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NOVEMBER 2026



+

Agent on the Move
KRISTIN MCGRATH

Partner Spotlight
JAVIER ROSA PHOTOGRAPHY

The Best of Both Worlds

Kate Greenman and Michelle Kirby combine timeless real estate wisdom with a modern approach to a partnership that makes them stronger individually and together.

PHOTOGRAPHY BY JAMIE HARRINGTON

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Meet The Team



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The Market Is Changing. Are YOU?

The numbers are shifting, but the real story is more complicated.



If you tried to explain the Rhode Island housing market using a single number, you would probably get it wrong.

Consider the numbers from August. Single-family home sales were down 3.4% from a year earlier, while the median sale price increased 6.7%. In Providence-Warwick, active listings were up 16.1% year over year. At the same time, Rhode Island's housing supply remains well below what we would consider a fully balanced market, and Providence continues to attract a remarkable level of buyer attention.

So…what exactly is happening?

The answer, increasingly, is that the market is becoming more nuanced. More inventory doesn't automatically mean buyers have all the leverage. Fewer closed sales don't mean demand has disappeared. And rising prices don't mean every seller has the upper hand.

The days when we could describe the market with a simple label — buyer's market, seller's market, hot market, slow market — are becoming less useful. The real story is happening underneath those headlines, and that creates an interesting opportunity for the best agents in the business.

When a market is moving quickly, the market itself can do a lot of the heavy lifting for you. A well-priced property attracts attention. Buyers compete. Sellers have leverage. Certain strategies work simply because the broader market is pushing in the same direction.

As conditions become more balanced, the difference between properties — and between agents — becomes much easier to see. **This is where experience, judgment and the ability to read the nuances of a particular situation become increasingly valuable.**

Based on my conversations, the question for a top agent isn't simply, *"Where is the market going?"* It's *"What is this particular market telling me to do differently?"*

That might mean advising a seller to approach pricing differently than they did 12 months ago. It might mean helping a buyer recognize an opportunity that isn't obvious from the headlines, or why one neighborhood, price point or property type is behaving completely differently from the statewide statistics.

So the numbers give us a starting point. They don't give us the answer.

That's where experience earns its keep.

The best agents aren't necessarily the ones with the strongest opinion about whether the market is getting better or worse. They're the ones who can look at a set of seemingly contradictory numbers, understand what's happening underneath them, and translate that into a strategy their client can act on.

Because the market is always changing. The real question is whether we're changing with it.

My encouragement is to read the numbers. Understand the story. Then help your clients navigate what comes next.

With gratitude,



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FAQ



There's a lot that goes into building a community like Rhode Island Real Producers, and we know you may have questions along the way. This page addresses some of the questions we hear most often about the publication, events, our selection process, our Preferred Partners, and the platform we're building together. Ultimately, Rhode Island Real Producers is your community—and your voice matters. If you have a question, an idea, or something you think we should be doing differently, we want to hear it.

Q: WHO RECEIVES THIS PUBLICATION?
A: The printed magazine is directly delivered to the top 300 real estate agents in Rhode Island, ranked by sales volume. With over 8,000 agents in the state, being included in this elite group is a true distinction—a testament to your hard work, talent, and dedication to excellence. All our Preferred Partners also receive both physical and digital copies.

Q: WHAT IS THE GOAL OF THIS COMMUNITY PLATFORM?
A: At its core, our goal is simple: bring great people together, strengthen the relationships between them, and create an exceptional community where everyone has the opportunity to grow. Our driving belief is that "iron sharpens iron, and a rising tide lifts all boats."
We see the proof that great things happen when high-performing professionals have opportunities to connect, share ideas, celebrate success, and learn from each other.

Q: DOES REAL PRODUCERS HOST EVENTS?
A: Absolutely. In addition to the publiation, we host private quarterly invite-only events for our top agents and Preferred Partners. These exclusive gatherings provide opportunities to network and build trusted relationships.
Event details are shared in the magazine, on social media, and through direct outreach—watch for your invitation!

Have any ideas on what we could be doing better? Please reach out!

