WHO PLACED THEIR TRUST IN US.



SCAN ME!

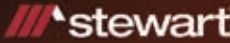
**The Premier Choice in Underwriting**

In an industry where every move matters, Stewart delivers the advantage you need to move forward.

Make your next move your best yet.

**Choose Now. Choose Stewart.**

[stewart.com/brp26](http://stewart.com/brp26)



© 2025 Stewart. All rights reserved. | 02/2025



**Ashley Callaway**  
Beauty Consultant & Professional Makeup Artist  
[AshleyCMua@gmail.com](mailto:AshleyCMua@gmail.com) | (240)-347-2544  
[www.AshleyCallawayBeauty.com](http://www.AshleyCallawayBeauty.com)







# TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Jan. 31, 2026

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County.

RANK	NAME	OFFICE	SALES	TOTAL
1	Justin K Wood	D.R. Horton Realty of Virginia, LLC	35	\$16,026,610
2	Robert J Chew	Samson Properties	24	\$11,561,700
3	Joseph A Petrone	Monument Sotheby's International Realty	23	\$17,734,251
4	Adam M Shpritz	Ashland Auction Group LLC	20	\$1,405,880
5	Lee M Shpritz	Ashland Auction Group LLC	19.5	\$1,353,380
6	Daniel McGhee	Homeowners Real Estate	13	\$4,933,000
7	Shawn M Evans	Monument Sotheby's International Realty	12	\$11,591,477
8	Gina L White	Coldwell Banker Realty	11	\$5,020,855
9	Matthew D Rhine	Keller Williams Legacy	10.5	\$3,705,000
10	Mary Anne Kowalewski	KOVO Realty	10	\$4,764,417
11	Jeremy Michael McDonough	Mr. Lister Realty	10	\$4,454,000
12	Sam Gupta	EXP Realty, LLC	9	\$3,528,490
13	Kim Barton	Keller Williams Legacy	9	\$3,418,500
14	Laura M Snyder	American Premier Realty, LLC	8.5	\$3,759,000
15	Nickolaus B Waldner	Keller Williams Realty Centre	8.5	\$3,654,045
16	Gina M Gargeu	Century 21 Downtown	8.5	\$1,302,200

Disclaimer: Statistics are derived from closed sales data. Data pulled on February 6th 2026, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

RANK	NAME	OFFICE	SALES	TOTAL
17	Daniel B Register IV	Northrop Realty	8	\$1,477,600
18	Charlotte Savoy	The KW Collective	7	\$5,075,090
19	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	7	\$3,448,538
20	Jessica N Sauls	VYBE Realty	7	\$3,309,000
21	Benjamin J Garner	Cummings & Co. Realtors	7	\$2,779,800
22	Donald L Beecher	Redfin Corp	7	\$2,144,900
23	Liz A. Ancel	Cummings & Co. Realtors	7	\$1,853,000
24	Joseph Warren Avampato	Alberti Realty, LLC	7	\$1,821,000
25	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	6.5	\$2,932,500
26	Heather M. Richardson	NVR, INC.	6	\$3,940,835
27	Joshua Shapiro	Douglas Realty, LLC	6	\$3,254,900
28	James T Weiskerger	Next Step Realty	6	\$2,968,000
29	Erica M Washington	Coldwell Banker Realty	6	\$2,850,900
30	Ryan R Briggs	Anne Arundel Properties, Inc.	6	\$2,830,000
31	Jeannette A Westcott	Keller Williams Realty Centre	6	\$2,547,300
32	Vincent Principe	Keller Williams Flagship	6	\$2,464,400
33	Gylian Peter Page	Hyatt & Company Real Estate, LLC	6	\$2,040,000
34	Elizabeth Keyser	VYBE Realty	6	\$1,948,500
35	Jenn Schneider	Neighborhood Assistance Corporation of America	6	\$1,883,930
36	Michael Lopez	RE/MAX Distinctive Real Estate, Inc.	6	\$1,548,000
37	Sandra E Echenique	Samson Properties	6	\$1,483,110
38	Un H McAdory	Realty 1 Maryland, LLC	5.5	\$3,221,820
39	Zugell Jamison	Cummings & Co. Realtors	5.5	\$2,360,000
40	Carol L Tinnin	RE/MAX Leading Edge	5	\$3,696,710
41	Creig E Northrop III	Northrop Realty	5	\$3,011,000
42	Kelly Schuit	Kelly and Co Realty, LLC	5	\$2,698,990
43	Robert A Commodari	EXP Realty, LLC	5	\$2,665,000
44	Veronica A Sniscak	Compass	5	\$2,576,450
45	Lee R. Tessier	EXP Realty, LLC	5	\$2,258,200
46	Sergey A Taksis	Long & Foster Real Estate, Inc.	5	\$2,238,305
47	Tony A Zowd	Coldwell Banker Realty	5	\$2,165,000
48	Jennifer A Bayne	Long & Foster Real Estate, Inc.	5	\$1,882,000
49	Donnell Spivey Sr.	EXIT Spivey Professional Realty Co.	5	\$1,565,900
50	Daniel G Motz	Berkshire Hathaway HomeServices Homesale Realty	5	\$1,520,000



**Your Business. One Portal.**  
**One Powerful Advantage.**  
CONTACTS. NOTES. MARKETING. PULL PRE-APPROVALS.  
**ALL IN ONE PLACE!**  
**This St. Patrick's Day. Don't Rely on Luck**  
**—Rely on Experts!**



**Corey Glowacki**  
Sr. Loan Officer  
NMLS# 1607629  
C: 443.801.3001



**Kevin Parlett**  
Sr. Loan Officer  
NMLS# 1821922  
C: 410.459.9299



**Jeff Dobrzykowski**  
Branch Manager  
NMLS# 155799  
C: 443.722.1680



**Billy Apostolou**  
Business Development Manager  
C: 443.286.4233

**Bel Air Location:** 206 S. Hays Street, Unit 200, Bel Air, MD 21014  
**Ocean City Location:** 7408 Coastal Hwy, Ocean City, MD 21842



Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Maryland. Direct Mortgage Loans, LLC NMLS ID# is 832799 (www.nmlsconsumeraccess.org). Direct Mortgage Loans, LLC office is located at 206 S. Hays Street, Unit 200, Bel Air, MD 21014.



