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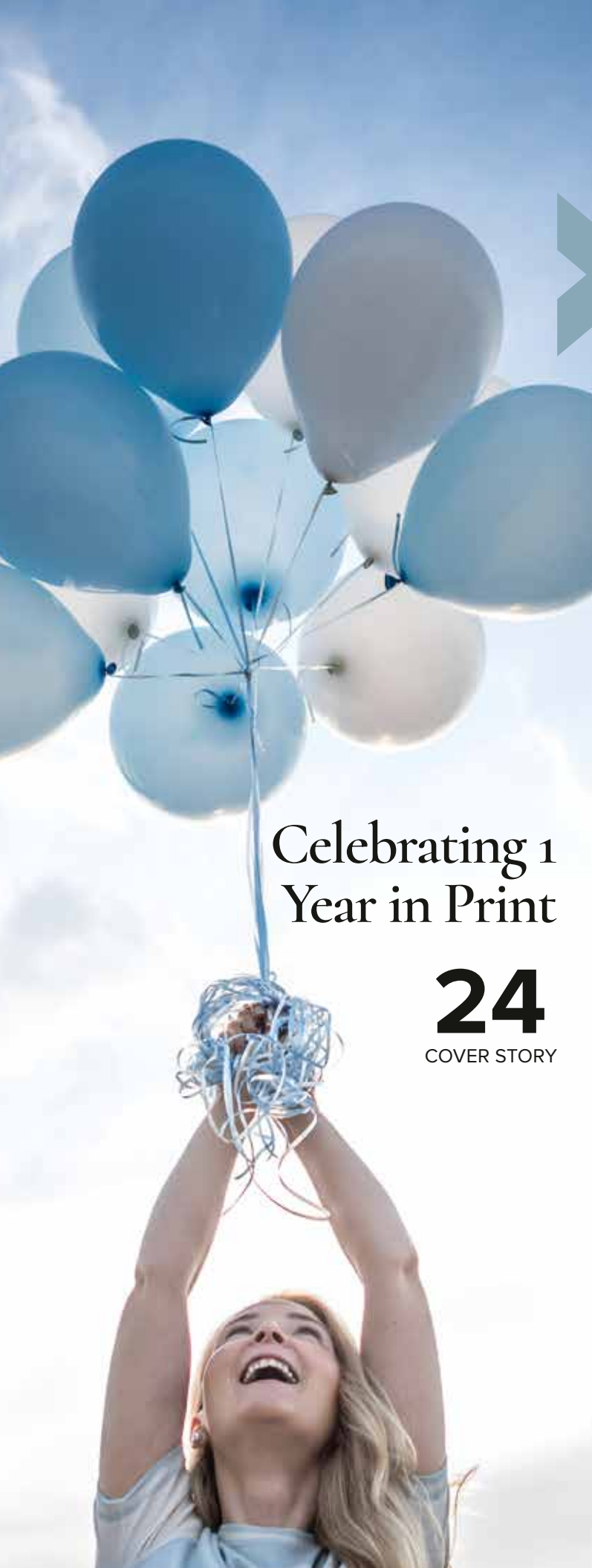
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Celebrating 1
Year in Print

24
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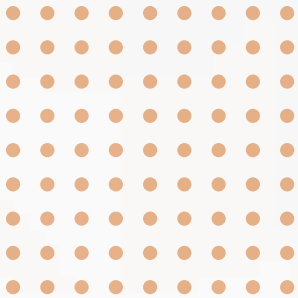


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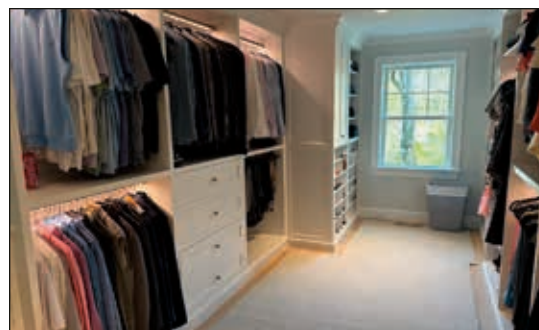
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WHAT IS REAL PRODUCERS?