Q: WHAT IS THE PROCESS FOR BEING FEATURED?
A: Being featured is simple and starts with a nomination. Real Estate Agents, affiliates, brokers, office leaders, and even self-nominations are welcome! If you know someone with an inspiring story, exceptional leadership, top-tier client service, or a remarkable commitment to giving back, we'd love to hear about them.
To nominate, send an email to John.Ludes@N2co.com and share why you believe they should be featured. Your insights help us uncover stories we may not know about. Once a nomination is submitted, we'll reach out for an interview to ensure the feature is a great fit. If selected, our team will take it from there, coordinating an article write-up and scheduling a professional photo shoot.

Q: WHAT DOES IT COST AN AGENT/TEAM TO BE FEATURED?
A: Absolutely nothing! Real Producers is not a "pay-to-play" model. Everything we do for agents is based on merit, so agents earn their place on the platform through top performance and professional reputation. We share great stories about Real Producers – no price tag attached.

Q: WHO ARE THE PREFERRED PARTNERS?
A: Trusted businesses listed as "Preferred Partners" in the front of the publication are a critical part of our "best in class" community. We only partner with businesses that top agents have recommended to us, so every single business you see in this publication has earned their "stamp of approval."
Our team also vets every business to make sure they are a good fit and bring value to our powerhouse network.
These Partners are the engine under the hood and support everything we do for agents. Without them, we wouldn't be able to feature our top agents or host our social events.







Win the Deal. Keep the Relationship.

How you work with co-brokes today can shape the opportunities you have tomorrow.



Connections is a monthly column celebrating the relationships that strengthen Rhode Island's real estate community. Each month, Nelson Taylor shares authentic stories from agents and trusted business partners whose willingness to collaborate, share knowledge, and support one another creates opportunities that never would have happened alone.

WRITTEN BY
NELSON TAYLOR

Do you treat your cooperating agents as valued collaborators or grind-worthy adversaries? Whether you are on the buyer or seller side of the transaction, there is nothing more important than *Relationships* with other agents in the marketplace. While each agent should always be working to negotiate the best results for their individual buyer and seller clients, it should never be at the expense of alienating co-brokes. Respect is paramount, even through tough deals. You never know when you might need access to a future property they're representing, or when you might need a leg-up in a multiple-offer situation. One thing our team employs: every co-broke gets a handwritten thank-you card after closing.

Next is *Information.* Be exhaustive in your advance due diligence before listing a property. When representing condominiums, know your association's pet policy, rental rules, annual budget, and current or future assessments. Don't just send the condo docs and tell your co-broke to look it up for themselves. When representing multis, know your leases, lead-conformance status, whether an ownership LLC is up to date, and always check keys in advance. Work with sellers of every type of property to fill out exhaustive, accurate disclosures. Personally, I recommend a pre-inspection to all of my sellers and will even pay for it with my 3% listings.

Communication is also key. Return calls, emails, and texts promptly. Seems simple, but a high percentage of agents fail this basic practice. Respond quickly to showing requests and property questions. Document all agreements and extensions. Adhere to deadlines. No last-minute surprises, no needless delays. With new listings, let inquiring agents know in advance if your advertised schedule and/or open house is sacred, or if your sellers reserve the right to accept an offer in advance. Disclose whether you practice dual facilitation, and if you do, whether you have a buyer offering and how that will be fairly handled. Never allow a buyer's agent to find out via MLS.

For multiple offers, be clear about your process and deadlines. One agent I know, after every bidding war, sends an email to all the losing agents sharing how many offers there were, how many were above the list price, how many were cash, how many removed the inspection contingency, and a breakdown of buyer-agent commission requests.

And finally, a few words about *Commission.* Not only should you advocate with your sellers for the value of offering buyers' agents adequate compensation, but be clear with your potential co-brokes whether your seller has guaranteed a compensation rate or whether their request should be included in their offer. Remember, all offer considerations fall to the bottom line. So, rather than try to negotiate a lower split with the buyer's agent, advocate for fair compensation by incorporating their request into your seller's bottom line. Two percent of $500,000 nets out about the same as 2.5% of $503,000. If their buyer won't do the $503,000, let them decide if they are willing to reduce their rate to get the deal done.

