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Marj Clark



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## PROFILES



40 Law Offices of Ryan B. Corey, LLC

If you are interested in nominating people for certain stories, please email us at: sam.kantrow@realproducersmag.com

## HOME INSPECTOR SPOTLIGHT

David Rozza

Dave brings over 25 years of experience in home improvement and facilities management, with a specialty in older construction and historic homes. "Helping people feel confident in their decision to buy a home is why I became a home inspector," he says. Dave enjoys uncovering what is not working properly and identifying what needs to be done to repair or improve a home.

As a home inspector, Dave believes that understanding how a home is constructed is essential. This knowledge allows him to educate clients throughout the home-buying process, helping them understand proper upkeep versus repairs that may be needed down the road.

Outside of work, Dave is deeply involved in his community and enjoys spending time with friends and family. He stays active through hiking, biking, snowboarding, and skateboarding.



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Photography



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# You NEED to Chill!

I hope you've had a chance to catch your breath. February, as many of you know, tends to be a calmer time in real estate. Still, for most of you, calm stays relative. You stayed busy even as the weather created challenges with snow and extreme cold. Some listings likely felt the impact, and hopefully none dealt with ice dams. Yet here you are. Now we are already moving into March. Spring sits right around the corner, and we all know the spring market moves fast.

Before it ramps up, I hope you found at least a brief moment to pause. Real estate rarely slows down. It runs 24 hours a day, seven days a week, all year long. Still, January and February often offer a small window to reset. Now it is time to shift gears. What does spring look like for you? What goals are you setting? This is the right moment to get intentional about what you want to achieve.

That focus is why we do what we do at Real Producers. Our events bring you into the same room

as other top agents. Those connections raise your standards and strengthen the service you deliver to your clients. In February, we hosted the largest Real Producers event we have ever held. It reflected the strength of this community and the shared drive to grow and support one another. And this momentum continues. We have something special planned for May, so stay tuned. Until then, lean into the season ahead. Set clear goals, stay connected, and make this spring one of your strongest yet.



Cheers!  
Sam Kantrow,  
Publisher

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of old paperwork, missing documents, or life events that were never properly cleaned up.

Some of the most common title issues agents encounter include unreleased mortgages, tax or judgment liens, probate-related ownership problems, and trust issues where the seller doesn't actually have the authority to sell. These problems aren't visible during showings or inspections—they exist entirely on paper.

Title issues usually arise from prior refinances, informal family transfers, estates, divorces, or trusts that were created years ago. They often go unnoticed until the title search is completed, which is why they tend to appear "out of nowhere" midway through a transaction.

When a title issue surfaces, it can delay a closing, force renegotiations, or, in some cases, prevent the deal from closing at all. From a client's perspective, this is often the most confusing part of the process: everyone agrees to move forward, but legally, the property can't be transferred yet.

A real example we see often involves trusts. In one transaction, a seller believed they had the authority to sell because the home was held in a family trust. Title review revealed court approval was required before the sale could proceed, causing a significant delay and ultimately costing the deal.

Agents don't need to be title experts, but asking the right questions early—especially with estates, trusts, or long-owned properties—can help set expectations and avoid surprises. Early document review can make the difference between a smooth closing and a silent deal killer.



Warm Regards,  
Kishore Kapoor

# ASK THE Expert!

## The Silent Deal Killers: Title Issues Every Agent Should Understand

BY KISHORE KAPOOR-OWNER/ATTORNEY AT CONNECTICUT REAL ESTATE CLOSING ATTORNEYS

**M**ost real estate deals don't fall apart because of price or inspections. They fall apart quietly—often late in the process—because of title issues no one saw coming.