WELCOME TO GOLD COAST REAL PRODUCERS!

BY SAM KANTROW

It is a privilege to introduce **Gold Coast Real Producers to Fairfield County** and to celebrate the exceptional contributions you bring to this market. I grew up here and spent 14 years in television and media. Showcasing your achievements, building stronger connections, and honoring your commitment to clients energizes me.

Real Producers began in 2015 in Indianapolis and now spans 130 plus markets across the U.S. The community thrives where top agents and trusted partners connect with purpose. As we launch on the Gold Coast, my promise is simple. Build community. Spotlight excellence. Elevate relationships.

New Haven and Middlesex Real Producers launched in Spring 2024. Since then we have hosted multiple packed events, featured dozens of agents, and earned bragging rights as the most successful Real Producers magazine in the country. We bring that momentum to Fairfield County.

In the months ahead, our team will interview many of you for upcoming features. We will celebrate your wins

at events, share tools and introductions that drive growth, and represent your collective passion for this industry.

Quick Facts:

DISTRIBUTION

This magazine goes to the top 500 agents in Fairfield County each month. Selection is based on compiled MLS data from the last year. If you receive a hard copy, you rank within the top 5 percent.

CONTENT

This publication revolves around **you**, the Fairfield County real estate community. We share personal, distinctive stories from top producers and our Preferred Partners.

We **sell nothing to agents**. Features are **free**. Agents appear by nomination from a peer, leader, or influencer. Send nominations for those making a meaningful impact in our market.

PREFERRED PARTNERS

Preferred Partners listed in the index are vetted members of this community. They appear in every issue, attend our private events, and engage in our online groups.

We invite businesses by member recommendation only. The goal is simple, equip you with reliable resources so your clients receive excellent service every time.

EVENTS

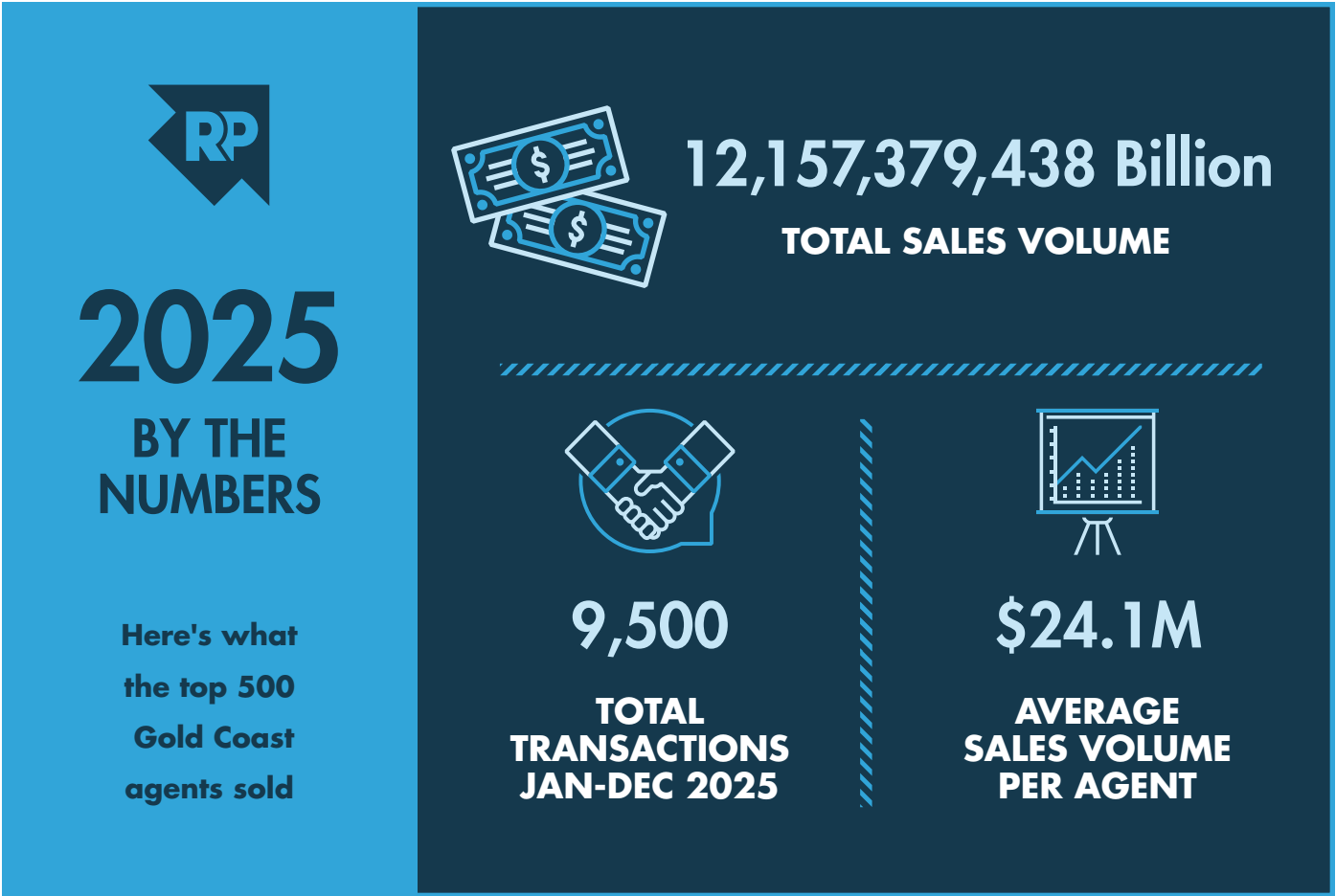
Alongside the monthly magazine, we host social and educational events all year. We unite top performers, strengthen local ties, and have a good time. Event details will publish here and in our email updates.