In real estate, you have to play the long game in order to build a successful, respectable, and sustainable career.



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Slowing Down to Create Momentum

PHOTOGRAPHY BY JAMIE HARRINGTON
EDITED BY STUART TITUS

Kristin McGrath is listening closer & connecting deeper—and the result is a business that CONTINUES TO ACCELERATE.

There is something fitting about Kristin McGrath being recognized as an *Agent on the Move.* Her business is gaining momentum, her production continues to climb and the recognition is piling up. Our discussion with Kristin reveals what has made the biggest difference in her business lately, and her answer might surprise you.

"I think the biggest change I've made is really slowing down and listening to my clients."

For an agent building a successful career in one of the most relationship-driven businesses around, those words say a lot. Kristin has discovered that sometimes the fastest path forward is to slow the pace, pay closer attention and make sure the person sitting across the table feels heard.

That philosophy is translating into results. Licensed in both Rhode Island and Massachusetts since 2018, Kristin has built a career volume of nearly $44 million, including more than $10.4 million in 2025. Last year, she reached the highest award level in Century 21, earning the President's Award, Centurion Award and Pinnacle Quality Service Award. She has also earned multiple Circle of Excellence awards and was recognized by REALTrends Verified among the top 1.5% of real estate professionals in the country in 2026.

Those numbers demonstrate a business in motion, yet they only tell part of the story.

Kristin's approach to business has always been centered on people. In fact, real estate wasn't necessarily the career she envisioned for herself. Before getting licensed, she spent roughly 15 years as an office manager at an automotive shop. When she became pregnant with her first child, she began thinking differently about what she wanted her future to look like. Without family available to help with childcare, she wanted a career that offered flexibility and allowed her to create her own schedule while being present for her daughter.

Real estate seemed like a natural fit. Kristin has always enjoyed meeting people, getting to know them and building relationships. What began as a practical decision quickly became something much more meaningful.

Today, those relationships are at the center of her business.

"Staying connected with my past and present clients and building my business through relationships and referrals" is the strategy Kristin credits most for her recent growth. She stays in touch, checks in and continues investing in relationships long after a transaction is complete. The result is a business fueled largely by repeat clients and referrals—arguably one of the strongest endorsements an agent can receive.

But Kristin has also learned that genuine relationships require more than simply staying in touch. They require paying attention.

That has become especially important in today's market, where every client brings a different set of circumstances, expectations and concerns. Kristin doesn't believe in a one-size-fits-all approach. She wants her clients to feel like they have someone in their corner who genuinely cares about their outcome, rather than someone simply trying to get to the closing table.

That mindset shows up in her approach to pricing, too. Kristin believes in setting realistic expectations based on comparable sales, current competition and the unique characteristics of a property, while also understanding what her client is trying to accomplish. She knows that telling someone what they want to hear can sometimes win the listing—but she

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would rather lose a listing than mislead a client about what their home is worth.

That kind of conviction matters, particularly as an agent's reputation grows.

Kristin also understands that relationships today extend beyond the transaction itself. Her personal brand reflects that philosophy. She wants people to know her not simply as a real estate agent, but as a mom, a friend, a member of her community and a real person. She shares her business perspectives, but also pieces of everyday life, allowing clients and prospects to see the person behind the professional.

For Kristin, that personal connection is clearly not a marketing tactic. It represents the core of her business.

It is also a lesson she believes successful agents should never lose sight of. As agents become more established, it can be easy to focus on production, transactions and the next opportunity. Kristin believes the

CONTINUED ▶



Kristin believes the little things still matter: returning the phone call, checking in when you don't need anything, remembering what matters to a client or simply being there when someone needs to talk.

little things still matter: returning the phone call, checking in when you don't need anything, remembering what matters to a client or simply being there when someone needs to talk.

Those moments may never appear on a production report, but they are often what create the trust that produces the next referral years later.

Perhaps that perspective comes naturally from Kristin's family history. Both sets of her grandparents immigrated to the United States from Portugal with very little and worked hard to build lives for themselves and their families. Their determination, sacrifice and emphasis on family shaped Kristin's understanding of what it means to build something meaningful.

