

PENINSULA

MARCH 2026

# REAL PRODUCERS<sup>®</sup>



# Deb Kelly

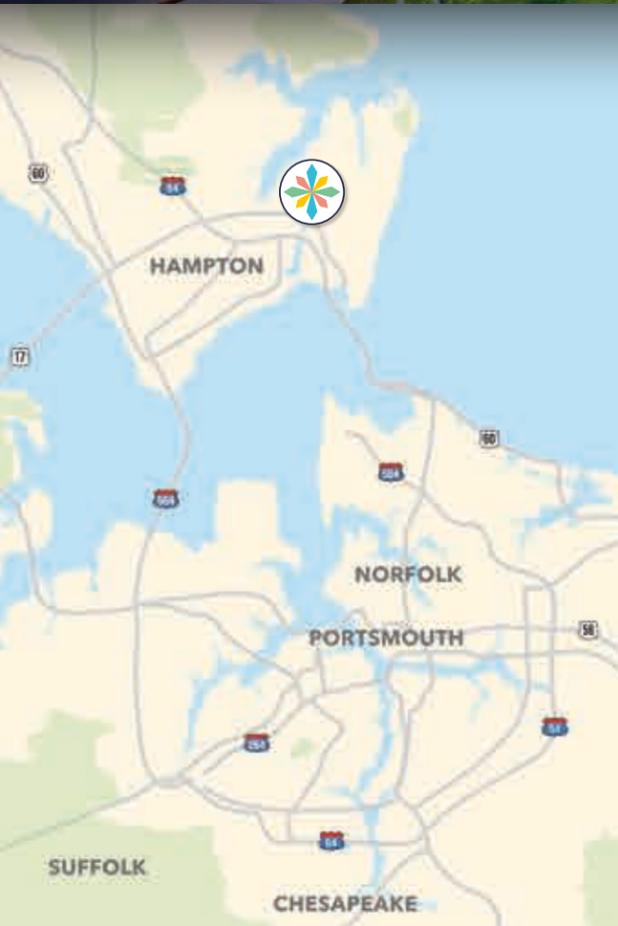
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Co-Publisher  
Publisher  
joni@realproducersmag.com  
757-348-7809



**Dave Bowling**  
Co-Publisher  
dave.bowling@n2co.com  
757-450-2899



**Jacki Donaldson**  
Managing Editor  
jacki.donaldson@n2co.com  
352-332-5171



**Maddie Podish**  
Writer  
msparks7382@gmail.com  
757-634-8998



**Dan Clark**  
Writer  
dan@danclark.realtor  
757-206-4144



**Mason Murawski**  
Photographer  
murawski.photography@gmail.com  
757-504-6461



**Susan Fowler**  
Photographer  
susan@fowlerstudios.net  
678-634-4650

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# 2025

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HERE'S WHAT PENINSULA TOP 300 REAL ESTATE AGENTS SOLD

### \$2.8 BILLION



TOTAL VOLUME

TOTAL UNITS

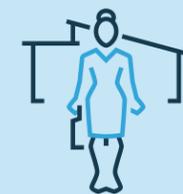


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### 22



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# Deb Kelly

RE/MAX Capital

STORY BY DAN CLARK  
PHOTOS BY MASON MURAWSKI PHOTOGRAPHY

**W**hen Deb Kelly talks about the early days, she always comes back to the bullpen. In 2003, she joined GSH Real Estate and worked under mentor Sully Sullivan, learning the habits that still set her pace today—goal setting, business planning, dressing for success, and role play. “Knowledge is power,” she says. “The more we learn and the more we prepare, the better we serve.”

And Sully recognizes how much she truly took his guidance to heart: “The rare individual follows guidance with blind faith, but Deb is proof that following sound guidance with blind faith, even when things are not going well, will lead to unheralded success as she so epitomizes.”

Every October, Deb reviews the year, measures what worked, and builds the next plan. She keeps a visual board, color codes active buyers and listings, and tracks closings on an old-school spreadsheet because seeing the pipeline in one place energizes her. “I’m a driver,” she says with a smile. “I motivate myself.”

