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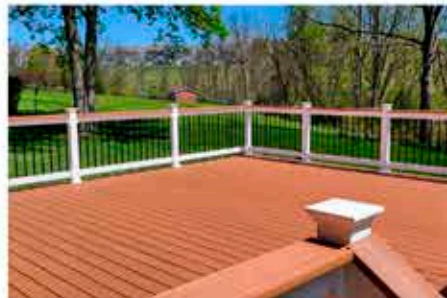
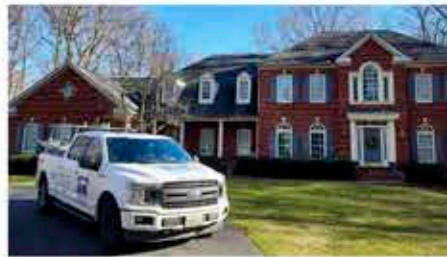
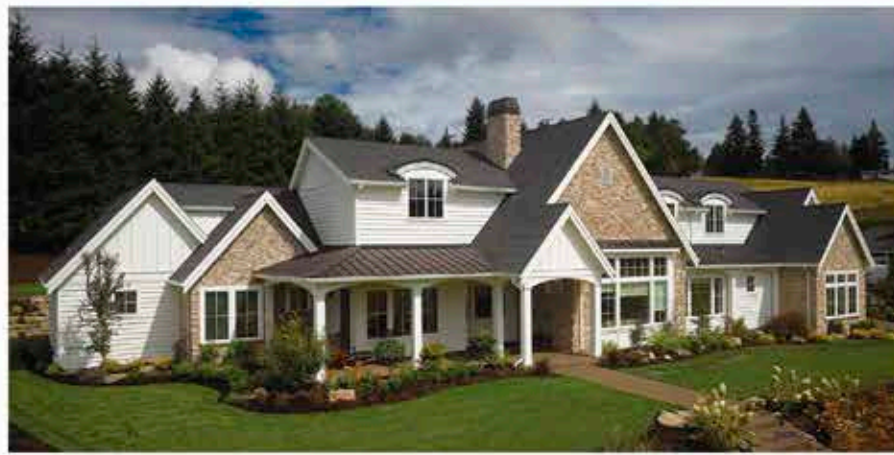
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Jennifer Lindsay, Goosehead Insurance –
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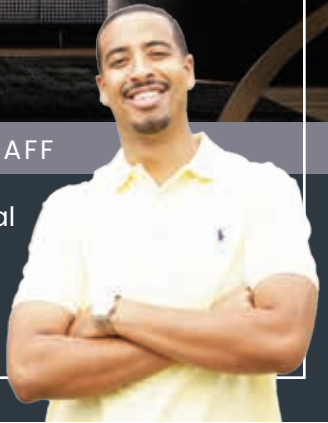


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HELLO SEPTEMBER, A Season of Gratitude & Grit!

September signals a fresh start — a shift from the easy pace of summer to the focused rhythm of fall. It's a month that asks us to lean into gratitude for what we've accomplished, while also fueling us with grit for what's still to come.

In our Real Producers community, that balance of gratitude and determination is everywhere. We're constantly inspired by the dedication of our agents, the support of our partners, and the sense of purpose that ties it all together. Together, we continue to raise the bar for what collaboration can look like in this industry.

We're especially excited for our upcoming **Deal or No Deal** event on **September 17th!** It promises to be an evening filled with fun, laughter, and great opportunities to connect with fellow top professionals. We can't wait to bring everyone together for another memorable Real Producers experience.

As we enter this new season, let's remember:

"Consistency turns vision into victory."

Here's to a fall filled with focus, faith, and forward motion.



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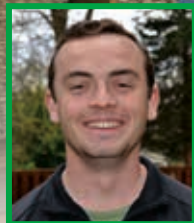
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Jon Granlund, The Real Brokerage

Partnering with John L. has been one of the best experiences I've had in real estate. On multiple transactions, I located the deals while John provided the contractors, handled the funding, and managed the renovation process from start to finish. It was truly a seamless partnership — I didn't have to worry about the heavy lifting, and together we were able to close profitable, well-executed projects. John's professionalism, reliability, and ability to get things done made every collaboration smooth and successful. I look forward to working with him again in the future.

