

MEET OUR 22 HONOREES

THE DAILY RECORD

REAL
ESTATE
MATTERS

- ✦ Selling to millennials
- ✦ Keynote speaker: Creig Northrop
- ✦ Full program guide
- ✦ Investing in Md. real estate

Letter from the publisher



We are pleased to present our 2018 Real Estate Matters honorees to you and to celebrate the critical role the real estate profession plays in making our hometowns and our state vibrant and prosperous.

Many of the 22 men and women we are recognizing are familiar names to you. Some are not. But all of them share a deep commitment to the highest values and standards of their profession and to serving their clients and their communities. You will find profiles of our honorees inside this

publication.

The real estate industry plays a vital role in our state's economy. Marylanders are among the best-educated and most affluent citizens in the nation, and home ownership is an important part of our lives. The home ownership rate is more than 65 percent in our state, and with a median home value of more than \$314,000, home ownership is the most important investment many of us ever will make.

And it's not just an economic factor. Home ownership has been part of the American Dream for generations, and it provides an emotional and

cultural foundation for our lives as well.

The categories of recognition for Real Estate Matters reflect the evolving roles that real estate professionals play.

In keeping with the industry's tradition of training and growth, we are proud to present two educational seminars. The first takes a look at investing in today's Maryland real estate market; the second examines how to reach millennial homebuyers. Each seminar is moderated by an experienced industry veteran, and our panels are full of insightful and innovative leaders in the field. Our program guide inside this publication will tell you more about each of them.

Finally, we are pleased that Creig Northrop is our keynote speaker. His track record in the industry is unparalleled, and his drive to build one of the top teams in the nation is a fascinating story that he will share.

We want to thank our presenting sponsor, Universal Title, for working with us to plan Real Estate Matters. And we also hope you'll go to TheDailyRecord.com for all of the business, government and industry news you need to help you succeed in today's complex world.

Suzanne Fischer-Huettner, *Publisher, The Daily Record*

TABLE OF CONTENTS

LETTER FROM THE PUBLISHER	2
KEYNOTE SPEAKER: Creig Northrop	3
PROGRAM GUIDE	4-5
SELLING TO MILLENNIALS	6-7
INVESTING IN MARYLAND REAL ESTATE	8

Broker/Owner of The Year

REGGIE BUTLER , Envision Realty	9
MARK DAVIS , RE/MAX One	10
DIANE MAHAFFEY , Keller Williams American Premier Realty	10

Distinguished Real Estate Agent

SUZI PADGETT , Long and Foster Real Estate, Columbia	11
BOB SIMON , Long and Foster Real Estate Inc.	12

Good Neighbor

KRIS GHIMIRE , Ghimire Homes	13
TIMOTHY LANGHAUSER , Compass Home Group of Keller Williams American Premier Realty	14
TINA NASH , Nash Homes Real Estate	14
STACY PATTERSON , eXp Realty	15
JAY PIERORAZIO , Keller Williams Delmarva	1

Integrating Technology

JOSEPH SACHETTI , SURE Group of RE/MAX Sails, Inc.	16
CHI YAN , The Chi Team at Keller Williams Legacy Metropolitan	17

Real Estate Agent of the Year

ALYCE DAILEY , The Dailey Group of Keller Williams Gateway	18
JOEL FELDMAN , The Horizon Group of Keller Williams Delmarva	19
MEL GOLDEN RE/MAX Realty Group	19
LAURA SNYDER , Laura Snyder Home Group of Keller Williams American Premier Realty ...	20
JEFF WASHO , Jeff Washo Team of Berkshire Hathaway	20

Rising Star

KRISTIN BRILLANTES , Keller Williams Integrity	21
ZACK BRYANT , Northrop Realty, A Long & Foster Company	22
BENJAMIN GARNER , Berkshire Hathaway Homeservices PenFed Realty	22
JESSICA NONN , RE/MAX Sails	23
AMANDA WOLINSKI , RE/MAX First Choice & Chesapeake Custom Properties	23

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CREIG NORTHROP

Keynote Speaker

Creig Northrop is used to being at the top.

Since launching in 2000, The Creig Northrop Team of Long & Foster Real Estate has been a powerhouse, not only regionally but nationally. In 2017 the company was tops in the nation in sales volume, according to real estate consultant group Real Trends. Northrop's team also achieved that distinction in 2011 and 2010.

Now operating as Northrop Realty, A Long & Foster Co., Northrop is transitioning his business from a team to an independent brokerage with an eye toward future expansion. The business plans to open offices in Pennsylvania, Delaware and Virginia by the end of the year. The Clarkesville-based firm currently has five offices in Maryland, including Silver Spring, Timonium and Annapolis.