A title issue is anything that prevents the seller from delivering clear ownership of the property to the buyer. It doesn't mean fraud or bad intent. Most of the time, it's the result

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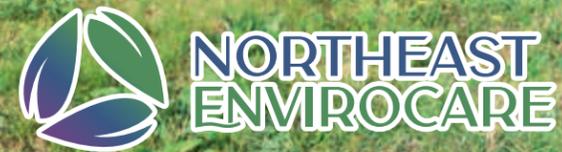
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# Marj Clark

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TRANSITIONS

*For Marj Clark, real estate is not simply about buying and selling homes. It is about guiding people through one of the most emotional and meaningful transitions of their lives. With a background that blends marketing, theater, entrepreneurship, and community leadership, Marj brings a rare depth of perspective to her role as a Realtor with Coldwell Banker in North Haven on the Pat Moreggi Team.*





Before real estate, Marj spent nearly three decades as a digital marketing consultant. Long before drag-and-drop websites existed, she was hand-coding sites for small businesses and local entrepreneurs. Her company, Little Fish Studios, allowed her to work from home while raising her two daughters, serving local business owners and solopreneurs who needed a digital presence.

But as technology evolved, Marj saw the writing on the wall. The tools became simpler, margins tighter, and the perceived value of custom expertise began to shift. She sensed a change was coming at the same time she was ready for something new.

The idea of real estate had been quietly planted years earlier.

Fifteen years before she became licensed, Marj met Pat Moreggi at a Chamber of Commerce networking event. Pat's poise, professionalism, and presence left a lasting impression. "I remember thinking, when I grow up, I want to be like her," Marj recalls.

When the world slowed during COVID, Marj found herself reevaluating what she wanted for her next career. An adult education catalog arrived in the mail, advertising an online real estate course, and she enrolled.

She passed the exam and began interviewing brokerages. Remembering her professional encounters with Pat,



Pat's current brokerage was at the top of the list. Choosing Coldwell Banker wasn't about a brand - it was about mentorship. Marj wanted to learn from someone she respected, and Pat welcomed her with open arms.

Real estate has become the perfect convergence of everything Marj had done before. Her marketing expertise, project management background in theater, and her networking and relationship skills all found a home in this new profession. More importantly, it aligned with something deeper.

"I was at a place in my life where I wanted more than just work," Marj explains. "I wanted to grow as a person and help others do the same. Buying or selling a home is such an emotional experience. To be of service during that transition feels meaningful."

Her first year in the business was nothing short of a whirlwind.

Entering the industry in the post-COVID surge, Marj found herself "sipping from a fire hose." Showings resumed, inventory moved quickly, and demand was intense. Pat, busy and in high demand herself,



“

*Buying or selling a home is such an emotional experience. To be of service during that transition feels meaningful.”*

— MARJ CLARK





Marj Clark and mentor Pat Moreggi, whose partnership is built on trust, experience, and a shared commitment to guiding clients home.

entrusted Marj with first-time buyers and opportunities to grow.

Marj's sphere responded quickly. A neighbor called after receiving her first mailing. What began as a search for an apartment turned into the purchase of a home. Momentum continues to build. Since her start in late 2021, Marj has closed 35 deals. That's an impressive record for a new agent - in any market, let alone one as volatile as the last five years.

Like many real estate careers, there are peaks and valleys, and Marj continues to adapt.

Back in 2016, Marj was elected as a Justice of the Peace in Hamden, CT. Branding herself as The Quick Marriage JP, she officiates weddings across Connecticut.

One of her favorites took place in a yard transformed into a festive graveyard. The bride's aunt, a devoted

Halloween enthusiast, had no idea she was about to host a wedding. When the family appeared across the street and rang her doorbell, she was overwhelmed with joy. Marj officiated in character, dressed as a witch.

It is moments like these that reflect who Marj is: creative, empathetic, and fully present.

In her real estate practice, many clients become friends. She stays in touch with cards, emails, calendars, and personal outreach. Long active in the Chamber of Commerce, Marj's relationships are rooted in genuine connection. Her philosophy is simple - stay in touch with spirit.

For Marj, being a Realtor means being a trusted guide.

"One of the most important things for people buying or selling a home is to have someone they trust to guide them," she says. "That's really what the work is about."

Outside of work, Marj's life is rich and layered. She has two grown daughters, one in Vermont and one here in Connecticut. She walks her dog daily, tends a summer garden, and finds joy in cooking her own food. With her husband of 34+ years, she participates in bluegrass music - she sings, and he plays the double bass. Together, they attend festivals, enjoy live music, and embrace local food and community.

It is a life filled with creativity, connection, and intention.

Marj Clark brings all of this into her real estate practice. Her clients don't just gain an agent - they gain an advocate, a guide, and a steady presence during one of life's biggest moments. In an industry often defined by speed, numbers, and noise, Marj stands out for something far more enduring: heart.