CONTRIBUTION

Want to contribute, nominate REALTORS® for features, recommend elite affiliate partners, or learn more? Reach out to me anytime. I look forward to meeting every one of you.

Thank you to our Preferred Partners for their belief and early support. Your commitment brings *Gold Coast Real Producers* to life and sets the stage for sustained growth.

I appreciate you, and I look forward to seeing you at our next event soon.



We're kicking off a new holiday tradition, and things are about to get ugly! Join us for the First Annual *Gold Coast Real Producers Ugly Sweater Party* for a festive night of great food, drinks, connections, and holiday fun at:

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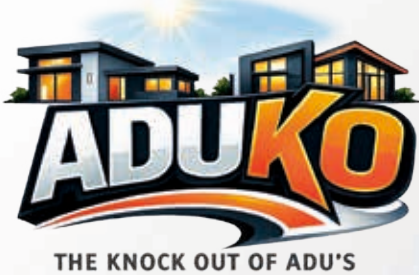
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Since this issue officially marks one full year in print, we thought it was only fitting to look back at some of the moments that made year one so memorable. Right after this note, you'll find a look back at the people, events, and memories that helped make our first year what it was.

Of course, we couldn't celebrate a birthday without getting everyone together one more time.

Our next *Gold Coast Real Producers* event is Tuesday, November 17, from 6:00 to 8:00 PM at Gate's Restaurant + Bar in New Canaan. Think of it as part Thanksgiving gathering, part first birthday celebration, and one more opportunity to get a really great group of people in the same room before the holiday season gets into full swing.

I hope you'll join us.

One year in, I'm incredibly proud of what we've built, but even more excited about where we're going. There are still so many stories to tell, people to meet, and ways for this community to grow.

Thank you for making year one such a special one and for giving me plenty to be thankful for this November.

Happy Thanksgiving, happy first birthday to *Gold Coast Real Producers*, and I'll see you at Gate's!