**BUT DOES YOUR  
TITLE COMPANY  
DO THIS?**

SALES  
MARKETING  
FARMING  
ADVERTISING  
CONVERSION

**WHAT WE OFFER**

- Property Profiles so you're prepared for every listing appointment
- Fast access to Property Reports, Data Mining and Farming
- One designated escrow officer for each and every file
- Marketing resources both print and social media
- 24/7 texting for immediate access to your files & answers all your questions. \* also translates to any language



Scan here for more info  
888-486-5511 | [certifiedtitlecorp.com](http://certifiedtitlecorp.com)



# March Madness

**Leave the Madness  
to the Court!**

- ✓ Home inspections? LAYUP!
- ✓ Full-service septic company? 3-POINTER!
- ✓ Radon, Mold, Lead Paint... You get the idea.

**Don't foul out on your next deal... Get **CERTIFIED****

410-818-0088



[CertifiedProperty.us](http://CertifiedProperty.us)



# TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Jan. 31, 2026

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County.

RANK	NAME	OFFICE	SALES	TOTAL
51	Melissa Menning	Alberti Realty, LLC	5	\$1,496,000
52	Carley R. Cooper	Alex Cooper Auctioneers, Inc.	5	\$965,710
53	Gavriel Khoshkheraman	Pickwick Realty	5	\$770,500
54	Bob Simon	Long & Foster Real Estate, Inc.	5	\$616,900
55	Sayed Ali Haghgoo	EXP Realty, LLC	4.5	\$2,652,450
56	Liliana Vallario	EXP Realty, LLC	4.5	\$2,285,000
57	Sophia Chedrauy	EXP Realty, LLC	4.5	\$2,160,000
58	Markus " Mager	Redfin Corp	4.5	\$2,128,000
59	Bradley Morsberger	Cummings & Co. Realtors	4.5	\$1,626,000
60	Michelle A Godfrey	Kencot Realty, LLC.	4.5	\$889,400
61	Shawn Martin	Real Broker, LLC	4	\$11,195,000
62	Christina J Palmer	Keller Williams Flagship	4	\$4,446,900
63	Anne Marie Balcerzak	AB & Co Realtors, Inc.	4	\$3,594,900
64	DeAnna W Miller	Long & Foster Real Estate, Inc.	4	\$3,351,750
65	Sunna Ahmad	Cummings & Co. Realtors	4	\$3,135,400
66	Tony Migliaccio	Long & Foster Real Estate, Inc.	4	\$2,715,000
67	Daniel Borowy	Redfin Corp	4	\$2,585,250
68	Mark Richa	Cummings & Co. Realtors	4	\$2,482,589
69	Jessica L Young-Stewart	RE/MAX Executive	4	\$2,430,000
70	Samantha Bongiorno	RE/MAX Advantage Realty	4	\$2,376,635
71	Christopher T Drewer	EXP Realty, LLC	4	\$2,120,000
72	Ricky Cantore III	RE/MAX Advantage Realty	4	\$2,115,100
73	Allen J Stanton	RE/MAX Executive	4	\$1,996,900
74	Lauren Hess	American Premier Realty, LLC	4	\$1,972,000
75	Robert Kansler	Berkshire Hathaway HomeServices Homesale Realty	4	\$1,958,000
76	Joanna W Chaffee	EXP Realty, LLC	4	\$1,957,000
77	Timothy Langhauser	Compass Home Group, LLC	4	\$1,908,000
78	Trent C Gladstone	The KW Collective	4	\$1,822,400
79	Azam M Khan	Long & Foster Real Estate, Inc.	4	\$1,807,200
80	Jennifer R Wolff	Real Estate Professionals, Inc.	4	\$1,800,000
81	Betsy Brown	Long & Foster Real Estate, Inc.	4	\$1,775,900
82	James M. Baldwin	Compass	4	\$1,719,800
83	Ronald W. Howard	RE/MAX Advantage Realty	4	\$1,696,500
84	Audrey M Bullock	Cummings & Co. Realtors	4	\$1,691,000

RANK	NAME	OFFICE	SALES	TOTAL
85	Song M. Hong	Turn Key Homes Litmited Libability	4	\$1,683,250
86	Enoch P Moon	Realty 1 Maryland, LLC	4	\$1,677,000
87	Barry L Hess	Keller Williams Flagship	4	\$1,676,000
88	Kimberly A Lally	EXP Realty, LLC	4	\$1,484,000
89	Michael L Bailey	Berkshire Hathaway HomeServices PenFed Realty	4	\$1,368,900
90	Jessica Dailey	Compass	4	\$1,367,700
91	Christina Marie Reyes	Advance Realty, Inc.	4	\$1,363,450
92	Jim Bim	Winning Edge	4	\$1,356,250
93	Harold A Kelly	ExecuHome Realty	4	\$1,314,600
94	Mitchell J Toland Jr.	Redfin Corp	4	\$1,285,000
95	Bessie E Conway	Regal Realty	4	\$1,260,995
96	Alice Jane Stewart	Coldwell Banker Realty	4	\$1,254,000
97	Lois Margaret Alberti	Alberti Realty, LLC	4	\$1,224,900
98	Elliot Mitchell	Corner House Realty	4	\$1,220,500
99	Anthony C Fulco	One Percent Lists Mid-Atlantic	4	\$1,184,500
100	Pasquale Carannante	RE/Max Experience	4	\$1,179,800

Disclaimer: Statistics are derived from closed sales data. Data pulled on February 6th 2026, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

May your *home* always be too small to hold all your friends.