Today, she measures success in much the same way.

Of course, the awards matter. The production matters. The recognition matters. But Kristin's definition of success goes deeper: being proud of the person she has become, being present for her family and knowing that the people she has worked with felt genuinely cared for.

That may be the most revealing thing about this particular *Agent on the Move.* Kristin is clearly moving forward—and doing it with impressive momentum. But her greatest competitive advantage may be that she has figured out something many people in a fast-moving business forget:

Sometimes, the best way to build a bigger business is to give people more of your attention.

And Kristin McGrath is proving that listening can be a powerful and effective growth strategy.

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Give Them a Reason TO REMEMBER YOU

PHOTOGRAPHY BY JAVIER ROSA
EDITED BY STUART TITUS

JAVIER ROSA IS HELPING RHODE ISLAND'S TOP AGENTS TURN GREAT LISTINGS INTO POWERFUL PERSONAL BRANDS THAT BUILD RECOGNITION, TRUST, AND FUTURE BUSINESS.

Javier Rosa has a serious appreciation for a great shot. Give him a beautiful property, a drone, a cinema camera, some good light, and a little creative freedom, and he is in his element. He has a passion that is clear from the moment you meet him and it becomes obvious how he has achieved his success.

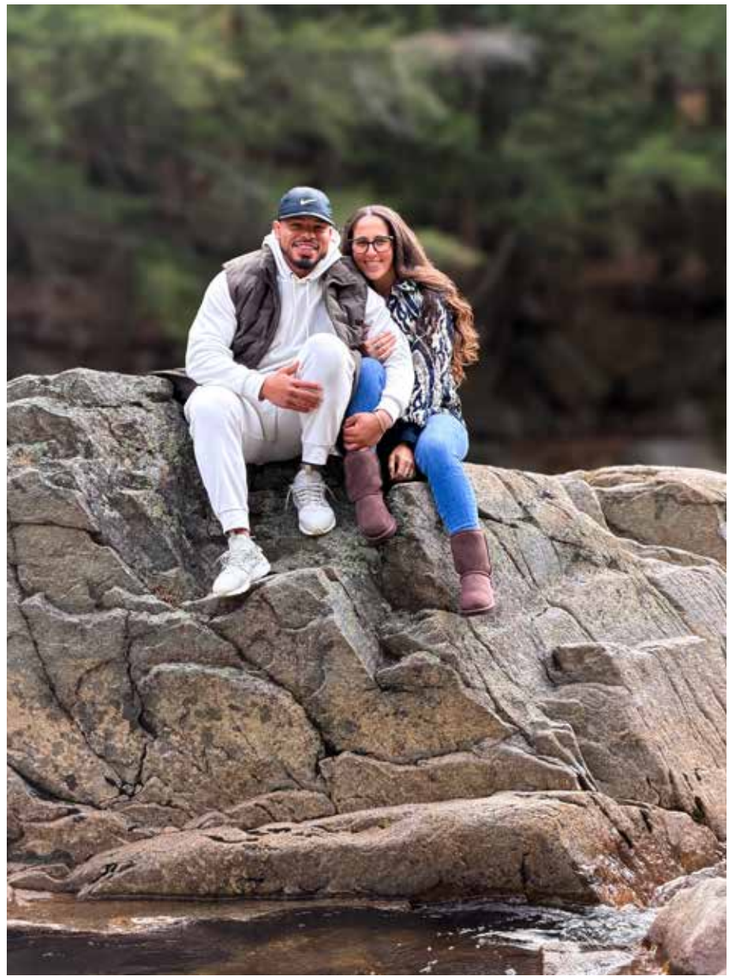
Javier is a people person. He is curious, competitive, energetic, and genuinely invested in getting better at what he does. That mindset has taken him a long way in 12 years of photography and filmmaking, transforming what began as an interest into Javier Rosa Photography / 7 Films Productions, a high-end photography and video production company serving real estate, weddings, events, commercial clients, municipalities, and organizations throughout New England and beyond. His work earned him the 2025 SouthCoast Community's Choice Award for Best Photographer & Videographer of the Year. But some of the most interesting things about Javier have little to do with cameras.