Service, not flash, is the story. Deb builds her business around conversations and clarity. She prefers a sit-down consult to text threads, and she treats that first meeting as the start of a relationship. “It’s





okay if the fit isn't perfect," she shares. "Let's learn that early. My job is to listen, be honest, and communicate."

That very focus naturally opened a door with Veterans United Home Loans. Deb has now been in the referral network for 15 years and works closely with a dedicated coach. "Serving our military is a privilege," she states. "Helping a veteran use benefits they've earned never gets old." In fact, Veterans United accounts for the vast majority of her business today and recognizes her among their top agents nationwide. Her broker, Bobby Jankovic, reiterates her commitment. "I think the most important thing is that she is all in with veterans, and she's really a service to them," he comments.

Her heart for service shows up in small, practical ways. When a first-time veteran buyer needed the basics, Deb and her husband, Kevin, filled the trunk with household items they no longer used and delivered them at the final walk-through. Another client needed a sofa, so they loaded up the pickup and made it happen. "Happy homeownership," she told them. "You made the American dream."

Deb is part of RE/MAX Capital in Hampton Roads. She supports Children's Miracle Network with a donation from every closing and carries advanced designations that reflect years of study and practice, including CRS, ABR, and SFR. "It's the right shoe for where I am," she remarks about her brokerage. "Top producers, high standards, and a culture that fits."

Clients and peers have noticed Deb, who has long been recognized in the market for professionalism, detailed paperwork, and a calm, client-first experience. The roots of that service mindset run back to Connecticut, where Deb grew up near the Long Island Sound. She still loves the water and talks with her hands like any proud Italian. Food and family are themes. When she isn't with clients, she's with kids and grandkids or planning time at the beach. "Family is everything, at home and at work," she stresses.

“It takes a professional to navigate this market. That means knowing the ropes and avoiding the pitfalls on both sides of a transaction.”

What sets Deb apart is equal parts discipline and heart. She dresses for success even on the longest days and keeps a simple rule for problems that pop up. Eat the frog. Handle the tough thing now so nobody has to lose sleep. “We made a pact,” she mentions. “No frogs on the shoulder at night.” That calm shows up at the closing table, where Deb reminds clients that the relationship doesn’t end with the keys. “Call me when you need me,” she reminds every client. “I’m here.”

The resume is long and local. Two decades in Hampton Roads. Designations earned and renewed. Year after year of VPAR recognition, including Platinum and Diamond awards. A steady record of service to buyers and sellers across York County, Hampton, Newport News, and beyond. “It takes a professional to navigate this market,” she highlights. “That means knowing the ropes and avoiding the pitfalls on both sides of a transaction.”

Ask Deb what matters most, and she won’t cite a number. She’ll talk about people. She’ll talk about a veteran who becomes a friend, a seller who needs straight talk on pricing, and a family who sends their kids back years later to buy their first home. “Nothing is more exciting than seeing a client’s children come to us because of the work we did for their parents,” she says. “That’s legacy and trust.”

Twenty-plus years after that bullpen, the foundation hasn’t changed. Learn. Prepare. Show up. Communicate. Give back. The tools evolve, and the market shifts, but the work stays the same. “Integrity and transparency first,” Deb asserts. “Do the right thing, and the rest follows.”