-Irish Toast



**FIRST HOME**  
MORTGAGE



900 Bestgate Rd, Suite 310 | Annapolis, MD 21401 (Office) 410.571.2020 | Branch NMLS ID 144183

This is not a guarantee to extend consumer credit. All loans are subject to credit approval and property appraisal. First Home Mortgage Corporation NMLS ID #71603 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))



**EQUAL HOUSING  
LENDER**



# CHANNEL MARKER

## MORTGAGE

YOUR BOUTIQUE MORTGAGE PARTNER IN  
THE CHESAPEAKE BAY REGION



BETTER RATES  
MORE OPTIONS  
REAL SAVINGS

*As a mortgage broker, we  
shop wholesale rates so  
your clients don't have to.*

ANNAPOLIS, MARYLAND  
[www.channelmarkermortgage.com](http://www.channelmarkermortgage.com)  
410.630.1165

*Guiding  
you Home*

This is not a guarantee to extend consumer credit. All loans are subject to credit approval and property appraisal.  
Channel Marker Mortgage NMLS ID #2528736 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))



*Katherine Holtan*



Growing up in an Army family, Katherine is no stranger to frequent moves and the challenges that come with finding a new place to call home. When it came time to purchase a home of her own, she quickly realized how valuable it is to have guidance and support through every step of the homebuying process. Whether you're buying your first home or making another move along life's journey, Katherine is passionate about providing her time, knowledge, and unwavering support to help make the experience smooth and successful. Her goal is to ensure every client feels confident, informed, and cared for throughout the entire process.

*Get in touch with Katherine!*

MORTGAGE BROKER

[KHOLTAN@CHANNELMARKERMORTGAGE.COM](mailto:KHOLTAN@CHANNELMARKERMORTGAGE.COM)

845.863.3946 | NMLS ID 2669546



# TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to Jan. 31, 2026

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County.

RANK	NAME	OFFICE	SALES	TOTAL
101	Dassi Lazar	Lazar Real Estate	4	\$1,126,000
102	Darren T. McShane	Cummings & Co. Realtors	4	\$1,029,100
103	Keiry Martinez	ExecuHome Realty	4	\$868,300
104	STEPHEN PIPICH Jr.	VYBE Realty	4	\$860,000
105	Joshua M Savage	VYBE Realty	4	\$705,000
106	jason yates	Iron Valley Real Estate Charm City	4	\$692,075
107	Ashley Catherine Dominick	Coldwell Banker Realty	4	\$510,000
108	Derek Liberman	Taylor Properties	4	\$490,000
109	Karen Hubble Bisbee	Hubble Bisbee Christie's International Real Estate	3.5	\$14,781,600
110	Corey N Campbell	EXP Realty, LLC	3.5	\$2,109,850
111	Robert J Lucido	Keller Williams Lucido Agency	3.5	\$1,993,500
112	Mitchelle Ann Santayana	Keller Williams Lucido Agency	3.5	\$1,880,000
113	Tiffany S Domneys	VYBE Realty	3.5	\$1,304,750
114	Christopher Stumbroski	EXP Realty, LLC	3.5	\$1,041,500
115	Kathy A Banaszewski	Real Estate Professionals, Inc.	3.5	\$897,450
116	Jeffrey Lipkin	EXP Realty, LLC	3.5	\$726,500

RANK	NAME	OFFICE	SALES	TOTAL
117	Bradley R Kappel	TTR Sotheby's International Realty	3	\$4,345,000
118	Colleen M Smith	EXP Realty, LLC	3	\$3,065,730
119	Elizabeth C Dooner	Coldwell Banker Realty	3	\$2,772,044
120	Julie Dinko	Douglas Realty, LLC	3	\$2,610,844
121	Jennifer Chino	Compass	3	\$2,514,000
122	Robert Swarm	Keller Williams Select Realtors of Annapolis	3	\$2,298,300
123	Carol Eaton	Coldwell Banker Realty	3	\$2,200,000
124	David Orso	Berkshire Hathaway HomeServices PenFed Realty	3	\$2,102,500
125	James P Schaecher	Keller Williams Flagship	3	\$2,077,450
126	Greg M Kinnear	RE/MAX Advantage Realty	3	\$2,054,900
127	F. Aidan Surlis	RE/MAX Leading Edge	3	\$2,044,900
128	Romeo Santos III	Coldwell Banker Realty	3	\$2,021,000
129	Matthew P Wyble	Next Step Realty	3	\$1,987,500
130	Kathryn Liscinsky	Compass	3	\$1,935,000
131	Denise R Patrick	Long & Foster Real Estate, Inc.	3	\$1,922,500
132	Sonia M Graham	Douglas Realty, LLC	3	\$1,896,000
133	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	3	\$1,884,990
134	Brian D Saver	Long & Foster Real Estate, Inc.	3	\$1,877,500
135	Suzanne M Lenox	Douglas Realty LLC	3	\$1,842,000
136	Jeffrey S Mohler	Mohler and Gary Realtors LLC	3	\$1,760,000
137	Michael S Lathroum	Compass	3	\$1,748,000
138	Heather A Schafer Adkins	Long & Foster Real Estate, Inc.	3	\$1,738,500
139	Yiwei Chang	Fortune Washington Realty Group LLC	3	\$1,689,990
140	Gabriella Vidro	Douglas Realty, LLC	3	\$1,670,000
141	Chad J Robertson	Compass	3	\$1,649,000
142	Mike Clevenger	RE/MAX Aspire	3	\$1,645,000
143	Adam Dietrich	NVR, INC.	3	\$1,640,250
144	Thomas Michael Harrison Jr.	VYBE Realty	3	\$1,640,000
145	Jackie Grove	Fathom Realty MD, LLC	3	\$1,569,900
146	James J Fegan	RE/MAX Executive	3	\$1,566,000
147	Yonas Asrat	Neighborhood Assistance Corporation of America	3	\$1,539,999
148	Mark Feen	Coldwell Banker Realty	3	\$1,525,000
149	Caitlin Cole	VYBE Realty	3	\$1,525,000
150	Dana A McConville	Keller Williams Flagship	3	\$1,502,450