Sam Kantrow,
Publisher

November always feels like a natural time to take stock of the year and think about what we're thankful for. This year, I have an extra reason to do that.

Gold Coast Real Producers has officially been in print for one full year.

It honestly feels a little crazy to write that.

A year ago, we were introducing this publication to Fairfield County and talking about what we hoped it could become. We wanted to create something that went beyond another magazine arriving in your mailbox. We wanted to build a community where the top agents in our market could get to know one another beyond the transaction, where great local businesses could form real relationships with the people they serve, and where we could tell the stories behind some of the most successful people in Gold Coast real estate.

A year later, I think what I'm most grateful for is how many of you bought into that vision with us.

Over the past 12 months, we've had the opportunity to sit down with agents and hear stories we never would have known otherwise. We've learned how businesses were built, what people had to overcome to get where they are today, and what motivates them outside of real estate. We've watched introductions at our events turn into friendships, referrals, and business relationships. And somewhere along the way, this started to feel like much more than a publication.

That's because of the people in it.

To every agent who has trusted us to tell your story, attended an event, nominated a fellow agent, introduced us to a business you love, shared an issue, or supported what we're building in any way, thank you. You have helped shape what *Gold Coast Real Producers* has become during its first year.

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BUYER STRATEGIES IN A SELLER'S MARKET

How to Compete Without Losing Your Shirt

BY BAILEY TUTHILL, FAIRWORLD MORTGAGE



Connecticut continues to retain its place as one of the most competitive real estate markets in the country. Low inventory has given sellers all the cards, and buyers are feeling fatigued from repetitive bidding wars. However, there are strategies that can be leveraged to your advantage. Be aware: every strategy that makes your offer more enticing to a seller comes at the expense of a protection you'd otherwise have. That's not a flaw in the system — that's the trade. The buyers who win in a seller's market aren't the ones who throw caution out the window. They're the ones who understand exactly which protections they're giving up, what that actually costs them in dollars and risk, and where their own comfort line sits.

This isn't a "be aggressive and hope for the best" article. It's a "know the price tag" article. Below are six strategies I use regularly with clients, along with the real risk behind each one — quantified wherever possible — so you can decide what you're actually comfortable putting on the table.

1. Offer an Appraisal Gap — and Hedge It

An appraisal gap tells the seller: if this house doesn't appraise at the contract price, I'll still close, up to a certain dollar amount, without asking for a price reduction. It's one of the most persuasive things you can put in an offer, because it removes the seller's biggest fear — a deal falling apart over valuation.

Here's the risk, quantified: if you're putting 20% down on a \$600,000 purchase and you offer a \$20,000

appraisal gap, you're telling the seller the home could appraise as low as \$580,000, and you're still contractually obligated to close. On paper, that looks like \$20,000 of exposure.

Here's the hedge: you don't have to carry that risk out of pocket. A single-premium mortgage insurance policy paid at closing can cover that gap. On a deal like the example above, that MI premium runs roughly \$1,700 — a one-time cost, not a monthly one. For \$1,700, you keep your full 20% down payment intact, avoid PMI on an ongoing basis, and still make an offer that looks bulletproof to the seller. That's the leverage: you're offering \$20,000 of confidence for the price of \$1,700.

2. Use an Escalation Clause — Paired With Your Appraisal Gap

An escalation clause lets you offer what you genuinely believe the home is worth, while giving the seller the ability to "wake it up" if you're outbid — automatically increasing your offer in defined increments, typically \$1,000 to \$2,500 above the next-highest offer, up to a cap you set. It's one of the few tools in this list that actually protects the buyer rather than just impressing the seller: you never pay more than one increment above what it took to win. You also have the luxury of seeing the offer that triggered your offer to be escalated if it's leveraged; so there's no risk of learning that you grossly overpaid against a competing offer that didn't really exist.

It pairs naturally with an appraisal gap, because together they tell the seller two things at once: I'm willing to be pushed up to a real number, and I'll still close if the appraisal comes in under that number. Sellers see less daylight between your offer and a guaranteed closing.