“

*One of the most important things people need is someone they trust to guide them. That's really what the work is about.*

— MARJ CLARK

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PARTNER INSIGHT



# When Exterior Issues Threaten The Deal:

HOW SMART AGENTS KEEP TRANSACTIONS ON TRACK

BY DAVE ALBANO, OWNER OF NOR'EAST EXTERIORS

“Solving exterior issues quickly and correctly is often the difference between a stalled deal and a smooth closing.”

If you have been in real estate long enough, you know this moment.

The offer is solid. The buyers are motivated. Timelines are tight but workable. Then the inspection report arrives, and the conversation shifts. It is no longer about price or location. It is about the roof. Or the siding. Or an exterior system that has not been addressed in 20 years.

Exterior issues are one of the most common and unpredictable reasons transactions slow down or fall apart. Insurers are more restrictive. Buyers are more cautious. Sellers are often unprepared. And agents are left navigating the space between real risk and perceived risk while trying to keep momentum alive.

The agents who manage these situations best rely on clarity, speed, and the right partners.

### The Real Risk Behind Exterior Findings

Not every “old roof” is a failing roof. Not every inspection note requires immediate replacement. But when the next steps are unclear, even manageable issues can feel urgent and expensive. Delays tend to happen when exterior concerns are flagged without context, recommendations feel disconnected from timelines or budgets, or required work cannot be completed efficiently. Once uncertainty enters the equation, confidence drops, and deals stall.

### What Experienced Agents Do Differently

Seasoned agents understand that exterior issues are rarely just technical problems. They are transaction problems.

Rather than reacting to every red flag, they work with exterior professionals who can assess conditions practically, explain what matters, and offer realistic

paths forward. The goal is not just identifying issues, but resolving them in a way that supports the deal.

### The Most Effective Exterior Partners:

- Focus on what truly impacts the transaction
- Communicate clearly and without jargon
- Offer solutions aligned to timing and budget
- Execute professionally when work is required

### Keep Deals Moving When It Matters Most

When exterior issues surface mid-transaction, responsiveness and follow-through matter as much as expertise.

Clear guidance helps reset conversations. Timely execution keeps timelines intact. And consistent communication allows buyers, sellers, lenders, and insurers to stay aligned. In these moments, the right exterior partner helps protect both the deal and the client experience.

Why your referral network matters

Every professional an agent brings into a transaction becomes part of the client’s story.

How they show up, how they communicate, and how they treat a home during a high-stakes moment reflects directly back on the agent who referred them. That is why strong agents are intentional about the partners they trust when exterior issues arise.

### Where Nor’East Exteriors Fits In

At Nor’East Exteriors, we support real estate professionals by bringing a practical, solutions-first approach to exterior concerns. We help clarify issues, recommend realistic options, and complete work professionally when needed, always with an understanding of how our role fits into the broader transaction.

Our focus is simple: reduce uncertainty, keep things moving, and help agents get to the closing table with confidence.

### ABOUT NOR'EAST EXTERIORS

Nor’East Exteriors is a Connecticut-based exterior contractor specializing in roofing, siding, gutters, windows, and decks. Known for honest guidance, responsive communication, and quality craftsmanship, Nor’East partners with property owners and real estate professionals to resolve exterior issues efficiently and professionally.



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Ryan Corey has spent his entire legal career doing one thing and doing it exceptionally well: residential real estate. For nearly 20 years, Ryan has focused exclusively on helping buyers and sellers navigate one of the most meaningful transactions of their lives. As the founder of the Law Offices of Ryan B. Corey, LLC in Cheshire, Connecticut, he has built a practice rooted in precision, accountability, and deep respect for the emotional weight that comes with every closing.