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How to Know When Your Title Company is LETTING YOU DOWN

BY WADE VANDER MOLEN

I always smile when I call on a Realtor I haven’t worked with before and they say: *“Wade, I already have a title company I use for my closings.”* My response is always the same: “Of course you do. Anyone worth pursuing—like you—already has an established relationship.” That’s exactly what I expect to hear.

The real question isn’t whether you have a title company. The question is: Is that title company truly helping you grow your business, or are they simply processing your transactions? There’s a good chance they’re letting you down without you even realizing it.

We Sell the Same Product

At the end of the day, every title company sells essentially the same product. We all provide title and escrow services. Our title policies are backed by underwriters that follow very similar guidelines. The product itself is largely the same.

So how do many title companies try to differentiate themselves? They lead with **“great service.”** Don’t get me wrong—great service matters. But it isn’t a competitive advantage. It’s the minimum standard. Clients should expect their title company to answer the phone, communicate well, solve problems, and close transactions on time. That’s not exceptional—that’s simply doing the job.

Story Time

The title companies that truly stand apart don’t just deliver good service. They help Realtors win more business, become more efficient, strengthen their brand, and grow their income. That’s the difference between a company that closes transactions and one that becomes an indispensable business partner.

I was meeting with a new potential client in Vienna last week and as I’m asking her questions about her real estate business and explaining to her how I can help her find more sellers, gain online traction with YouTube and social media, and drive more people to her client events, she looked at me in shock. She said: *“I was talking to my coach this week about this exact thing and he said to ask my title company for help. I went to my title company and they said they don’t offer those services but to keep the contracts coming.”*

It’s all About You

She was happy because I was bringing this help and support to her. Offering to put her first and not company dumping about how great it is at Pruitt Title. What client needs, values, and pain are they trying to overcome?

The goal is to make it about the Realtor. This agent needs help target marketing for more listings, better online presence and more referrals from her database.

We make the meeting about her immediate needs. Contracts and great service at Pruitt Title is not a benefit, it’s and expectations so the meeting with your title company should be about “beyond the expectation.” If the title company makes the meeting about them, their escrow team and an app they have for EMDs...run out the door.

The role of the title company is largely the same everywhere. Your title partner should be having conversations with you about how to elevate your business and creating more opportunities. If your title partner is expecting your business and not providing solutions to that business, it might be time to search for a new title company.



Wade Vander Molen is senior vice president of business development at Pruitt Title LLC in the Northern Virginia/ Washington, D.C., area and has been in the title industry since 2005. Wade helps real estate professionals with all facets of their marketing and teaches a new, sustainable business model to help them grow their businesses. You can visit Wade at www.DCTitleGuy.com.

FLOOD DISCLOSURE

A Rising Tide of Disclosure

If you’ve ever had a buyer fall in love with a charming cottage on the Eastern Shore only to discover, after settlement, that the living room floods every nor’easter, you know how ugly the fallout can be. Whether your clients are purchasing their forever home in Montgomery County or scouting a weekend retreat on the Chesapeake Bay, starting next year Maryland law is going to make sure that surprise is a lot harder to pull off.

House Bill 200 (HB 200) signed into law on May 26, 2026, creates a brand-new requirement for sellers of residential real property: a completed flood risk disclosure statement must be provided to the buyer before entering into a contract of sale. The form itself is being developed by the Maryland Department of the Environment, and sellers will be required to use it beginning July 1, 2027.

What the Disclosure Covers

The new form goes well beyond the two water-related questions currently buried in Maryland’s existing property disclosure statement (which, let’s be honest, ask about basement dampness and roof leaks and not much else). Under HB 200, sellers must disclose:

- Whether the property sits within a designated special flood hazard area or a moderate-risk flood hazard area;
- Whether federal law requires flood insurance on the property;
- Whether the seller has received financial compensation from a federal agency for flood damage;
- Whether the seller currently carries flood insurance; and
- Whether the seller has knowledge of flood damage from sources including heavy rainfall, coastal storm surge, tidal inundation, or river overflows.