Disclaimer: Statistics are derived from closed sales data. Data pulled on February 6th 2026, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.



all

financial

services

Mortgage Broker

 (877) 740-9840

 info@allfinancialservices.com

 www.Allfinancialservices.com

 10989 Red Run Blvd., Suite #210  
Owings Mills, MD 21117

 Facebook.com/allfinancialsvs

 Instagram.com/allfinancialservicesllc



This is not an offer. Prices, rates, programs, terms and conditions are not guaranteed, are subject to change without notice and all are subject to approval. Branch NMLS #528105

72 • March 2026

Baltimore Real Producers • 73





# CONSTRUCTION LOANS WITH BUILT-IN FLEXIBILITY

Get the flexibility you need for your home building project. It's easy to get started and we'll help you through the process every step of the way.

- 95% construction financing<sup>1</sup> up to \$1 million
- 90% construction financing<sup>1</sup> up to \$1.5 million
- 85% construction financing<sup>1</sup> up to \$2 million
- 80% construction financing<sup>1</sup> up to \$2.5 million
- 75% construction financing<sup>1</sup> up to \$3 million
- Various term options available
- One-time closing
- Rates locked up front<sup>2</sup>
- Float down to a lower rate upon modification available
- Fixed and adjustable<sup>3</sup> rates available with interest-only payments during construction



**Brooks Grasso**

VP, Senior Mortgage Loan Officer  
NMLS #: 615405

410.427.3525  
bgrasso@fultonmortgagecompany.com  
[fultonbank.com/mortgage](http://fultonbank.com/mortgage)



Fulton Bank, N.A.  
**FultonMortgageCompany**  
A Division of  
Fulton Bank, N.A.



Fulton Bank, N.A. Member FDIC. Subject to credit approval. This is a construction-to-permanent loan. <sup>1</sup>Financing is based on the lesser of the appraised value (fair market value) or the contract sales price. <sup>2</sup>If the borrower elects to modify the loan to a fixed interest rate, a one-time modification fee will apply. <sup>3</sup>Adjustable-rate loans may be subject to interest rate increases after the initial fixed-rate period. Message and data rates may apply.

WHAT'S HOLDING YOU BACK?

- AI LEAD NURTURING
- AUTOMATIONS, PIPELINES, TASKS
- PHONE, SMS, EMAIL
- CALENDAR BOOKINGS AND CONTRACTS
- WEBSITES, FUNNELS, & FORMS
- SOCIAL MEDIA WITH AI

- UNLIMITED VIDEO EDITING
- UNLIMITED GRAPHIC EDITING
- AI CLONING: 10X YOUR CONTENT
- PLATFORM CUSTOMIZED EDITING
- CONTENT SCRIPT WRITING
- REELS, ADS, COURSES, & MORE
- SOCIAL MEDIA MANAGEMENT

- NATIONWIDE PROPERTY DATA
- 100+ LISTS AND 200+ FILTERS
- CARRIER VERIFIED NUMBERS
- VERIFIED ACTIVE EMAILS
- LITIGATOR & DNC SCRUBBING
- AI PREDICTIVE SELLER LISTS
- PHONE NUMBER REPUTATION MANAGEMENT

- MONEY BACK GUARANTEE
- PROFESSIONAL CALLER
- PROPRIETARY DATA
- ENTERPRISE DIALER
- PHONE NUMBER REPUTATION
- COACHES, QA, & SUPPORT
- KPI DASHBOARD & CRM ACCOUNT

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



# TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Jan. 31, 2026

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
1	Joseph A Petrone	Monument Sotheby's International Realty	23	\$17,734,251
2	Georgeann A Berkinshaw	Coldwell Banker Realty	2.5	\$17,069,505
3	Justin K Wood	D.R. Horton Realty of Virginia, LLC	35	\$16,026,610
4	Karen Hubble Bisbee	Hubble Bisbee Christie's International Real Estate	3.5	\$14,781,600
5	Shawn M Evans	Monument Sotheby's International Realty	12	\$11,591,477
6	Robert J Chew	Samson Properties	24	\$11,561,700
7	Shawn Martin	Real Broker, LLC	4	\$11,195,000
8	Jean Berkinshaw Dixon	Coldwell Banker Realty	1.5	\$9,189,505
9	James D Blum III	Falcon Properties	1	\$5,600,000
10	Jason W Perlow	Monument Sotheby's International Realty	1	\$5,100,000
11	Charlotte Savoy	The KW Collective	7	\$5,075,090
12	Gina L White	Coldwell Banker Realty	11	\$5,020,855
13	Charlie Hatter	Monument Sotheby's International Realty	2	\$4,980,000
14	Daniel McGhee	Homeowners Real Estate	13	\$4,933,000
15	Mary Anne Kowalewski	KOVO Realty	10	\$4,764,417
16	Jeremy Michael McDonough	Mr. Lister Realty	10	\$4,454,000

Disclaimer: Statistics are derived from closed sales data. Data pulled on February 6th 2026, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