The cost of reaching for a higher cap is smaller than most buyers assume. At 6.5% interest, every additional \$10,000 financed only adds about \$65 a month to the payment. That's the real, quantifiable price of stretching your cap another rung — not some abstract "over budget" fear, but a specific, monthly number you can weigh against winning the house.

Use it tactfully. Start at a respectful number — not an insult, not a giveaway — and only set a cap that's worth the seller's effort to review: think at least \$50,000 of room, not \$10,000 to \$20,000, or it won't move the needle on the seller's side. Some listing agents and sellers won't accept escalation clauses at all, since they can complicate a multiple-offer review. It costs you nothing to ask, so it's worth tacking onto the offer whenever the seller allows it.

3. Inspection for Informational Purposes Only

This one scares buyers more than it should, mostly because of how it's phrased. You are not waiving your inspection. You still send an inspector through the house. You still get the full report. What you're waiving is the right to renegotiate over cosmetic or minor items — the loose doorknob, the caulking, the five-year-old water heater.

What you keep: the right to walk away over legitimate health and safety issues. And in practice, those conversations don't usually end in a cancelled contract — they open a dialogue. Sellers who see a serious issue flagged by a licensed inspector are often willing to negotiate anyway, informational-only clause or not, because now it's a liability question for them, not a negotiating tactic for you.

The real risk here isn't inspection-related surprises costing you money — it's the small stuff. Budget for it. Assume you'll be paying out of pocket for minor repairs a traditional contract might have let you negotiate. That's the actual price of this strategy, and it's usually a few hundred to a couple thousand dollars, not a dealbreaker.

4. Go Large on Earnest Money

A big EMD is one of the purest signals of seriousness you can send. Here's the part buyers often miss: it's not a gift to the seller. If you close, every dollar of that earnest money comes back to you as a credit toward the funds needed to close. Any amount over and above what you actually owe at the closing table goes home with you, in your pocket, after closing.

So what's the actual risk? It's not the size of the check — it's what happens if you don't close. Your exposure is limited to what your contract's contingencies allow you to walk away for. If you're covered by financing, appraisal, and inspection contingencies (to the extent you kept them), a large EMD is optics, not risk. If you're waiving contingencies at the same time you're increasing EMD, that's where the real exposure stacks up — know which levers you're pulling at once.

5. Fast Close on Paper, Flexible Close in Practice

A 10- or 15-day close on paper tells the seller — and every other buyer bidding against you — that you're an iron-clad, ready-to-go buyer. Sellers read a tight closing timeline as low risk. It signals your financing is buttoned up and there's no reason to expect delays.

Then, separately and verbally, you let the seller know you're flexible on the actual move-out timing if they need it. Sellers relocating, waiting on a new build, or juggling their own purchase often care more about timing flexibility than almost anything else in the offer — and you can give them that without weakening your contract on paper.

The risk here is almost entirely operational, not financial: you need a mortgage broker who can actually deliver. A rushed closing timeline with a lender who can't move fast is how buyers end up in default territory. This strategy costs you nothing in dollars — it tests the mettle of your loan officer.

6. Finance Your Own Repairs

This is the most advanced strategy on this list, and it should be used as a scalpel, not a hammer. Add a note to your contract that you'll finance any required repairs yourself — provided they aren't structural or health and safety related — so the seller isn't on the hook for post-inspection or post-appraisal repair items.

The mechanics matter here. You clear every other underwriting condition first. The repair becomes the last remaining item before you're contractually guaranteed to close. Once that's true, you (or

your contractor) get to work completing it, because you know the closing is happening regardless.

The risk: you're doing work on a house you don't own yet. That's why your attorney should be involved, and a hold harmless agreement is worth the conversation — it protects both parties if something goes sideways mid-repair before title transfers. The dollar risk is whatever the repair costs; the legal risk is what the hold harmless is there to manage.