If a FEMA elevation certificate is available for the property, the seller must provide a copy of that as well.

Why This Matters for Agents

For those of us working primarily in Montgomery and the surrounding counties, you might think flood risk is a coastal problem, something to worry about “over there” on the Shore. Think again. Between the Potomac River corridor, Rock Creek tributaries, and an increasing number of FEMA-mapped flood zones in suburban neighborhoods, flood risk is very much a local issue. And for clients buying vacation homes on the Bay, a market many of you serve, the disclosure will be front and center on virtually every transaction.

From a practical standpoint, agents should begin thinking now about how this disclosure fits into the listing and contract process. The form must be delivered before a buyer enters into a contract, which means it cannot be an afterthought tacked on at the home inspection stage. If you’re listing a home along the Potomac or helping a client sell a Bay-front property in Calvert or St. Mary’s County, work with sellers early to gather the necessary information. Buyer’s agents, especially those guiding weekend-house hunters toward waterfront properties, should flag any missing disclosures before their clients sign on the dotted line.

The Bottom Line

Flood disclosure laws already exist in roughly 30 other states, so Maryland is catching up rather than breaking new ground. But for agents operating here, this is a meaningful shift. The days of a buyer’s flood risk education consisting entirely of “you might want to Google that” are numbered. Prepare accordingly, and your clients, buyers and sellers alike, will thank you.



About the author (drafted with the assistance of AI): Erin August is an Attorney in the Real Estate Department at Shulman Rogers, P.A. Barred in Maryland, D.C. and Virginia. She was born in Washington, DC and raised in Montgomery County, Maryland, where she resides with her husband and son.

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A BUSINESS BUILT ON TRUST AND ALIGNMENT

BY LAUREN REESE
PHOTOS BY RYAN CORVELLO

Jennifer Lindsay has spent her entire career in an industry most people only think about when they have to. Insurance is often reactive, transactional, and misunderstood. But for Jennifer, it has always been something more intentional.

From the beginning, she saw it as a space where thoughtful guidance could make a real difference.

“I’ve always believed that people deserve to understand what they’re buying,” Jennifer shares. “Insurance shouldn’t feel confusing or rushed. It should feel clear and tailored.”

That mindset has guided her for decades, shaping a career defined not by quick transactions but by long-term relationships and steady, trusted advice.

From Foundation to Ownership

Jennifer’s path into the industry started in a place uniquely suited for it. While attending Trinity College in Hartford, Connecticut, then considered the insurance capital of the United States, she had the opportunity to interview with Aetna Life & Casualty. That moment opened the door to a 14-month training program that would ultimately launch her career.

Through rotations in claims, underwriting, marketing, and operations, she gained a comprehensive understanding of how insurance truly works behind the scenes. It was not just theory. It was hands-on experience that gave her a well-rounded perspective early on.

“I was fortunate to see the full picture right away,” she explains. “That foundation still shapes how I advise clients today.”

Over time, that experience evolved into something more entrepreneurial. In 2019, Jennifer made the decision to open her own Goosehead Insurance agency, stepping into ownership with both confidence and a clear vision for how she wanted to serve clients.

As the agency grew, so did the importance of surrounding herself with the right people. Partnering with Seth McGuire enabled them to build a larger office, expand their team, and foster a culture in which everyone supports one another. Whether celebrating successes together or navigating unexpected challenges, they knew they had the bench strength to keep serving clients at a high level.

“Strong support systems matter,” Jennifer says. “In business and in life, you can’t do it alone.”

Building a Business That Works for the Client

Today, Jennifer is the President-Elect for MetroBethesda Rotary and also serves as a Board Member for our Condominium Association. She leads the Goosehead Insurance – Lindsay & McGuire Agency, with offices in Bethesda, Maryland, and Burke, Virginia. What began as a single agency has now grown into a collaborative partnership, co-owned with Seth McGuire.

The two agencies began working together over a year ago, quickly recognizing a natural alignment in both values and approach. The decision to merge was not just about growth. It was about creating something stronger together.

“It became clear that we could build something better as partners,” Jennifer explains. “We’re able to share responsibilities, grow the business, and support each other in ways that are hard to do alone.”