RANK	NAME	OFFICE	SALES	TOTAL
17	Christina J Palmer	Keller Williams Flagship	4	\$4,446,900
18	Bradley R Kappel	TTR Sotheby's International Realty	3	\$4,345,000
19	Julie Marousek	Monument Sotheby's International Realty	2	\$4,250,000
20	Kristen Boyer	Berkshire Hathaway HomeServices PenFed Realty	1	\$4,200,000
21	Jonathan E. Rundlett	Toll MD Realty, LLC	2	\$4,087,000
22	Alisa Goldsmith	Hubble Bisbee Christie's International Real Estate	1.5	\$4,081,600
23	Heather M. Richardson	NVR, INC.	6	\$3,940,835
24	Laura M Snyder	American Premier Realty, LLC	8.5	\$3,759,000
25	Matthew D Rhine	Keller Williams Legacy	10.5	\$3,705,000
26	Carol L Tinnin	RE/MAX Leading Edge	5	\$3,696,710
27	Nickolaus B Waldner	Keller Williams Realty Centre	8.5	\$3,654,045
28	Amelia Whitman	Long & Foster Real Estate, Inc.	2.5	\$3,646,250
29	Anne Marie Balcerzak	AB & Co Realtors, Inc.	4	\$3,594,900
30	Katharine J Hopkins	Coldwell Banker Realty	1.5	\$3,549,505
31	Sam Gupta	EXP Realty, LLC	9	\$3,528,490
32	William J Ganz III	Ganz Exclusive Real Estate	1	\$3,463,200
33	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	7	\$3,448,538
34	Kim Barton	Keller Williams Legacy	9	\$3,418,500
35	DeAnna W Miller	Long & Foster Real Estate, Inc.	4	\$3,351,750
36	Elizabeth S Montaner	Coldwell Banker Realty	0.5	\$3,339,505
37	Jessica N Sauls	VYBE Realty	7	\$3,309,000
38	Joshua Shapiro	Douglas Realty, LLC	6	\$3,254,900
39	Biana Arentz	Coldwell Banker Realty	2	\$3,240,000
40	Un H McAdory	Realty 1 Maryland, LLC	5.5	\$3,221,820
41	Sunna Ahmad	Cummings & Co. Realtors	4	\$3,135,400
42	Colleen M Smith	EXP Realty, LLC	3	\$3,065,730
43	Creig E Northrop III	Northrop Realty	5	\$3,011,000
44	James T Weiskerger	Next Step Realty	6	\$2,968,000
45	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	6.5	\$2,932,500
46	Erica M Washington	Coldwell Banker Realty	6	\$2,850,900
47	Ryan R Briggs	Anne Arundel Properties, Inc.	6	\$2,830,000
48	Benjamin J Garner	Cummings & Co. Realtors	7	\$2,779,800
49	Elizabeth C Dooner	Coldwell Banker Realty	3	\$2,772,044
50	Tony Migliaccio	Long & Foster Real Estate, Inc.	4	\$2,715,000



**FIRST HOME**  
MORTGAGE

→ Faster processing turn times because loans are processed, approved, and closed locally

→ Conventional, FHA, VA, and USDA Financing

→ 97% LTV (Loan to Value) Conventional Financing

→ Consistent pre-qualifications and on-time closings

→ Experience in condo lending and condo project approvals

→ Over 30 years of on-time, hassle free closings

→ Originate loans from the South-Atlantic to New England

*Why*  
**First Home?**



**CROFTON BRANCH** NMLS 186980 | (301) 352-6060 | 2200 DEFENSE HIGHWAY, SUITE 400, CROFTON, MD, 21114

This is not a guarantee to extend consumer credit as defined by Section 1026.2 of Regulation Z. Programs, interest rates, terms and fees are subject to change without notice. All loans are subject to credit approval and property appraisal. First Home Mortgage Corporation NMLS ID #71603 (www.nmlsconsumeraccess.org). Licensed by the N.J. Department of Banking and Insurance.



Spring is the season  
of new beginnings.



As the market heats up, don't  
chance your luck.

With proactive  
communication and secure  
processes, Lakeside Title  
makes every closing clear,  
secure, and stress-free—so  
every deal and every next  
move feels effortless.

✓ 100% Woman-Owned Company

✓ 17 Locations Across  
MD, VA, DC, DE, PA, and WV

✓ CertiFID Wire-Fraud Protection

Connect with us

410.992.1070

info@lakesidetitle.com

www.lakesidetitle.com



FHLB FUNDS HAVE REPLENISHED!  
ARE YOUR BUYERS READY TO  
*strike gold?*

CONTACT US TODAY TO LEARN MORE ABOUT THE BEST GRANT PROGRAM EVER!



**Jonathan Wald** | NMLS# 571973  
Branch Manager  
914.629.1278 • jwald@mainstreethl.com  
www.jonwald.net



**Brian Coleman** | NMLS# 1324500  
Senior Home Loan Consultant  
443.986.1432 • bcoleman@mainstreethl.com  
www.mainstreethomeloans.com

1954 Greenspring Dr #420, Timonium, MD 21083  
www.mainstreethomeloans.com | Corp MLSP# 2693 | Equal Lender Opportunity



**WHEN IT COMES TO HOME INSURANCE, THERE'S NO "COMP."**

I can help your customers get coverage that's right for them. I'm proud to call Linthicum Heights home, and I'll work hard to earn your trust. My staff and I can help your customers with personal service like quick proof of insurance and easy coverage updates whenever they need it. Let's work together. Refer my agency today.

Personalized service. Trusted advice.

**SALMON Insurance Group**

**Allstate**  
You're in good hands.

**Salmon Insurance Group, Inc.**  
410-442-6340  
Amy Salmon  
Linthicum Heights, MD  
amysalmon@allstate.com

Allstate home products not available in FL, and may also not be available in certain areas of other states. Policies may be written by a non-affiliated third-party company. Insurance subject to terms, conditions and availability. Allstate Fire and Casualty Insurance Company and affiliates: 2775 Sanders Rd Northbrook, IL 60062. © 2017 Allstate Insurance Co.