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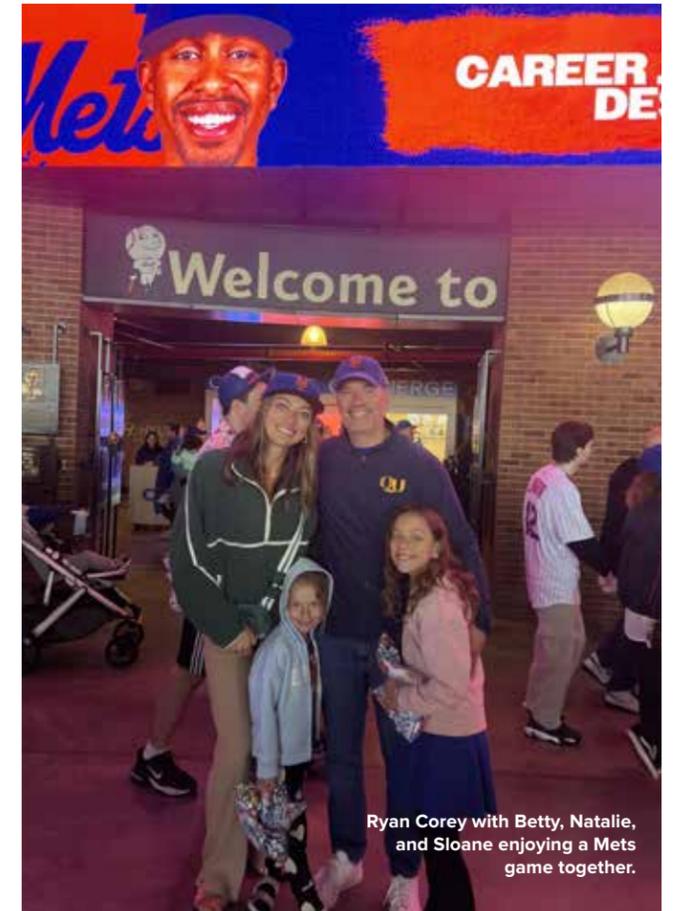


process is designed to support closings. That focus allows the firm to stay ahead of constantly evolving regulations and lender requirements while anticipating issues before they derail a transaction.

Attention to detail and communication are the cornerstones of the office. A closing involves a network of professionals such as agents, lenders, inspectors, municipalities, and attorneys, all moving at once. Ryan views his role as both protector and coordinator. His job is to ensure that nothing falls through the cracks while keeping every party informed and aligned. Things can move quickly, especially in today's market, and experience is what allows his team to adapt without sacrificing accuracy.

That experience also translates into problem prevention. Years of hands-on closings have sharpened the firm's ability to spot contract issues or regulatory concerns early, when solutions are simple, and timelines remain intact. Combined with long-standing relationships throughout the real estate community, Ryan's office provides clients with a deep bench of trusted resources whenever challenges arise.

"Buying and selling property is never just paperwork."



Ryan Corey with Betty, Natalie, and Sloane enjoying a Mets game together.



Ryan's path into real estate law started long before his own firm opened its doors. During his senior year at UConn, he worked performing title searches for a local real estate attorney back when town land records weren't digitized. He spent hours in municipal buildings flipping through physical record books, learning firsthand how every deed, lien, and transfer tells a story. What captured his attention wasn't just the legal mechanics. It was the human side of the work. He quickly realized that real estate law allowed him to help people fulfill dreams, often during the biggest financial milestone of their lives.

That perspective still defines how his office operates today.

"My office understands the emotion involved in real estate," Ryan explains. "Whether it's a first-time homebuyer achieving ownership or an elderly couple selling the home they raised their family in, there's always more happening than just paperwork." For Ryan, buying and selling property is not purely transactional. It's personal. Recognizing that emotional layer allows his team to guide clients with empathy while protecting their legal and financial interests with precision.

What truly distinguishes Ryan's practice is specialization. While many law firms spread their services across multiple practice areas, his office is built entirely around residential real estate. Every system, every staff role, and every internal

## THERE'S ALWAYS A HUMAN STORY BEHIND THE TRANSACTION."

— RYAN COREY



Those relationships are something Ryan actively cultivates. He regularly hosts lunch-and-learn sessions at brokerages and is invited to speak at real estate seminars on emerging legal trends and common pitfalls. For him, education is a partnership. He sees his relationship with agents as collaborative, a shared mission to protect clients while creating smooth, predictable closings. The better informed the professionals involved, the stronger the transaction becomes. After years of gaining experience at other firms, Ryan opened his own office in 2014 with a deliberate choice. He planted roots in Cheshire, the town where he has lived since he was four years old. Accountability matters to him. He wanted to practice in a community where he would see his clients and referral partners at local events, in restaurants, and around town. That visibility reinforces his commitment to excellence. Reputation isn't abstract when it's woven into daily life.