“WHEN WE’RE INVOLVED UPFRONT, WE CAN IDENTIFY POTENTIAL CHALLENGES BEFORE THEY BECOME ROADBLOCKS. THAT MAKES THE ENTIRE TRANSACTION SMOOTHER FOR EVERYONE.”

There is also a family element woven into the business. Jennifer’s husband, Steve, joined the agency in 2022 after a long career in the insurance industry. Their shared experience allows them to approach challenges with both perspective and balance.



Together, the team operates with access to more than 50 insurance companies, supported by Goosehead’s national network and customer service platform. But what truly sets them apart is not the number of carriers. It is the philosophy behind how they use them.

“We work on behalf of the client, not the insurance company,” Jennifer says. “Our job is to find the right fit, not the easiest option.”

A Partner in the Transaction

For top-producing Realtors, Jennifer’s role extends far beyond providing quotes.

Insurance, she explains, is often one of the most overlooked factors in a transaction, until it becomes a problem. Issues like claims history, roof condition, flood exposure, or insurance scoring can surface late in the process and delay closing if not addressed early.

“When we’re involved upfront, we can identify potential challenges before they become roadblocks,” she says. “That makes the entire transaction smoother for everyone.”

Her approach is rooted in communication and consistency. Many of her clients come through referrals from Realtors and lenders, and she takes that responsibility seriously.

“Our goal is to support the relationship that brought the client to us,” Jennifer explains. “We’re here to strengthen that connection, not compete with it.”

That long-term mindset has helped her build a business centered on trust, where relationships extend well beyond a single transaction.

Life Beyond the Office

While Jennifer’s professional life is built on structure and clarity, her personal

life is filled with connection, travel, and community involvement.

She and her husband Steve share not only a business, but a long history that began while working on catastrophe claims together in Houston. Today, their lives are shaped by both family and shared experiences.

Their daughters have followed their own paths, each in meaningful and unique ways. Mary, a graduate of American University, works in public health on a federal government contract and lives in Washington, D.C., with her husband, Wil. Sophie has taken a different direction as a fire suppression engineer, a career Jennifer finds both fitting and amusing, given their background in insurance.



While traveling through Croatia, Slovenia, and Bosnia and Herzegovina, our GPS took us on an unexpected detour to Željava Air Base—a massive Cold War underground military complex built to house MiG-21 fighter jets. A fascinating piece of history... and a reminder to stay on the marked paths, as landmines from the Croatian War of Independence still remain in the surrounding forests. Thankfully, our adventurous friends made it back safely!



“I always laugh a little,” she says. “Two insurance professionals raising someone whose job is to stop fires.”

Family time remains a priority. One of Jennifer’s favorite memories is a recent trip to Ireland with 15 extended family members. The highlight was not just the destination, but the fact that everyone returned home still getting along.

Outside of travel, Jennifer enjoys spending time at their Ocean City condo, staying active in Rotary and Rotary Means Business, and contributing to causes that matter to her community. Through MetroBethesda Rotary’s Foundation, she helps evaluate both local and international initiatives seeking support.

She has also been involved in events like MetroMoveFest, a community fitness festival designed to bring people together through movement and shared experiences.

At home, Bruno continues to bring his own lively energy to the family, while Gus, who recently passed away, will always remain a beloved part of their story.

Looking Ahead

As Jennifer looks toward the future, her focus remains steady. Growth is important, but it must be intentional.

She is committed to continuing to build the Lindsay & McGuire Agency while mentoring the next generation of insurance professionals. Developing agents who want long-term careers, not short-term wins, is a priority she takes seriously.

Her guiding word this year is “ALIGN,” a concept that reflects both where she is and where she is going.

“Alignment matters,” she says. “Between your business, your partners, and your clients. When everything is aligned, things work better.”

It is a philosophy that resonates not just within her own business, but with the Realtors and professionals she partners with every day. 🏡

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KELLY Jackson

BY AMELIA ROSEWOOD
PHOTOS BY RYAN CORVELLO



Mastering Markets & Building Trust

Sometimes the path into real estate begins with inspiration. For Kelly Jackson, it began with frustration.