"I think it's more (about) opening more doors for more people," Northrop told The Daily Record last month.

As a Long & Foster team, Northrop was limited to operating five offices. Expanding the geography the firm serves allows the company to sell more homes. One area where the move will particularly help, Northrop said, is with finding property for investors from out of the area.

"We look like a heck of a deal here (compared to New York or California)," he said.

There's also more business to be garnered in finding homes for residents moving to the Mid-Atlantic region. Northrop Realty has already opened a relocation department to help facilitate those transactions.

"It allows (agents) more expansion in areas where (customers are) moving to," Northrop said.

Northrop has been at the industry forefront in harnessing new technologies, such as social media, to serve his customers. And he invests heavily in training for his agents and sales professionals, making sure they are equipped with the latest information and thinking in the industry.

Transforming into an independent brokerage provides him with the freedom to start NorthropU. The program, in partnership with the Frederick Academy of Real Estate, will focus on training the next generation of real estate agents. Course titles at NorthropU include The CEO Mindset, Setting Up an LLC or S-Corp, and Salesforce Lightning and Listing Lead.

A 1989 graduate of the University of Maryland, Northrop is a dedicated Terps fan who enjoys sports and spending time with his family. He also operates Northrop Realty, an independent brokerage in Florida.



REAL ESTATE MATTERS

March 9, 2018

10 a.m. to 6 p.m.

BWI Hilton, 1739 W Nursery Rd.
Linthicum Heights



REAL ESTATE MATTERS

The day includes a morning session focused on investing, a keynote speaker over lunch, and an afternoon session focused on the effect of millennials on the real estate business, followed by our awards celebration.

Keynote Speaker Creig Northrop

Creig Northrop is president & CEO of Northrop Realty, A Long & Foster Company. He will discuss how a family-owned and operated business, three generations strong, was recognized as the No. 1 team in the nation three times. Creig will also provide insight on why the vision to take Creig Northrop Team to Northrop Realty, A Long & Foster Company and full-service brokerage, works in 2018 under the culture built for the last 18 years, and he will share his broader insights on trends in the real estate industry.



Schedule

10:00 – 10:30 a.m. Registration

10:30 a.m. – 12:00 p.m.

Investing in Today's Maryland Real Estate Market

12:00 – 12:30 p.m. Break

12:30 – 1:30 p.m. Lunch & Keynote: Creig Northrop

2:00 – 3:30 p.m.

Millennials Want to Purchase! How Do You Reach Them?
What Do They Want in Real Estate?

3:30 – 4:00 p.m. Break

4:00 – 6:00 p.m.

Awards and cocktail reception/networking

Supporting Sponsor

Caring Transitions Baltimore Metro
Chesapeake Bank of Maryland
Northrop Realty, A Long & Foster Company

Presented by



Investing in Today's
Maryland Real Estate
Market

Moderator

Tina Beliveau

Tina Beliveau is the managing director of Keller Williams Legacy, the most productive real estate office in Maryland and the fastest-growing franchise in Keller Williams history. She is also the founder of The Beliveau Group, one of the most productive real estate teams in Baltimore. A Baltimore native, Tina holds a bachelor's in Mass Communication & Advertising from Towson University. Tina has been featured on WBAL News and has been recently awarded as a GBBR Community Service Award Winner (2017), Smart CEO Award Winner (2016), and Daily Record 20 in their Twenties Winner (2015).



Millennials Want to
Purchase!

Moderator

Kymber Menkiti

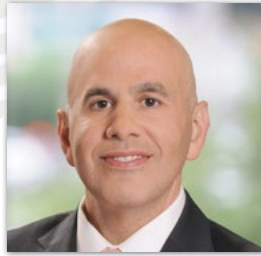
Kymber Menkiti has built a dedicated and passionate team of real estate professionals who assist Menkiti Group clients in meeting their real estate goals. Under Kymber's leadership, the residential sales team has assisted over 1,000 homebuyers and has brokered the sale of over \$700 million in residential real estate. The team has been recognized internationally as among the top teams within Keller Williams. Most recently, Kymber has pivoted her growth orientation into a new role as the Maryland/DC regional director. She holds a GRI designation in real estate and also earned two master's degrees in Social Work and Law and Social Policy from Bryn Mawr College.