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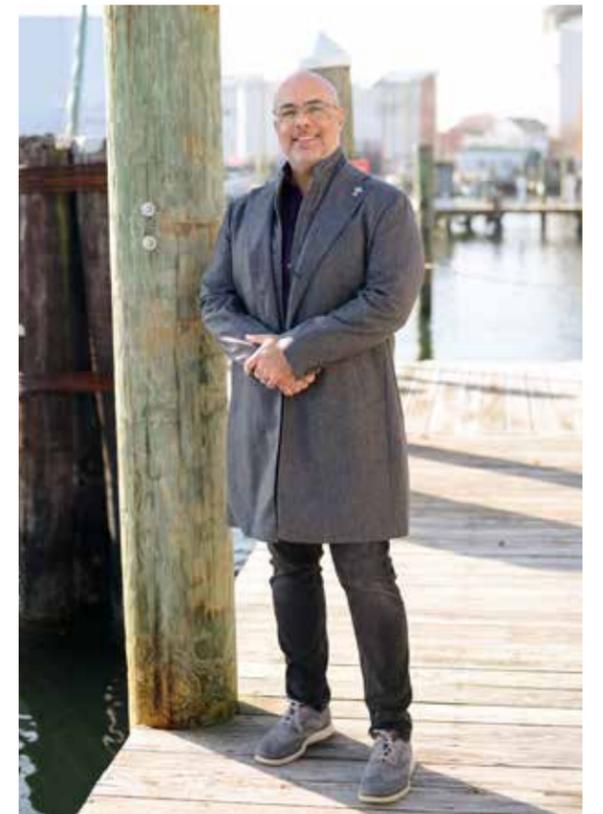
STORY BY MADDIE PODISH  
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# Ron Rivera

**F**or Ron Rivera, the question was never whether to help people buy houses. It was about helping them build wealth that lasts generations.

Licensed since April 2004 while serving as a U.S. Coast Guard Intelligence Chief, Ron entered real estate with a vision shaped by watching his mother work in the industry in Puerto Rico. But it was Robert Kiyosaki's *Cash Flow Quadrant* that crystallized his understanding of wealth building. "That book created a clear mind path to understanding the different levels of wealth expectations and limitations within the quadrants," Ron explains. "I realized I needed to move from employee to business owner and investor—and help others do the same."

That philosophy now drives MR Rivera Realty's unique market position: seamlessly merging real estate with investment strategy. Through related entities, including SEVA Investments LLP and Hampton Roads Rental, and partnerships with Coastal Mortgage (Supreme Lending) and Mi Casa Mortgage (Cornerstone Mortgage), Ron has created an ecosystem where clients purchase property and launch wealth-building journeys. "Our agents guide people to use a new property, or their current one, as a launch pad to real estate investments and wealth growth," he shares. "We're teaching the *Cash Flow Quadrant* principles in action, helping people shift from working for money to having their real estate work for them."



This approach requires a different kind of agent, which is why MR Rivera Realty maintains a deliberately small team. "We have 12 extraordinary agents who are our family," he notes. "Quality over quantity, always." As a personal growth coach for his agents, Ron teaches transactions and mentors them through their own quadrant transitions.

The road to this vision demanded extraordinary sacrifices. For eight years,

Ron balanced active Coast Guard duty with building a real estate business, often conducting client meetings until one or two in the morning. “It was very difficult and stressful,” he admits. “But my biggest impact personally was my children seeing that no matter what you put your mind to, you can do it. There will be sacrifices. But it can be done if you stick to it.”

His MBA and military leadership experience managing complex operations and large teams proved invaluable, but understanding the quadrants gave him the roadmap. “In the military, I was firmly in the employee quadrant, trading time for money,” he reflects. “I knew I needed to build systems and investments that would work beyond my active hours.”

That inspirational leadership style distinguishes his approach to both agents and clients. “In the military, I learned that people don’t do things just because you tell them to,” he says. “They do it when they understand how it helps them—when they see the ‘why’ behind the mission.” Whether explaining the *Cash Flow Quadrant* or navigating complex investment strategies, Ron focuses on understanding, not compliance.

After earning his broker’s license in 2012 and retiring from the Coast Guard, Ron spent nearly a decade as a managing broker, essentially running operations for another company. The realization came over dinner with Marilyn in 2022. “We looked at each other and said, ‘Why can’t we run our own?’” he laughs. “Right there, we decided to do it.”

MR Rivera Realty—named for their combined initials—became the hub of a broader wealth-creation ecosystem demonstrating quadrant principles. Beyond real estate, Ron partnered with Expose Performing Arts, supporting arts education while diversifying his portfolio and showing investment principles in action.