After relocating from Pittsburgh to the Chicago area as a newlywed, Kelly and her husband had two disappointing experiences with Realtors. She remembers thinking, “I could do that job better.” What started as a passing comment turned into a plan. She told her husband she would become a Realtor when she retired.

About a year later, she did exactly that.

Now in her sixth year serving the Washington, D.C., Maryland, and Virginia markets with Samson Properties, Kelly brings a level of organization, advocacy, and

discipline that reflects both her academic background and her personality. Friendly, direct, and highly approachable, she has built a \$25 million business anchored in one principle: put clients first, always.

Built on Education & Structure

Born in Pittsburgh, Kelly’s professional foundation began far from real estate. She earned a bachelor’s degree in biology and a master’s degree in nursing administration. Early in her career, she worked in corporate America, writing curriculum for a nursing education program at the University of Illinois in Chicago.

That role required precision, structure, and the ability to communicate complex information clearly. “I had to be super organized and focused,” she says. Those skills followed her into real estate, shaping how she manages contracts, timelines, and negotiations.

Her academic background also made her a natural communicator. Blogging, education-based marketing, and breaking down complicated processes for clients come naturally to her. Organization is not just a skill. It is a system she lives by.

Thriving Across Markets

Kelly began her real estate career in Chicago in 2002 and has since worked successfully in three separate markets across the country. In an industry that is famously hyperlocal, that distinction sets her apart.

“Not too many agents can go from market to market

and be successful,” she says. Yet she has repeatedly entered new regions, learned the nuances, built networks, and thrived.

Last year, she closed 31 transactions totaling \$25 million in volume. This year, she projects \$40 million. Along the way, she has earned recognition, including the RE/MAX Circle of Legends in earlier chapters of her career, as well as numerous other accolades.

Her adaptability is not accidental. Kelly considers herself a lifelong learner. As the industry evolves with AI, data-driven marketing, and changing regulations, she refuses to stagnate. “When real estate changes, I adapt,” she says. That commitment to staying ahead of trends keeps her competitive in a rapidly shifting landscape.

She is currently building a team within Samson Properties, with a vision to place agents strategically throughout D.C., Maryland, and Virginia to serve markets effectively without overlap. Her goal is a lean, highly intentional team rooted in collaboration and advocacy.

An Advocate at Heart

For Kelly, the most fulfilling moments in real estate are not the closings themselves but the expressions on clients’ faces.

She works frequently with first-time sellers who are





“Treat it like a business. Wake up every day and figure out who you can help. No one is coming to rescue you.”

shocked by the equity they have built over time. She often assists military service members as their boots on the ground when they can be here physically to house hunt or prepare their homes for sale. She also guides first-time buyers who never believed homeownership was possible. “Seeing those faces really keeps me going,” she says.

Her approach is rooted in advocacy. She sees her role as going to bat for clients even when it may not be the most convenient route for her personally. “You have to put your clients above yourself,” she explains. “I consider myself an advocate for my clients always.”

Family First, Always

While her production numbers are impressive, Kelly’s proudest role is at home.

She and her husband are celebrating 31 years of marriage. Together they have three children. Their oldest lives in Austin, Texas. Their daughter is a teacher at Belvedere Elementary in Falls Church. Their son, who has special needs, lives at home

and works one day a week at Joint Base in Arlington.

Family life is active and joyful. The Jacksons are self-proclaimed foodies who love gathering around meals, hosting barbecues, and entertaining friends. Live sports are a serious passion. Football and basketball games are regular outings, and attending the Final Four and the Super Bowl is on Kelly’s bucket list.

Travel is another shared love. They have visited most of the fifty states and continue to explore new destinations together.

Kelly’s admiration for sports extends beyond fandom. She draws inspiration from Kobe Bryant’s Mamba Mentality, a philosophy centered on discipline, self-

improvement, and relentless focus. That mindset influences both her business and her personal goals.

She is also involved with The Arc of Northern Virginia, which supports families and individuals with disabilities, a cause that holds deep personal meaning.