The Common Thread

None of these strategies are free. Every one of them trades a protection for a competitive edge. The buyers who use them well aren't the boldest — they're the most precise. They know the appraisal gap is \$20,000 of exposure that can be hedged for \$1,700. They know an escalation clause caps their exposure to overpaying and the way their payment can be affected if it's leveraged. They know the inspection waiver costs them small-dollar repairs, not big ones. They know a large EMD is only risky if it's paired with waived contingencies. They know a fast closing on paper is a promise their lender has to keep. And they know financing their own repairs only works with the sequencing — and the attorney — done right.

In a seller's market, the winning offer isn't always the highest one. It's often the one that removes the perceived risk of closing, and it's offered by a buyer who understood exactly what they were giving up, quantified it, and decided it was a price worth paying.

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DAN L'ALTRELLA

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PHOTOS BY PERSPECTIVE REAL ESTATE MEDIA

For more than two decades, Danny L'Altrella has built his mortgage career around experience, accessibility, and a simple belief: treat every client the way you would want to be treated if you were buying the home yourself.

For Danny L'Altrella, the mortgage business was personal long before it became a career.

His mother had spent years in the industry, and growing up, Danny saw firsthand what the work could mean to a family. One moment in particular stayed with him. While home from college, he was grocery shopping with his mother when a woman approached her in the freezer aisle, hugged her, and began crying.

"If it wasn't for your mother, we would have never bought a home," she told him.

Danny never forgot it.

He had always been comfortable talking to people and liked the idea of a career built around relationships, but that interaction showed him there was something more behind the numbers. A mortgage could change what was possible for a family.

"When you use me, you get me. I want my clients and agent partners to know they can reach me, ask questions, and understand exactly what is happening throughout the process."

DANNY
L'ALTRELLA

After college, Danny began working for his mother, but he did not immediately jump into sales. His parents encouraged him to learn the business first. For roughly two years, he worked as his mother's assistant, gaining experience on files that were often anything but straightforward.

It became the foundation for the way he still approaches lending more than 20 years later.

His mother taught him to work hard, be honest, get creative when a situation required it, and above





does not want clients or agents to lose is access to him.

“When you use me, you get me,” Danny says.

He has a team around him to keep transactions moving efficiently, but Danny remains directly involved and available Monday through Sunday. He returns calls, answers questions, and makes sure his clients understand what is happening throughout the process.

For the real estate agents who work with him, that accessibility can be just as important. A mortgage does not happen in isolation. The buyer, lender, and agent are all working toward the same closing, and communication between them can make an enormous difference when timelines are tight or questions arise. Danny wants his agent partners to know they can reach him rather than wonder where a file stands.

That desire to stay close to every transaction is also part of why Danny ultimately moved from mortgage brokering to direct lending.

After 13 years as a mortgage broker, Danny transitioned to direct lending nearly a decade ago. He prefers having the process handled in-house and working consistently with the same group of underwriters and closers. For Danny, knowing the people involved and understanding the system inside and out gives him greater visibility throughout a transaction.

It is the same kind of hands-on understanding he began developing all those years

ago beside his mother. After thousands of loans over the course of his career, Danny has seen enough scenarios to know that experience often matters most when something does not go exactly as expected. His focus is not simply on getting a client approved, but on understanding the file, anticipating challenges where possible, and doing everything within his control to keep the transaction moving.

That philosophy has also meant occasionally making business decisions based on the relationship rather than what benefits him most financially. For Danny, protecting the client experience and the relationships he has spent decades building can matter more than maximizing what he earns on an individual transaction.

It is an approach rooted in the lesson his mother gave him at the very beginning: build the business correctly, and think about the person on the other side of the transaction.

Some of Danny’s drive comes from lessons that started long before his mortgage career. His dad taught him that if he wanted to stand out and accomplish more, he had to be willing to work harder than everyone else. It is a lesson Danny has carried with him ever since.

“Hard work is undefeated,” he says.