Choose  
**Longevity & Trust**

**ANCHOR WATERPROOFING**

**Why Choose Us?**

- Certified waterproofing specialist through the BHA
- Family owned & operated since 1997
- Free estimates & honest advice
- Lifetime transferable warranties
- High-quality service

**Our Services:**

- Interior & exterior waterproofing solutions
- Basement waterproofing
- Crawlspace encapsulation
- Vapor Barriers
- Stairwell drains
- Foundation repairs
- Outside digs & drains
- Window wells & much more

We offer Real estate, repeat customers, Senior, Military & 1st responders discounts!

**410-918-2400**  
**www.AnchorWaterProofing.com**

MHIC# 157479 | Licensed, Bonded & Insured

BHA



# TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Jan. 31, 2026

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
51	Kelly Schuit	Kelly and Co Realty, LLC	5	\$2,698,990
52	Robert A Commodari	EXP Realty, LLC	5	\$2,665,000
53	Sayed Ali Haghgoo	EXP Realty, LLC	4.5	\$2,652,450
54	Gary A Schneider	Long & Foster Real Estate, Inc.	1	\$2,650,000
55	Julie Dinko	Douglas Realty, LLC	3	\$2,610,844
56	Bobbi D Farquhar	Engel & Volkers Annapolis	1	\$2,600,000
57	Daniel Borowy	Redfin Corp	4	\$2,585,250
58	Veronica A Sniscak	Compass	5	\$2,576,450
59	Victor Pascoe	Keller Williams Select Realtors of Annapolis	2	\$2,570,000
60	Jeannette A Westcott	Keller Williams Realty Centre	6	\$2,547,300
61	Jennifer Chino	Compass	3	\$2,514,000
62	Mark Richa	Cummings & Co. Realtors	4	\$2,482,589
63	Jeremy Batoff	Compass	2.5	\$2,480,000
64	Vincent Principe	Keller Williams Flagship	6	\$2,464,400
65	Reid Buckley	Long & Foster Real Estate, Inc.	2	\$2,462,500
66	Jessica L Young-Stewart	RE/MAX Executive	4	\$2,430,000

RANK	NAME	OFFICE	SALES	TOTAL
67	Samantha Bongiorno	RE/MAX Advantage Realty	4	\$2,376,635
68	Zugell Jamison	Cummings & Co. Realtors	5.5	\$2,360,000
69	Robert Swarm	Keller Williams Select Realtors of Annapolis	3	\$2,298,300
70	Liliana Vallario	EXP Realty, LLC	4.5	\$2,285,000
71	Lee R. Tessier	EXP Realty, LLC	5	\$2,258,200
72	Sergey A Taksis	Long & Foster Real Estate, Inc.	5	\$2,238,305
73	Carol Eaton	Coldwell Banker Realty	3	\$2,200,000
74	Anthony M Friedman	Northrop Realty	2.5	\$2,166,500
75	Tony A Zowd	Coldwell Banker Realty	5	\$2,165,000
76	Sophia Chedrauy	EXP Realty, LLC	4.5	\$2,160,000
77	Donald L Beecher	Redfin Corp	7	\$2,144,900
78	Markus " Mager	Redfin Corp	4.5	\$2,128,000
79	Christopher T Drewer	EXP Realty, LLC	4	\$2,120,000
80	Ricky Cantore III	RE/MAX Advantage Realty	4	\$2,115,100
81	Corey N Campbell	EXP Realty, LLC	3.5	\$2,109,850
82	David Orso	Berkshire Hathaway HomeServices PenFed Realty	3	\$2,102,500
83	Melissa A Chick	Engel & Volkers Annapolis	2	\$2,089,000
84	Blair Kennedy	Keller Williams Realty Centre	2.5	\$2,080,500
85	James P Schaecher	Keller Williams Flagship	3	\$2,077,450
86	Greg M Kinnear	RE/MAX Advantage Realty	3	\$2,054,900
87	Shelley Baden	Berkshire Hathaway HomeServices PenFed Realty	2	\$2,050,000
88	F. Aidan Surlis	RE/MAX Leading Edge	3	\$2,044,900
89	Gylian Peter Page	Hyatt & Company Real Estate, LLC	6	\$2,040,000
90	Romeo Santos III	Coldwell Banker Realty	3	\$2,021,000
91	Allen J Stanton	RE/MAX Executive	4	\$1,996,900
92	Robert J Lucido	Keller Williams Lucido Agency	3.5	\$1,993,500
93	Lauren Shapiro	Long & Foster Real Estate, Inc.	2	\$1,988,500
94	Matthew P Wyble	Next Step Realty	3	\$1,987,500
95	Lauren Hess	American Premier Realty, LLC	4	\$1,972,000
96	Robert Kansler	Berkshire Hathaway HomeServices Homesale Realty	4	\$1,958,000
97	Joanna W Chaffee	EXP Realty, LLC	4	\$1,957,000
98	Elizabeth Keyser	VYBE Realty	6	\$1,948,500
99	Courtney S Pleiss	EXP Realty, LLC	2	\$1,945,000
100	Kathryn Liscinsky	Compass	3	\$1,935,000

Disclaimer: Statistics are derived from closed sales data. Data pulled on February 6th 2026, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.



#golaynewroots

BLACK OAK TITLE

WE CONSCIOUSLY UNDERSTAND THAT REAL ESTATE CAN BE CONFUSING. AND IT'S MORE THAN JUST "BUYING" A NEW HOUSE; IT'S CREATING THEIR HOME. BLACK OAK TITLE LLC WAS CREATED TO ALLEVIATE ALL THIS STRESS! IT IS OUR MISSION TO CREATE A SIMPLE, PROFESSIONAL, AND ENJOYABLE REAL ESTATE EXPERIENCE FOR EVERYONE INVOLVED!

SERVICES:

- Escrow services
- Title Insurance
- Other Legal Services



Steven J. Sokolov, Esq.  
Founder

410.344.7925

206 Hays Street Suite 101 | Bel Air, MD 21014

www.blackoaktitle.com



# WE'LL SHOP, YOU'LL SAVE.

Baystate Insurance Group (BIG) is here to help with ALL Insurance Needs!