Ron’s impact extends beyond his businesses. As a proud Major Investor in the REALTORS® Political Action

Committee (RPAC), he actively supports candidates protecting private property rights and pro-REALTOR® policies at all government levels. He served as a director at the Hampton Roads REALTORS® Association (HRRA) and currently serves as Treasurer for the 2026 Virginia Women’s Council of REALTORS®—rare for a male REALTOR® and a testament to his collaborative leadership.

His community commitment deepens through board service at Link of Hampton Roads, a nonprofit supporting the unhoused community. “Leadership has always been about impact, not titles,” Ron states.

Whether mentoring agents through quadrant transitions, advocating for industry protections, or serving vulnerable populations, his actions align with his values. Yet through all his professional achievements, Ron credits Marilyn as essential to everything he’s built. “She’s not only my life partner and business partner, but also the mother of our amazing adult children, my voice of clarity, and the one who brings out the best in me,” he says warmly.

Together, they’re building a legacy that extends beyond them—three children, one granddaughter with another on the way, and a foundation rooted in financial education.

When asked about success, Ron offers a perspective that challenges conventional wisdom. Rather than a destination, he sees it as a continuous evolution. “As long as there’s more to come, you stay open to learning and adjusting,” he advises. Even after 20 years in real estate, he continues to meet weekly with a business coach. “There’s always another perspective,” he asserts. “Be always thirsty for knowledge.”

For Ron Rivera, the greatest rewards are the families who’ve built generational wealth through his guidance, the agents who’ve made their own quadrant transitions, and the industry protections he’s helped secure. In a business often focused on the next closing, he’s built something designed to last—and help others do the same.



“**My biggest impact personally was my children seeing that no matter what you put your mind to, you can do it. There will be sacrifices. But it can be done if you stick to it.**”



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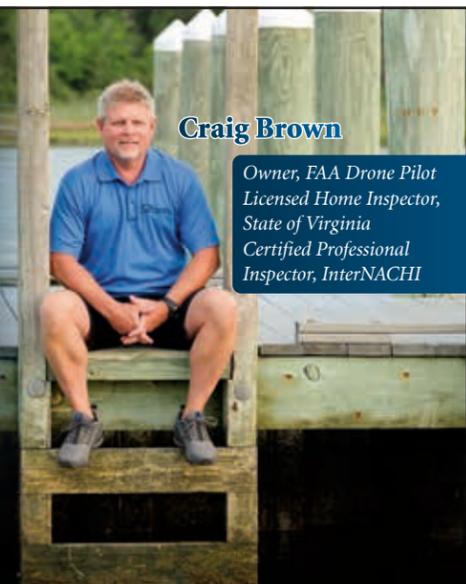


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# MASON

TOP PRODUCERS UNDERSTAND THE POWER OF BRAND, PRESENTATION, AND EXPERIENCE, AND FEW PROFESSIONALS GRASP ALL THREE BETTER THAN THE CREATIVES BEHIND THE LENS. IN THIS Q&A, MASON MURAWSKI SHARES HOW KNOWING YOUR VALUE, CREATING EXCEPTIONAL CLIENT EXPERIENCES, AND RUNNING A BUSINESS WITH INTENTION CAN ELEVATE BOTH YOUR WORK AND YOUR REPUTATION.



# MURAWSKI



**Every business has an origin story—what's yours, and what made you take the plunge?**

I was standing at the doors of Ruby Tuesday, cleaning the glass during an eight-hour shift, wondering why I was working two food service jobs after earning two bachelor's degrees from Christopher Newport University. In that moment, I decided I wanted to make a living doing something I truly loved—selling fine-art prints online and in person and photographing enough portraits and weddings to support myself creatively and professionally.

phenomenal job and give me space to exercise creative freedom. They understand the value of hiring experts and know that professional, fine-art photography starts with a thoughtful consultation. I love the saying, *Do what you're good at, and pay people to do everything else.* Those clients tend to become long-term relationships.