Sports reinforced that mindset, teaching him to keep pushing when things got difficult and to develop the resilience and perseverance that now show up in the way he approaches



“Hard work is undefeated. My dad taught me that if you want to stand out and accomplish more, you have to be willing to work harder than everyone else.”

DANNY L'ALTRELLA

his business. But Danny is also quick to point out that none of what he has built has happened on his own. His wife and kids have made sacrifices alongside him, understanding the demands of a career where being accessible often means answering the phone when others might not.

For Danny, the work ethic his dad instilled

in him, the toughness he developed through sports, and the support of his family have become three of the foundations beneath both the person he is and the business he has built.

Outside of mortgages, Danny’s priorities are equally clear.

When people ask about his hobbies, his answer is usually his kids. For the past decade, he has coached baseball, basketball, football, and lacrosse, spending as much time as possible involved in their lives. His youngest is 12, and his oldest is approaching 15, and Danny is very aware that this stage will not last forever.

“My kids are only young for so long,” he says.

When he has the opportunity, he also enjoys spending time with close friends, watching sports, fantasy football, and occasionally golfing, but family remains at the center of his life.

More than 20 years after first sitting beside his mother and learning the business one file at a time, Danny has built a career that still reflects those earliest lessons.

Technology has changed. The mortgage industry has changed. Danny’s business has grown considerably. But his approach remains personal.

For the families trusting him with one of the biggest financial decisions of their lives, and the real estate professionals trusting him with their clients, Danny still believes the most important part of the business is showing up, answering the phone, knowing the file, and finding a way forward. ■



all, treat people the way he would want to be treated if he were the one buying the house.

Those early years also taught Danny how much can happen behind the scenes of a mortgage. Not every borrower fits neatly into a box, and not every transaction follows a perfectly straight line. Spending his first years learning the business through more complicated files gave him experience he still relies on today: knowing what questions to ask, recognizing potential issues early, and understanding where there may be another path forward.

Today, Danny works with Guild Mortgage and The L'Altrella Group, helping approximately 100 to 150 families each year. Despite that volume, one thing he



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Kayla Giacobbe

TAKING IT PERSONALLY

PHOTOS BY CONNOR UITTERDIJK OF ELEVATE STUDIOS

Kayla Giacobbe knows she has plenty left to learn about real estate, but when it comes to understanding people, showing up for them, and taking their trust seriously, she has been preparing for this career most of her life. Just 2.5 years in, she's built a successful career from scratch already.



Kayla grew up in Trumbull with a huge Italian family, attended St. Joseph High School, and spent years working in restaurants and bars. Along the way, she became comfortable talking to just about anyone.

Long before she knew real estate would become her career, Kayla was learning the skill that would ultimately matter most in it: how to connect with people.

After St. Joe's, Kayla stayed local and attended Sacred Heart University, where she studied marketing. During her senior year, she needed a marketing internship and joined the real estate team she works with today, the Forte Team at Compass.

It was quite the introduction.

COVID-era real estate was moving at a relentless pace, and Kayla saw how much the career could demand from an agent. At the time, she wasn't sure she could picture building a life and family around a business that required so much.

So after college, she tried something different.

Kayla took a corporate marketing position and spent about a year and a half working in a more traditional environment. She loved the people and credits the experience with giving her structure and professionalism that she still carries into her business today.

But the job itself never quite fit.

"I love being client-facing," she says. "I need to be around people."

Real estate kept pulling her back.

Kayla earned her license and initially attempted to balance both careers. Before long, she was taking calls from attorneys during her workday, responding to clients, and trying to give two demanding jobs her full attention.

She realized she had a choice to make.

"One valuable takeaway from my internship was that you have to be all-in to real estate to make it your career," she says.

So Kayla went all in.

Today, at 25, she has been working full-time in real estate for two and a half years with the same real estate team she began

“

I treat everybody like family.

I wouldn't ever tell my clients to purchase something that I wouldn't, or that I wouldn't tell my family to purchase."