Home - Auto- Business- Investment

25+ Major Insurance Carriers

Top Mid-Atlantic Agency, 2021-2024



**REACH OUT TODAY!**

443-844-6020

INFO@SAVEWITHBIG.COM

SAVEWITHBIG.COM

**BAYSTATE**  
INSURANCE GROUP



Nick Grabner  
Agency Manager  
B.C.S- Personal- Commercial



Jeff Nengel  
Agency Owner  
Personal- Commercial



Stephen Jones  
Insurance Specialist  
Personal



Natalie Forgrave  
Insurance Specialist  
Personal- Commercial

## Leading Moving Company Recognized Nationally for Excellence in Service, Innovation, and Commitment to the Industry

- LOCAL
- LONG DISTANCE
- INTERNATIONAL
- COMMERCIAL
- PACKING
- STORAGE



**MSC**  
INDEPENDENT  
MOVER  
OF THE YEAR  
★ AWARD ★  
2025



Free Moving Estimate!

DOT #222787 | MC #147853

# Moyer & SONS

MOVING & STORAGE, INC.

**410-525-2300**

**moyerandsons.com**

# MORTGAGES THAT MEAN MORE

Your support can help us make an IMPACT in our community and for our clients



**JUSTIN KOZERA**  
Market Leader  
NMLS #1446275



NMLS: 39179



KITCHEN  
DESIGN  
BY IDAN





By appointment only.

6072 Falls Road, Baltimore (443) 738-5195 kitchendesignbyidan.com

## Your Go-To PAINTING PARTNER IN REAL ESTATE

When timelines are tight and first impressions matter, you need a painter you can count on.

For 26 years, Slater Painting has partnered with real estate agents to prepare homes and commercial spaces for the market—on time, on budget, and done right the first time. We understand that your reputation is on the line, which is why our agents are always a priority.

From last-minute touch-ups to full interior and exterior transformations, we specialize in residential and commercial painting that helps properties show better, sell faster, and stand out.

Our business is built on referrals, not shortcuts—because trust is earned, not advertised.

Reliable. Experienced. Agent-Focused. Let us be the painter you confidently recommend.



Keith Slater,  
Owner of Slater Painting

**Servicing:**  
Baltimore, Harford  
Counties and  
Baltimore City

CONTACT US AT:  
**410-371-4210**  
slaterpainting12@gmail.com | www.slaterpaintingandhomeimprovement.com



**Trusted by Agents.  
Proven by Clients.**

**40th**  
ANNIVERSARY

**5-Star Rated By: T Primrose**

I love working with ProTec. I've had the pleasure of working with them several times and each time the customer service is excellent and the inspection thorough! Give them a try you won't regret it!

★★★★★

**One Call Does it All!**

Schedule an Inspection Today!  
**(301) 972-8531**

Ashley Walcott

ProTec-Inspections.com  
ClientCare@ProTec-Inspections.com



# TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to Jan. 31, 2026

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
101	Tania Habib	Krauss Real Property Brokerage	2	\$1,929,000
102	Denise R Patrick	Long & Foster Real Estate, Inc.	3	\$1,922,500
103	Timothy Langhauser	Compass Home Group, LLC	4	\$1,908,000
104	Sonia M Graham	Douglas Realty, LLC	3	\$1,896,000
105	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	3	\$1,884,990
106	Jenn Schneider	Neighborhood Assistance Corporation of America	6	\$1,883,930
107	Jennifer A Bayne	Long & Foster Real Estate, Inc.	5	\$1,882,000
108	Mitchelle Ann Santayana	Keller Williams Lucido Agency	3.5	\$1,880,000
109	Brian D Saver	Long & Foster Real Estate, Inc.	3	\$1,877,500
110	Liz A. Ancel	Cummings & Co. Realtors	7	\$1,853,000
111	Suzanne M Lenox	Douglas Realty LLC	3	\$1,842,000
112	Jeremy S Walsh	Coldwell Banker Realty	2	\$1,840,000
113	Trent C Gladstone	The KW Collective	4	\$1,822,400
114	Joseph Warren Avampato	Alberti Realty, LLC	7	\$1,821,000
115	Mary Ann M Zaruba	RE/MAX Executive	2	\$1,820,000
116	Azam M Khan	Long & Foster Real Estate, Inc.	4	\$1,807,200
117	Kelle M Sawers	Compass	2	\$1,800,100
118	Jennifer R Wolff	Real Estate Professionals, Inc.	4	\$1,800,000
119	Chance Hazelton	Northrop Realty	2	\$1,792,000
120	Betsy Brown	Long & Foster Real Estate, Inc.	4	\$1,775,900
121	Sherry Nally	Berkshire Hathaway HomeServices Homesale Realty	1	\$1,775,000
122	Jamie A Angichiodo	RE/MAX Leading Edge	2	\$1,770,000
123	Jeffrey S Mohler	Mohler and Gary Realtors LLC	3	\$1,760,000
124	Michael S Lathroum	Compass	3	\$1,748,000
125	Heather A Schafer Adkins	Long & Foster Real Estate, Inc.	3	\$1,738,500
126	Mary C Gatton	Redfin Corp	2	\$1,720,000
127	James M. Baldwin	Compass	4	\$1,719,800
128	Ronald W. Howard	RE/MAX Advantage Realty	4	\$1,696,500
129	Audrey M Bullock	Cummings & Co. Realtors	4	\$1,691,000
130	Yiwei Chang	Fortune Washington Realty Group LLC	3	\$1,689,990
131	Song M. Hong	Turn Key Homes Litmited Libability	4	\$1,683,250
132	Moe Farley	Coldwell Banker Realty	2	\$1,679,990
133	Enoch P Moon	Realty 1 Maryland, LLC	4	\$1,677,000
134	Soma Barman	Keller Williams Lucido Agency	1.5	\$1,676,000