Before photography became his full-time career, Javier was a police

officer. Four years ago, he made the kind of leap that takes commitment: he walked away from a secure career and bet on himself, choosing to pursue photography and filmmaking full-time. The discipline and people skills he developed in law enforcement never left him. Neither did the belief that how you carry yourself matters.



That same philosophy shows up in the way he runs his business. Javier starts most mornings working out in the gym in his basement, using that time to clear his head and get focused before the day gets moving. He has practiced Brazilian Jiu-Jitsu for about 12 years, drawn to the discipline and the endless opportunity to learn. He loves traveling, recently visiting the Azores and Egypt, and even when he is not working, there is a good chance a camera or drone is nearby.



There is a reason all of that matters when you are considering who represents your brand. Javier brings the same intensity and attention to his client relationships that he brings to his craft. He does not see an agent as someone calling for "some pictures" of a listing. He sees a partner whose reputation is on the line every time a property goes to market.

And that is where Javier's approach gets particularly interesting.

He has invested heavily in professional cinema cameras, high-end lenses, drones, lighting, audio equipment, and production gear that you would expect to find on a commercial set. The objective is to make a property look exceptional, and Javier loves the creative challenge of doing exactly that. But he is equally interested in what the finished product says about the agent who commissioned it. Every listing is another chance to demonstrate the quality of an agent's marketing, reinforce their brand, and give prospective sellers a glimpse of what it would be like to have that agent represent their home.

That perspective is increasingly important. Real estate consumers are paying closer attention to how agents present themselves online. They notice the quality of the listings, the videos, the social content, the consistency, and the overall experience an agent appears to deliver. Javier believes that strong visual content creates confidence before a potential client ever picks up the phone.

For Javier, that makes every listing part of a much bigger marketing strategy.

He wants agents to use his team for more than listing photography. Educational videos. Community pieces. Personality-driven social content. Agent branding. Market expertise. Short-form video. The production capabilities are there, and Javier sees a tremendous opportunity for agents to put more of themselves in front of the camera and become more recognizable in the markets they serve. "The listing gives you something to market today. Your personal brand is what can bring you the next listing," he says.

That long-term relationship is central to how he defines partnership. Javier wants to know the agent, understand their style, learn what resonates with their audience, and grow alongside them. He wants clients to know that when they hand him their brand, he takes that responsibility personally. Whether it is a first listing or the biggest listing of the year, his goal is the same: show up, communicate, deliver, and care about the work as if it were his own.

> "PEOPLE DO BUSINESS WITH PEOPLE THEY **KNOW & TRUST.** GIVE THEM A REASON TO REMEMBER YOU."



And then there is the moment that keeps him excited about the business after all these years: sending the finished video to a client and seeing their reaction. Javier talks about the hours of filming, editing, and refining the work, but says that when a client is genuinely excited—or even emotional—when they see the final product, that feeling never gets old.

That may be the best window into who Javier Rosa really is. He is serious about his craft, serious about his clients, and still genuinely excited when something comes together beautifully.

His philosophy can be summed up in one sentence: "People do business with people they know and trust. Give them a reason to remember you."

For Javier, that is more than advice for a real estate agent. It is the standard he brings to every relationship he builds—and the reason the work he creates can become far more valuable than the photographs and videos themselves. It becomes part of the reason people remember you.

the Best *of* BOTH WORLDS

Kate Greenman and Michelle Kirby combine timeless real estate wisdom with a modern approach to a partnership that makes them stronger individually and together.

There are plenty of ways to measure success in real estate. Sales volume is one. Longevity is another. Recognition, referrals, repeat business and the respect of your peers all count for something, too.

By virtually any measure, Kate Greenman and Michelle Kirby have earned their place among Rhode Island real estate's elite.

Kate, licensed since 1983, has generated more than $1.36 billion in career sales and closed more than $103.5 million in 2025 alone. Michelle, a 40-year veteran of the business, has surpassed $1.19 billion in career volume and produced $89.9 million in 2025. Both have been among the state's highest-performing agents for decades, with Kate repeatedly ranking among Newport County's top sellers and both building reputations that extend well beyond the numbers.