Kayla Giacobbe





across another agent's desk, and when it isn't, she makes an effort to build that rapport. Kayla has seen those relationships make a difference in competitive situations, where strong communication has helped her clients' offers stand out and ultimately get accepted.

What she can't learn from someone else, however, is how deeply she cares.

"I treat everybody like family," Kayla says. "I wouldn't ever tell my clients to purchase something that I wouldn't, or that I wouldn't tell my family to purchase."

For Kayla, those words carry weight.

She admits she still gets nervous walking into inspections because she understands what is at stake. This isn't simply another house or another transaction to the person standing beside her. It may be their first home, their forever home, or one of the biggest financial decisions they have ever made.

Kayla doesn't want to lose sight of that just because real estate is her everyday job.

When something doesn't feel right, she will say so. She is willing to play devil's advocate and ask clients to look at the bigger picture, even if it means a transaction doesn't happen.

"My job is to serve my clients. If they have second thoughts about the home, they will

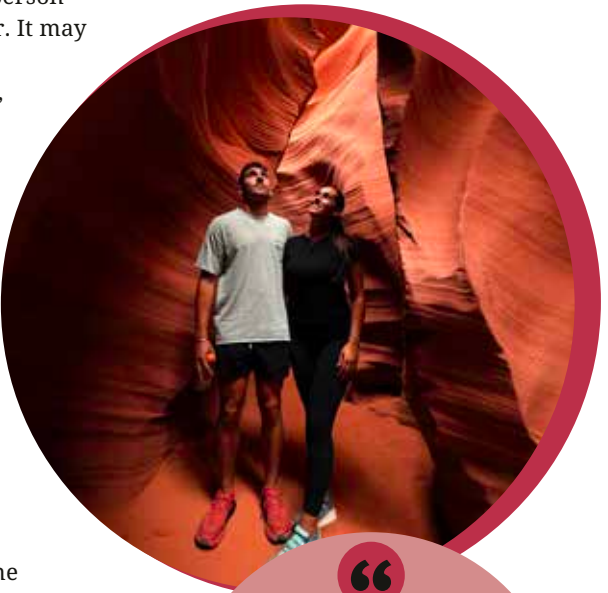
never feel pressure from me to submit an offer," she says. "I want them to be confident in what they are buying."

That investment continues when things get complicated.

Kayla describes her clients' problems as her problems. When someone is stressed, she doesn't dismiss the emotion. She gives them options, works through the issue, and tries to make the situation feel a little less overwhelming.

She also puts thought into the people surrounding a transaction, connecting clients with lenders, attorneys, and other professionals she trusts, and even considering personalities when determining who might work well together.

And when the closing is over, Kayla doesn't mentally move someone into a "past client" category.



“

I try to listen and absorb everything that I can.

We all learn and collaborate together."

Kayla Giacobbe

She stays connected through client appreciation events, gifting, and everyday life. She has even hosted a Pilates event for friends, family, and clients as another way to bring people together.

That approach feels particularly natural considering how Kayla grew up.

Family remains a huge part of her life. She remembers a childhood home where seeing 30 cars in the driveway wasn't unusual. It could be family, her friends, her sister's friends, or some combination of everyone, usually with plenty of food involved.

Many of those relationships have lasted. Kayla is still close with her middle school best friend and friends from St. Joe's, and when she isn't working, she prioritizes time with family and friends. She also loves traveling and trying new restaurants, although the demands of a growing real estate career have kept her closer to home lately.

For now, that's a tradeoff she is willing to make.

Kayla knows she is building something.

She is paying attention to the people who have built successful careers before her, working hard, staying available, and figuring out what she wants her own name to represent.

Increasingly, the answer comes back to something that has been part of Kayla's life all along. People.

They aren't numbers from a particular year or transactions she can add to a list. They are people who trusted her with something important.

And for Kayla Giacobbe, that trust is something she intends to earn again and again. ▀





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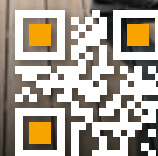
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Let's turn your deal
INTO A SCORE!

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