Despite his local focus, Ryan's reach extends statewide. He has represented buyers and sellers in every county in Connecticut and understands the subtle customs that vary from town to town. The firm has grown steadily each year, driven almost entirely by repeat business and referrals, a testament to the trust built over two decades.

While the office maintains the feel of a boutique firm with personal attention, it embraces modern technology to streamline closings. Efficiency and accessibility are priorities, but never at the expense of care. Ryan believes complacency is dangerous

in any profession. His team continually evaluates its processes, looking for ways to improve service, speed, and client protection.

Outside the office, Ryan's life centers on family and community. He lives in Cheshire with his wife, Betty, and their daughters, Natalie and Sloane. Weekends are often spent coaching his younger daughter's basketball team or squeezing in a round of golf when the weather allows. The family loves attending UConn basketball and football games together and cheering on the New York Mets. That same energy he brings to family



life, teamwork, preparation, and enthusiasm carries into his professional relationships.

At its core, Ryan Corey's practice is built on trust. Real estate transactions move fast, stakes run high, and emotions often follow close behind. By combining technical expertise with genuine human understanding, he has created a firm that protects clients while strengthening the partnerships that drive successful closings. For the agents and lenders who work alongside him, that reliability isn't just appreciated. It's essential.

"Experience allows us to solve problems before they become crises.

**THAT'S HOW YOU PROTECT A CLOSING AND PROTECT THE CLIENT."**

— RYAN COREY



Ryan Corey, with his wife, Betty, and their daughters, Natalie and Sloane, balancing family life, community roots, and the teamwork that defines both his home and his practice.




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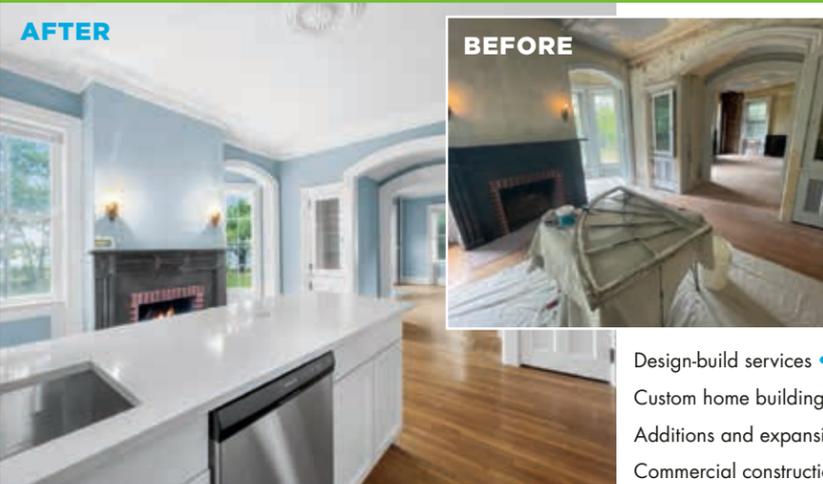
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A special thank you to our **Title Sponsor, Bailey Tuthill of FairWorld Mortgage**, whose partnership truly set the tone for the entire event. Bailey’s commitment to collaboration and community was evident from the

start. As our Title Sponsor, FairWorld Mortgage helped bring this gathering to life and reminded us why “being in the room” matters. Bailey continues to be a trusted lending partner for agents across our network, always showing up with solutions, reliability, and a genuine investment in the success of those around him.

**F.F. Hitchcock** generously provided the food and continues to be a trusted resource for agents seeking quality service and craftsmanship for their clients.

**MPF Law** sponsored the drinks and remains a limitless legal resource for our community, offering guidance and expertise when agents and clients need it most.

**Jeff of Sol Choice** answered real questions about solar, equipping agents with the knowledge they need to better serve their clients in an evolving market.

Strong rooms do not happen by accident. They happen by design.

Did you miss this one? Stay tuned because we’ve got a BIG event coming in May!

Scan the QR Code to watch the event video!