Looking Ahead

In the next five to ten years, Kelly plans to continue selling real estate while expanding her leadership footprint. She hopes to become a national speaker in the industry and perhaps even deliver a TED Talk.

Her advice to aspiring top producers reflects her disciplined approach. “Treat it like a business,” she says. “Wake up every day and figure out who you can help. No one is coming to rescue you.”

For Kelly Jackson, real estate is not just a profession. It is a platform for advocacy, education, and disciplined service. 🏠



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[ANA DUBIN]

People Over Property

BY AMELIA ROSEWOOD
PHOTOS BY RYAN CORVELLO

Energetic, confident, and deeply empathetic, Ana Dubin has built her reputation by putting relationships at the center of every transaction. Clients quickly realize that working with her means having someone in their corner who refuses to settle for the bare minimum. If the right home isn't available, she searches harder. If a deal hits a roadblock, she finds a solution. Her philosophy is simple and unwavering: **PEOPLE ALWAYS COME FIRST.**



exposure quietly planted the seeds for a future career, even if she didn't realize it at the time.

After graduating from the Academy of the Holy Cross in Kensington, Ana went on to Cabrini University outside Philadelphia, where she earned a bachelor's degree in Information Technology. Her first career began in the tech world, working in software implementation and training.

But the housing crash of 2009 would change her direction.

A Front Row Seat to the Market

When the market downturn hit, Ana stepped away from technology to help her parents' construction business full-time. Builders were renegotiating contracts, margins tightened, and the industry shifted almost overnight.

Instead of discouraging her, the experience gave her a deeper understanding of

That approach has helped Ana become one of the top producers at RE/MAX Realty Group in North Potomac, where, as a member of the Dart Homes team, she personally closed 57 transactions totaling \$37 million in sales volume last year. She expects to surpass \$40 million in volume this year, continuing a steady rise built almost entirely on relationships, referrals, and a relentless work ethic.

But long before the numbers, there was a foundation built by a family.

From Immigrant Roots to Real Estate

Ana was born and raised in Silver Spring, Maryland, the daughter of Portuguese

immigrants who arrived in the United States as teenagers, determined to build a better life. She became the first in her family to be born in the United States and the first to graduate from college, a milestone that held deep meaning for everyone in her family.

Her parents eventually built a successful concrete foundations company from the ground up, a business that worked on residential developments across Maryland, including projects for builders like Centex, Toll Brothers, and MidAtlantic Custom Homes.

For Ana, construction sites and floor plans were a normal part of childhood.

"I lived surrounded by floor plans at all times," she recalls.

Stopping by job sites with her father before or after school became routine, and walking through newly finished homes sparked an early fascination with how they came together. That



how the housing market works in both strong and challenging cycles.

She watched as foreclosures and short sales flooded the market in the years that followed, and that perspective ultimately shaped how she would approach real estate later.

By 2015, the idea of becoming licensed had begun to take shape.

Ana's family already had strong connections throughout the building trades. She and her younger sister, Monica, decided to pursue real estate licenses, hoping it might help them identify investment property opportunities.

Ironically, they still haven't flipped a single house. Instead, Ana discovered a career she genuinely loved.

Learning the Business the Right Way

Ana became licensed in August of 2015 and

immediately joined a team to thoroughly learn the mechanics of the industry. A self-described perfectionist, she wanted to understand every detail of the transaction process before building her own momentum.

She began on Bob Myers' team and later joined Nathan Dart's team in 2021, where she continues to work today.

Starting her career in a balanced housing market turned out to be one of the best possible training environments. Homes often stayed on the market for 60 to 90 days, negotiations were common, and transactions required careful attention to contingencies.

"Learning in that market forced me to understand every piece of the transaction," she explains.

Today, that foundation gives her an edge when navigating complex negotiations for her clients. Her approach

is hands-on and proactive. When inventory is limited and buyers have a specific neighborhood in mind, she does not simply wait for something to appear.

"I'll prospect directly to homeowners if that's what it takes," she says.

To Ana, setting up an automated property search is only the beginning. Real service requires creativity, persistence, and problem-solving. Over the years, she has built an extensive network of trusted vendors and contractors who prioritize her clients because of the strong relationships she has cultivated.