And yet, when you talk to them, neither seems particularly interested in talking about the numbers.

What comes through instead is something more enduring: relationships, trust, professionalism—and an appreciation for the people who have made the journey worthwhile.

For Kate and Michelle, that journey has another interesting dimension. They are sisters-in-law. They are friends. They respect one another professionally. And while they do not formally operate as a real estate team, they have worked closely together for years, stepping in for one another and combining their strengths when circumstances call for it.

"Kate and I work together as a team when we have friends, family, or clients that we know well or have been referred to us as a team," Michelle explains.

Kate describes it even more naturally. When asked how she decides what to delegate, she points to the exceptional support she receives from the team at Gustave White Sotheby's International Realty and the colleagues she partners with regularly. She then mentions Michelle almost as an extension of that philosophy: "Our division of effort is not really delegation based on decisions, it just flows naturally."

That may be one of the most telling lines in the entire interview.

Because the best agents in the business understand that success does not require treating every other agent as an adversary. In fact, at the highest levels of the profession, the opposite is often true. The strongest agents know the value

PHOTOGRAPHY BY
JAMIE HARRINGTON
EDITED BY STUART TITUS

of having great people around them. They share knowledge. They help each other. They collaborate when it makes sense. And they understand that a strong professional relationship can make everyone better.

Kate and Michelle have simply taken that philosophy and made it personal.

Their careers also offer a fascinating perspective on just how much the business has changed—and how much has not.

When Kate began selling real estate in 1983, listing information arrived in a massive MLS book every week. Documents required original signatures. If someone was out of town, paperwork had to be mailed, signed and returned, often by hand, before a transaction could move forward. She remembers the arrival of the fax machine as a revolutionary development, followed by computers, mobile phones and, eventually, the smartphone.

She has embraced every one of those changes.

“The improvements in productivity have jumped leaps and bounds with each innovation,” she says.

But there is an important distinction in the way Kate and Michelle have evolved with the business. They have embraced technology without abandoning the principles that made them successful





long before technology became such a dominant part of the profession.

Kate’s approach to pricing is a perfect example. Markets change. Competition changes. Technology changes. Her philosophy does not.

“Pricing strategy is critical and I haven’t changed my approach with changing markets or competitive environments,” she says. “I want to always give the best realistic advice based on comparable sales.”

That combination—old-school judgment paired with new-school tools—may be one of the secrets to their longevity.

Technology can make an agent faster. Better systems can make an agent more efficient. Digital marketing can make a property more visible. But none of those things replaces the ability to look a client in the eye, understand what matters to them, provide honest advice and earn their trust.

Michelle estimates that roughly 90% of her transactions come from previous sellers and personal referrals. After four decades in the business, that number says almost everything.

Both women entered real estate through family connections. Kate returned to Rhode Island after working in marketing in New York City and spending a year sailing in the Caribbean. Her father suggested real estate might suit her. He was right. Michelle joined the family business shortly after marrying Kate’s brother, invited in by her father-in-law, who founded Kirby Real Estate in 1984.

Neither could have known where that decision would lead.

For Kate, the greatest reward has been the people she has met along the way. “Many friends became my clients, and many clients became my friends,” she says.

Michelle echoes the sentiment, describing success as maintaining wonderful, ongoing relationships with satisfied clients and coworkers. She points to the camaraderie at Gustave White and within the Newport County Board of REALTORS® community as something she considers herself fortunate to be part of.

It is fitting that two women who have spent so much of their careers surrounded by relationships are sharing the cover of *Rhode Island Real Producers*.

Because Kate Greenman and Michelle Kirby represent something their peers understand instinctively: longevity in this business is earned one relationship at a time. Expertise matters. Results matter. Adaptability matters. But so does the way you treat people along the way.

Kate learned early in her career that “cordial cooperation is the very best approach.”

Four decades later, she and Michelle are living proof that it works.

And perhaps the most fitting part of their shared cover is that neither has had to sacrifice her individuality to share the spotlight. They have built remarkable careers of their own—and found that having someone they trust beside them only makes both careers stronger.



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