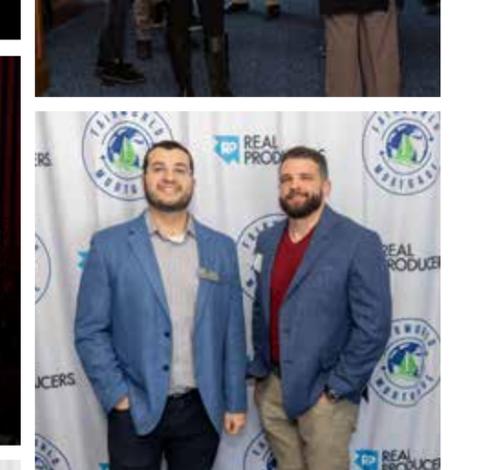
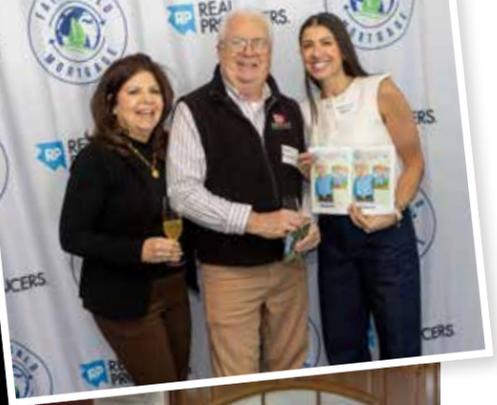


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# RUTH + SAM RATNER

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The story still makes them smile.

Years ago, Ruth casually suggested that Sam get his real estate license to “help out.” She had weekend open houses in mind. Sam heard something else entirely. It was time to say goodbye to corporate and hello to a “life built by design”. He studied, passed the exam, attended a Brian Buffini event and came home ready to build a business.

“I don’t really do part-time,” Sam says. “If I’m in, I’m in.”

That moment captured what would become the defining rhythm of their partnership: different perspectives, shared commitment, and a clear understanding that whatever they built together would be intentional.

For Ruth, real estate was never unfamiliar. Raised in a builder’s family, she grew up immersed in development. Her father built more than 3,000 homes across

Connecticut, and real estate became part of everyday life long before it became a career. At eighteen, while still in high school, she earned her real estate license, initially as a practical way to help pay for college. After graduating, Ruth explored commercial real estate and corporate acquisition work before returning to residential real estate full-time in the mid-1990s. While raising two young daughters, she built a strong business grounded in education, trust, and guidance. From the beginning, her focus wasn’t volume, it was people and the life transitions they were navigating.

Sam’s path into real estate came later, but his entrepreneurial foundation was set early. Growing up on Long Island, he worked in his family’s hardware store from the age of eleven, learning responsibility and business fundamentals firsthand. His professional career led him through electrical engineering, IT, and business development,

eventually working for one of the world’s largest software companies while raising his son.

When Sam joined Ruth at a small independent brokerage, their professional partnership took shape fast. Within the first year, they quadrupled the business, fueled by complementary strengths, disciplined systems, and a shared vision for growth. The momentum was energizing, but it also exposed the limits of what that environment could support.

The business worked but it wasn’t built to scale.

What they wanted was education, coaching, and a clear framework for long-term growth. That search led them to Keller Williams before the brand had any footprint in Connecticut. In 2004, Ruth and Sam opened one of the state’s earliest Keller Williams offices, helping introduce a model that treated real estate as a business built on systems, accountability, and shared knowledge.



“Keller Williams taught us how to think long-term,” Ruth explains. “Not just how to sell more homes, but how to build something sustainable.”

They committed fully to that approach. For nearly twenty years, Ruth and Sam meet weekly with a business coach, refining their systems and staying accountable to their goals. Their operation is structured, intentional, and designed to perform without burning them out.

Sam keeps success simple.

“Top agents aren’t doing anything mysterious,” he says. “They show up, they follow up, they know their inventory, and they stay consistent.”

At the center of their business is their database. Every relationship is treated with care and intention. Through client appreciation events, educational outreach, and consistent communication, no one becomes just a past transaction. Whether a client is weeks away from moving or years out, the relationship stays active.