**Have you had an "aha!" moment that changed the game for your business?**

Yes—when I truly began to understand my value as a creator

**What do you bring to the table that no one else can, and why do clients love it?**

When clients book me, they get great portraits and an experience they'll enjoy from start to finish. I always say half of my job is helping people feel comfortable, both in general and in front of the camera. On wedding days, especially, I often find myself acting as a part-time therapist. If clients feel calm and relaxed and genuinely enjoy the process, they will love their final images even more.

**Who's your dream client, and how do you keep them coming back for more?**

My dream clients trust me to do a

and the time and talent I bring to each project. I realized not everyone has to be my client. Everyone has the opportunity to be, but I no longer allow clients to dictate how I run my business. Showing up confident in my value as an educated professional has allowed me to create even stronger portrait and video work.

**Who's been your biggest cheerleader or mentor, and what's one lesson you'll never forget?**

Debbie Leanne Jones, owner of the luxury portrait studio I've worked with for several years, has been my biggest cheerleader and an incredible mentor. She's helped countless studios succeed, and her investment in my business—and our working friendship—is something I'm grateful for every single day.

**Every business hits bumps in the road. What's been your biggest challenge, and how did you tackle it?**

Early on, cash flow was my biggest hurdle. With Debbie's guidance, I implemented stronger booking and sales practices across weddings, branding projects, senior portraits, video work, and more. Those systems made a lasting difference.

**How do your values show up in your day-to-day work and client relationships?**

If I say I'm going to do something, I do everything I can to follow through. If I'm unavailable, a trusted team member steps in with the same level of care and professionalism. I focus on building real relationships with

clients, which has resulted in years of repeat business. I'd much rather serve a smaller group of loyal clients exceptionally well than leave one-time clients feeling overlooked. At the end of the day, it's about treating people the way we all want to be treated.

**Trends, tech, and ever-changing needs—how do you stay ahead of the curve?**

The only time you'll find me in Las Vegas is for the Wedding & Portraiture Photography International conference.

Continued education is critical. I stay current on trends while also educating clients during consultations so they can confidently choose what's best for them.

**When the pace gets crazy, how do you keep your energy, focus, and motivation in check?**

Delegation. I focus on what I do best and hire others to support the rest. Running a photography business can get overwhelming quickly, and I couldn't do what I do without an incredible support team.



“  
LEARN TO RESPECT YOURSELF AS A BUSINESS OWNER. WHEN YOU DO, YOUR CLIENTS' EXPERIENCE AND YOUR RESULTS WILL IMPROVE DRAMATICALLY.  
”

**If you could whisper one piece of advice to someone starting out—or to your younger self—what would it be?**

Take business and entrepreneurship classes before you dive in. Learn to respect yourself as a business owner. When you do, your clients' experience and your results will improve dramatically. The world is your playground as long as you're an emotionally healthy business owner. Get out there and have fun with it.

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# Susan Haley Groves

Susan Haley Groves knows the feeling of starting fresh in a new place, and she's turned that experience into a career helping others do the same. A Tidewater native from Gloucester, she graduated from James Madison University with a degree in communications, marketing, and public relations. She thought she might become a broadcast journalist but ended up in public relations before life steered her toward real estate.

Before real estate, she became a military spouse. Over 23 years, she lived in eight states and spent two extended periods in Germany. She raised her children, traveled widely, and learned how to build a sense of home. "You learn quickly how to make a home wherever you land," she says.

Real estate started as a part-time interest sparked by her mother, Helen Haley, an award-winning REALTOR® of more than 20 years and then Broker/Owner of Haley Real Estate. "We always talked about real estate," Susan recalls. "She inspired me a lot and still does."

In 2001, while living in North Carolina, Susan earned her real estate license and balanced family life with part-time work. When her family returned to Virginia in 2008, right as the market crashed, she worked with her mother at Haley Real Estate, gradually rebuilding her business through grassroots involvement, volunteering, and community connections.

Her mother encouraged her to take the next step. "She said maybe I should get

## THE REAL ESTATE GROUP

STORY BY JACKI DONALDSON • PHOTOS BY MASON MURAWSKI PHOTOGRAPHY



“

Work your sphere of influence.

Don't be afraid to market yourself.

Treat your business like a business.