"I set standards for myself that some people might consider impossibly high," she says. "But when you're helping someone with the largest investment of their life, there's no other way to approach it."

Life Beyond the Listings

Ana's family remains the core of her world. She

continues to work in her family's business, feeling grateful to have a fulfilling career. Inspired by her parents' steadfast work ethic, she aims to set that same example for the most important person in her life.

Her son Logan was born in 2009, and she explains that providing him the very best life is her main motivation. Now 17 and beginning to think about college, he has dreams of becoming a sports agent representing professional athletes.

When Ana reminded him that only a small percentage of agents reach the highest levels of success, his response made her laugh.

"You mean kind of like successful realtors?"

The family also shares their home with two dogs: a 140-pound Rottweiler named Iron Mike Tyson and a 70-pound Olde English Bulldogge and Boxer mix named Leo. Both insist on starting every morning with an energetic game of fetch.

Whenever possible, Ana and her family escape to Deep Creek Lake, a place they discovered in 2013 that has become their favorite getaway. Summers are spent boating, and winters are filled with skiing, while trips with friends and family have slowly turned the area into a shared retreat.

Ana also has a creative side that surprises many people. She has a talent for wheel-thrown ceramics and even considered attending art school at one point. Today, she keeps a small pottery

studio at home and hopes to return to it more regularly.

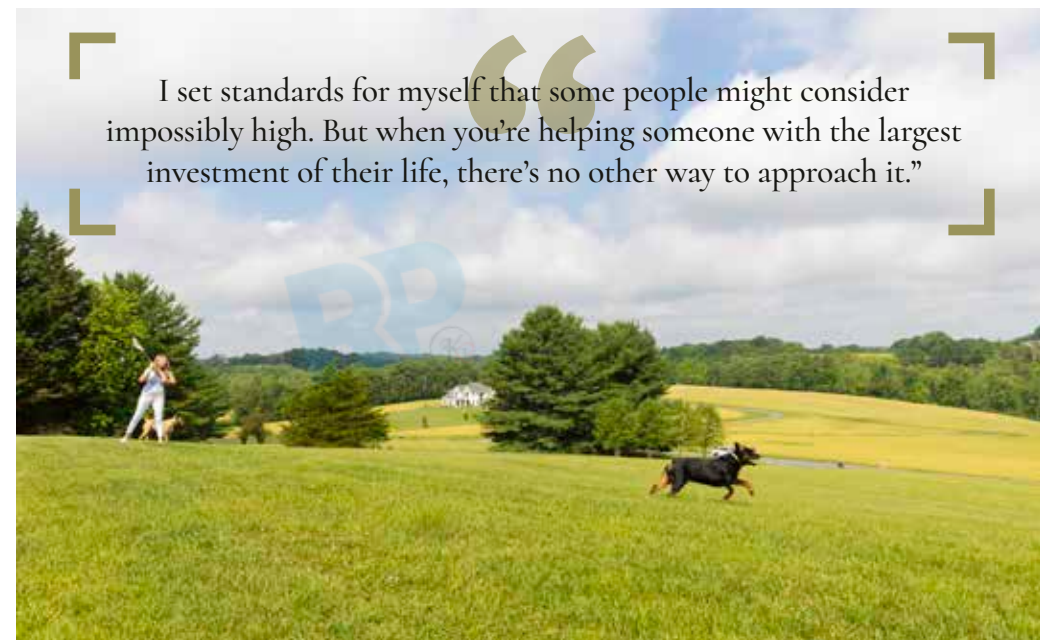
Looking Ahead

Ana and her team support several charitable initiatives, including the 4 Season Giving Tree, which helps families during the holidays and beyond. They also participate regularly in fundraising events organized by Mortgage on a Mission.

As her career continues to grow, Ana remains grounded in the principle that has guided her from the beginning.

"People over property."

For her, real estate has never been about transactions. It is about helping people create the next chapter of their lives and making sure they feel supported every step of the way. 🏡



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TOP 100 STANDINGS - BY UNITS

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RANK	NAME	OFFICE	SELLING #	SELLING \$	BUYING #	BUYING \$	SALES	TOTAL \$
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