**“Keller Williams taught us how to think long-term — not just how to sell more homes, but how to build something sustainable.” — RUTH RATNER**



What truly distinguishes Ruth and Sam, however, is how deeply they care.

Ruth is driven by a genuine love of helping people at every stage of life, from first-time homebuyers finding their footing to clients making thoughtful transitions later on. She specializes in guiding buyers to their dream homes, whether it’s their first, their next, or their last, bringing patience, clarity, and heart to every step of the process. Sam complements this by leading the team and operations while focusing on the seller side of the business. He specializes in getting homes sold with strategy and precision, leveraging deep local expertise and a sharp understanding of how to position properties to win in the market.

“It’s the human experience,” Ruth says. “That’s what stays with you.”

Ruth and Sam don’t just advise clients on real estate, they live it. They own their own investment properties, understand New Construction from the studs out, and know how to create value where others miss it. That hands-on experience lets them guide clients beyond a single transaction, helping them use real estate as a smart, long-term path to building real wealth.



Ruth and Sam — partners in business and life, building success through consistency, care, and intentional design.

**"Top agents aren't doing anything mysterious. They show up, they follow up, they know their inventory, and they stay consistent." — SAM RATNER**



Service extends well beyond their clients. Sam serves on boards for the Cheshire Chamber of Commerce, his local temple, and state ethics committees. Ruth has volunteered with Ronald McDonald House for decades, often spending holidays supporting families during some of their hardest moments. Giving back isn't something they add after success, it's part of how they define it.

Today, with their children grown and grandchildren now at the center of their world, Ruth and Sam live the life they intentionally designed. They travel, manage investment properties, volunteer internationally, ski together, and once even jumped out of a perfectly good airplane, an experience they still laugh about.

Their business gives them freedom without fragility.

"We built this so it works even when we step away," Sam says. "That didn't happen by accident."

Ruth and Sam are not just top producers. They are partners in business and in life who have built something steady, meaningful, and lasting through clarity, consistency, and care. Because at its best, real estate isn't really about houses. It's about people.

Talk with Ruth or Sam about using real estate to build wealth, whether you're buying, selling, or investing.

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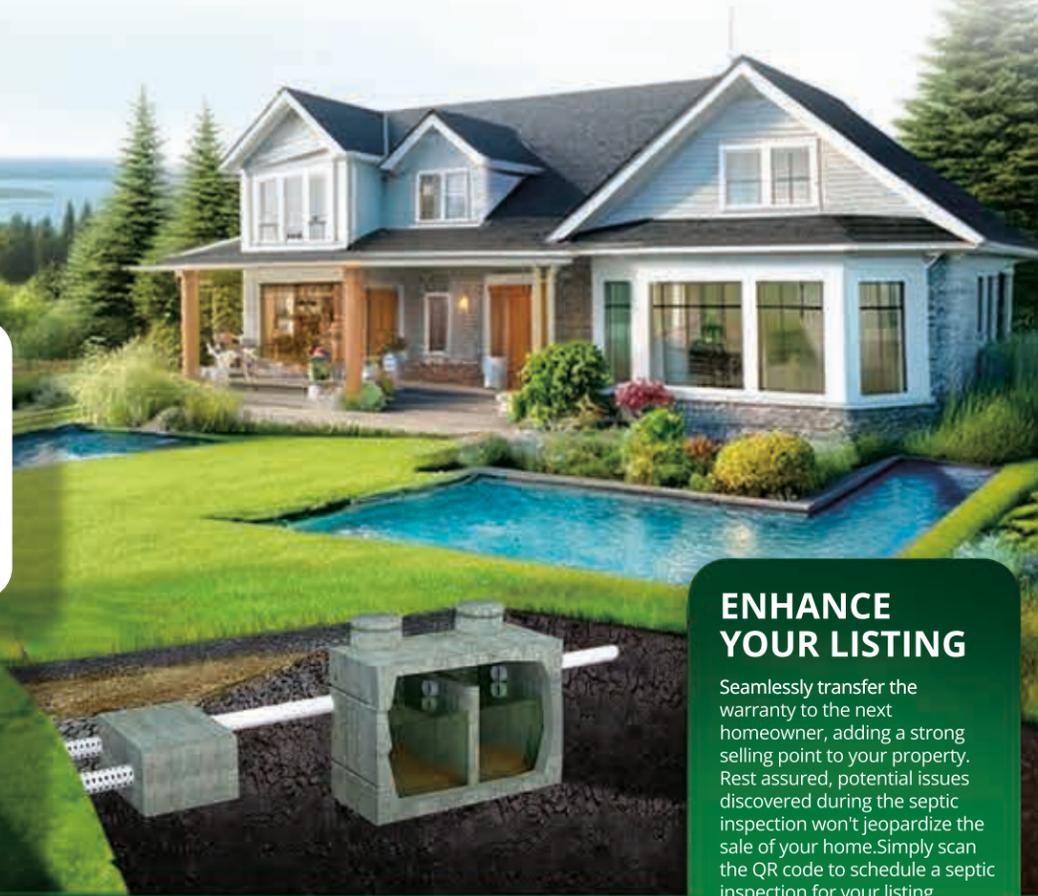