Wake up every day and work hard.”



my broker's license in case I wanted to take over the business—and so I did." Susan officially took over in 2016 and ran the small family brokerage for nine years. Eventually, she sought a broader platform. After remarrying and moving to Virginia Beach, she closed the boutique brokerage and joined The Real Estate Group in March 2025, drawn by a mutual friend and the company's culture. "They do so much great training and are always up to date and cutting edge," she remarks.

Today, Susan works across the full Tidewater area—from the Peninsula and Middle Peninsula to her new home base in Virginia Beach. She specializes in waterfront properties and relocation, with most of her business coming from referrals she's built over decades. "I try to treat everyone like I

would like to be treated," she shares. "I'm a people person and operate with a heart posture of serving clients and meeting them where they are."

Some of her recent closings highlight her approach. One was for a retired airline pilot and his wife who dreamed of owning a waterfront farm. The buyer had simply seen one of her listings, which turned into a rewarding search and a successful closing. Another client needed to sell his mother's home after his father passed. The process was emotional and logistically complex, but Susan stayed steady. The family later wrote that she made the process seamless during a difficult time. "That's why I do what I do," Susan stresses. "To help people."

Even with a busy schedule, Susan maintains life balance. She walks the Virginia Beach boardwalk, bikes, goes to the gym, and stays grounded in her faith. She and her husband—empty-nesters now—love to travel. "European travels are the best," she says, with Italy next on their list, along with island trips they both enjoy.

Community involvement has always been part of Susan's rhythm, from church volunteering to school programs and local foundations. In her downtime, she enjoys live music, the beach, water sports, and trying new seafood and Mediterranean restaurants as she continues to embrace the Virginia Beach lifestyle.

Her tips for new agents are straightforward and hard-earned: "Work your sphere of influence," she advises. "Don't be afraid to market yourself. Treat your business like a business. Wake up every day and work hard."

In 2025, Susan hit the reset button—she got married, moved to Virginia Beach, and joined a new brokerage all within months. With fresh energy and decades of experience in her corner, she's hitting the ground running, helping clients navigate buying and selling with ease—and a personal touch that makes every move feel like home.



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# FAQs



## WELCOME TO REAL PRODUCERS!

Here, we answer the most frequently asked questions about our program, and we are always open to discussing anything regarding this community—this publication is 100% designed to be your voice.

## Q: WHO RECEIVES THIS MAGAZINE?

A: The top 300 agents on the Peninsula in Hampton Roads, VA. The Peninsula extends from the Chesapeake Bay Bridge-Tunnel in Hampton to the greater Williamsburg area and everything in between. We pull MLS numbers (by volume) from January 1 through December 31 of the previous year for the Peninsula and Williamsburg areas. We cap the list at the top 300 producers and base our distribution on those rankings. We reset the list at the end of each year.

## Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: Anyone on the Top 300 list can nominate other real estate agents, businesses, brokers, owners, or themselves. Office leaders may also submit nominations. We consider everyone in the Top 300 who comes to our attention because we don't know everyone's story, and we rely on your help to learn about them. While we can't guarantee a feature, we encourage you to meet with a team member, support Real Producers, and attend our private events to increase your chances.

## Q: WHAT IS THE COST TO FEATURE A REALTOR®, AGENT, OR TEAM?

A: Features are completely free—we are not a pay-to-play publication. We share real stories of top producers based on achievements and nominations.

## Q: WHO ARE THE PREFERRED PARTNERS?

A: Preferred partners are the businesses on the index at the front of the magazine who actively support this community. They appear in every issue, attend our quarterly events, and participate in our online community. We do not randomly select these businesses, nor do we work with every company that approaches us. One or more agents in this community have recommended every preferred partner you see. In fact, we won't meet with a business that you or your peers have not vetted and approved. Our goal is to create a powerhouse network of REALTORS®, agents, and trusted affiliates so we can grow stronger together.

## Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you'd like to recommend a local business that works with top real estate agents, please reach out at [joni@realproducersmag.com](mailto:joni@realproducersmag.com) or 757-348-7809.



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