RANK	NAME	OFFICE	SALES	TOTAL
135	Barry L Hess	Keller Williams Flagship	4	\$1,676,000
136	Gabriella Vidro	Douglas Realty, LLC	3	\$1,670,000
137	Chad J Robertson	Compass	3	\$1,649,000
138	Robert M Carter Jr.	Douglas Realty, LLC	2.5	\$1,647,500
139	Mike Clevenger	RE/MAX Aspire	3	\$1,645,000
140	Adam Dietrich	NVR, INC.	3	\$1,640,250
141	Thomas Michael Harrison Jr.	VYBE Realty	3	\$1,640,000
142	Nataliya Lutsiv	Cummings & Co. Realtors	2	\$1,630,000
143	Bradley Morsberger	Cummings & Co. Realtors	4.5	\$1,626,000
144	Sherri Hill	Coldwell Banker Realty	2	\$1,600,000
145	Kevin S Bandy	ExecuHome Realty	2	\$1,590,000
146	Carol Snyder	Monument Sotheby's International Realty	1.5	\$1,590,000
147	Wendy T Oliver	Coldwell Banker Realty	2.5	\$1,587,500
148	Thomas F Russell	Cummings & Co. Realtors	2	\$1,570,000
149	Jackie Grove	Fathom Realty MD, LLC	3	\$1,569,900
150	James J Fegan	RE/MAX Executive	3	\$1,566,000

Disclaimer: Statistics are derived from closed sales data. Data pulled on February 6th 2026, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.





Renovations,  
Design & Build,  
and Home Services

443 - 610 - 4000  
WerrleinCompanies.com



FAMILY OWNED - 5<sup>TH</sup> GENERATION OWNERSHIP - PROUDLY MARYLAND BASED SINCE 1892

# Von Paris MOVING & STORAGE

"...always going the extra mile"

*"I'm your Link to a pleasant moving experience!"*



**Link Lingenfelder**  
link.lingenfelder@vonparis.com  
410-893-MOVE  
vonparis.com

You help them start fresh.  
We'll handle the move.



## MANIFEST

Through belief and action,  
**anything is possible.**

Are your current habits and actions getting you what you want in business and life? We can help!

**Our specialty is execution and our love language is results!**

*with Jen Schaff*

“After years of procrastinating... I started coaching with Jennifer and in as little as a week she helped me break my business down into attainable goals and action plans and has helped me think and execute through so many things already and helped me to gain CLARITY. My biggest hurdle was getting in my OWN way. She removes all of the road blocks, including YOU, and she meets you where YOU are. I've hired and fired many coaches and I can confidently say, investing in business consulting with her has been life altering for me. I know exactly where my business stands now. I feel like a huge weight has been lifted. I feel accomplished.”

**JENNIFER DE LA ROSA**  
THE JENNIFER DE LA ROSA GROUP

**What we Offer?**

- Consulting & Coaching
- Systems Architecture & Automation for Individuals & Teams
- RE Business Strategy Support
- Public Speaking & Group Training
- The Ability to Manifest Anything!

START STREAMLINING YOUR BIZ TODAY!

**443.797.7678**

jen@thekandynetwork.com | www.thekandynetwork.com

## SKS PHOTO & VIDEO

SERVICING THE DMV & BEYOND

- BETTER PHOTOS
- BETTER LISTINGS
- BETTER RESULTS



SCAN ME!



WWW.SKSPHOTOVIDEO.COM  
SHERIEF@SKSPHOTOVIDEO.COM



## Turn Fixer-Uppers into Sold Signs

### 3 Loans That Work



*Let's Talk!*

**Tom Mills**  
Managing Partner  
Sr. Loan Officer



HomeStyle®

- Kitchens, baths, flooring, paint, built-ins
- Plumbing, electrical, HVAC, roofing, gutters
- Pools, landscaping, decks, patios
- Windows, doors, insulation, boilers, heaters



FHA 203K

- Kitchens, baths, flooring, paint
- Plumbing, electrical, HVAC
- Disaster repairs
- Decks, patios, roofing, siding, pools



VA Reno Loan

- No down payment
- Primary residence | \$75K max
- Windows, doors, siding, flooring, roof, gutters, HVAC
- Accessibility, mold/lead paint, efficiency, electrical, plumbing

**(443) 309-9346 | tmills@hmamortgage.com | HMAmortgage.com**  
**2200 Defense Hwy, Suite 100., Crofton, MD 21114 | Individual NMLS #160577 | Company NMLS #139164**

©2026 HMA Mortgage is a division of Affordable Mortgage Advisors, LLC | Equal Housing Opportunity | NMLS ID #139164 4640  
Campbells Run Rd, Pittsburgh, PA 15205 | (888) 462-1080 | AZ Mortgage Banker License #BK-2007617 | Licensed by the  
Delaware State Bank Commissioner, DE License #040639 | State of Illinois, Division of Banking Illinois Department of Financial and  
Professional Regulation (IDFPR), 555 West Monroe Street, 5th Floor, Chicago, IL 60661 | Georgia Residential Mortgage Licensee  
#13164 | Kansas Licensed Mortgage Company | Massachusetts Lender License and Mortgage Broker License MC139164  
Licensed by the N.J. Department of Banking and Insurance. For licensing information go to: www.nmlsconsumeraccess.org.





# THE WOLVES OF WEST STREET ARE HERE

Baltimore real estate will never be the same.  
From pre-approval to the closing table,  
Vellum Mortgage hits the bullseye every time.



Vellum Mortgage, Inc. | NMLS ID#: 1657323  
([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))

**John Downs**  
SVP, Sr. Loan Officer  
NMLS ID #: 476406

**Joe Whilden**  
Sr. Loan Officer  
NMLS ID #: 1993450

**Greg Kingsbury**  
EVP, Head of Production  
NMLS ID #: 476367