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# FAQS

## All About New Haven/ Middlesex Real Producers

The first Real Producers magazine started in Indianapolis in 2015. Real Producers is now in over 130 markets across the nation and is continuing to grow nationwide.

### Q: Who Receives Real Producers Magazines?

A: The top 300 real estate agents across New Haven and Middlesex Counties and our preferred partners.

### Q: What Is The Goal Of This Magazine?

A: We believe that we are better together. When we surround ourselves with other successful, like-minded people, we grow to new heights. Real Producers is a platform that brings together the most accomplished individuals in the Connecticut real estate sector.

By curating an exclusive community comprised of the top 300 real estate agents and RP-vetted businesses in each market, we foster a shared space for sharing stories, celebrating successes, discussing market trends, and highlighting upcoming events. Our monthly publication is dedicated to connecting, informing, and inspiring, encompassing anything that contributes to the enrichment of our community.

### Q: Does Real Producers Have Events?

A: Yes! We have specific networking events throughout the year.

### Q: What Is The Process For Being Featured In This Magazine?

A: The process for getting featured in our magazine is straightforward. To be eligible, you need to be on the top 300



list, and we value nominations highly. Whether you're a real estate agent, business, broker, owner, or someone who admires the work of others, you can nominate individuals, including yourself. Even office leaders have the opportunity to nominate outstanding real estate agents. We take every nomination seriously and consider anyone from the top 300 list who is brought to our attention. While we cannot guarantee a feature, we strongly encourage you to connect with one of our team members, show support for Real Producers, and participate in our private events. These steps can enhance your chances of being featured in our publication.

### Q: What Does It Cost A Real Estate Agent/Team To Be Featured?

A: Zero, zilch, zippo, nada, nil. It costs nothing to agents, so nominate away! We are not a pay-to-play model. We share **REAL** stories of **Real Producers**.

### Q: Who Are The Rp-Vetted Businesses?

A: The RP-vetted businesses featured in our publication represent the some of

best in the business in their respective categories within the Connecticut Shoreline. You can easily locate them in our index. We do not randomly select businesses, nor do we collaborate with every business that approaches us. We prioritize businesses that have received your stamp of approval through recommendations and each business showcased has been personally recommended by many of the top agents featured in our publication. Before featuring any business, our team conducts additional vetting to ensure they align with our community's values and bring substantial value. Our aim is to build a robust network that not only includes the best real estate agents but also features top-tier businesses, fostering collective growth and strength within our community.

### Q: How Can I Recommend A Business?

A: If you want to recommend a business that works with top real estate agents, please email or message us -  
**Email: [sam.kantrow@realproducersmag.com](mailto:sam.kantrow@realproducersmag.com)**

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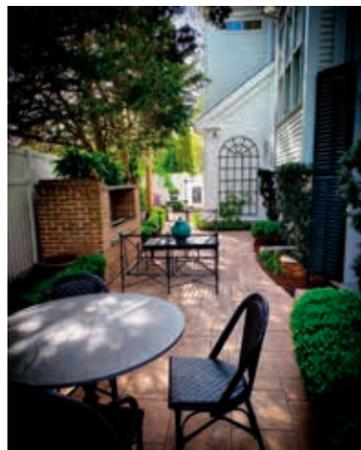
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