PANELISTS



Jason Balin

Jason Balin is co-founder of Hard Money Bankers, an active investor and private lender who is known as an expert on local market conditions. He has been involved in over 2,000 real estate transactions and is responsible for much of Hard Money Bankers growth since 2007. Jason has been featured as a speaker on many radio and internet shows. Jason, with his business partner Chris Haddon, is the co-author of "The Whiteboard," an Amazon No. 1 bestseller.



Dino C. La Fiandra

For over 22 years, Dino's law practice has focused on land use and real estate development – everything from pre-concept planning and analysis to the issuance of occupancy permits. Dino has guided countless real estate developers, business owners, property owners, builders, tenants and other clients through those processes. Dino is a 1995 graduate of George Washington University's National Law Center. Prior to becoming an attorney, Dino worked as a budget analyst for the U.S. Department of Defense and as a policy analyst for the U.S. Departments of Health and Human Services and Transportation.



Matthew Mullen

Matt Mullen is the senior vice president and chief lending officer for Chesapeake Bank of Maryland, a community bank located in the Baltimore area. As a commercial lender, he has worked within the community bank arena for 15 years, providing hundreds of millions in financing for real estate projects, including owner-occupied and non-owner-occupied commercial real estate, multi-family and hospitality projects. Matt graduated from Salisbury University in 2001 with a B.A. in Political Science and from Maryland Banking School in 2016. He is the former president of the Board of Directors for Habitat for Humanity Susquehanna.

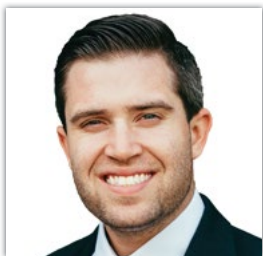


Benjamin L. Polakoff, Esq.

Ben Polakoff concentrates his practice in all aspects of commercial real estate law, including acquisitions and dispositions, land development, secured finance, entity formation and structure, leasing, construction, and property management. Ben regularly represents businesses, institutions, and individuals. Ben is a partner at the law firm Polakoff Sefret LLC, a boutique business law firm based in Baltimore. Previously, he owned his own law firm, Polakoff LLC, and was a partner in the law firm of Shapiro Sher Guinot & Sandler. He attended Emory University (B.A., 1995) and the University of Maryland School of Law (J.D., 1998).

2:00 – 3:30 p.m. Millennials Want to Purchase! How Do You Reach Them? What Do They Want in Real Estate?

PANELISTS



Zack Bryant

Zack Bryant began his real estate career in 2014 and found his passion. Since joining Northrop Realty, A Long & Foster Company, Zack has become the leader in sales among close to 100 other agents. He has sold over \$65 million in real estate and over 240 homes since 2015. He enjoys masterminding with other professionals, coaching, mentoring, and growing his knowledge in sales and real estate through training classes, books, and online content. He's always excited to chat with others who have a hunger for growth, and a commitment to succeed. Zack is a 2004 graduate of Boys' Latin School of Maryland, and 2008 graduate of Towson University.



MaryBeth Hyland

MaryBeth Hyland, founder of SparkVision, believes that when you connect people through purpose, there's no limit to what they can do. Her organization helps multi-generational teams to identify the gap between their current and ideal culture. Grounded in her B.A. in Social Work and M.S. in Nonprofit Management, MaryBeth is sought after for her ability to create movements that resonate. In 2017, her company led groundbreaking research on thousands of High Achieving Millennials and their motivations and cultural preferences in the workplace. In 2018, she is sharing the results of that research with audiences across the U.S.



Glenn Younes

Prior to starting Corner Unit Media in 2015, Glenn Younes spent nearly 15 years in traditional media. Glenn hosted his national sports talk radio show at Sirius XM from 2006-2011, CBS Baltimore 2011-2014 and Clear Channel Washington D.C. & Fox Sports radio to start his career in 2002. Glenn also produced Ed Reed for Showtime / Inside the NFL in 2014 and 2015 and has served as The Ed Reed Foundation Executive Director for nearly a decade. He started out as an intern in a small market in Greenville, North Carolina, and learned how to be a director, producer, cameraman, editor, music – in other words, everything.



With millennials, social media is key to sales

Agents need to make process look 'easy, sexy and fun'

By Pete Pichaske | Special to The Daily Record

Perhaps not surprisingly, millennials pose special challenges for anyone trying to get them interested in real estate, say experts familiar with the age group.

Also unsurprising is their advice on the subject: Social media is vital.

"Social media is the driving force behind the demographic, for sure," said Zack Bryant, a Realtor with Northrop Realty, A Long & Foster Company and a 2008 graduate of Towson University.

"Social media, Instagram, Facebook – everything online," agreed Glenn Younes, founder and chief creative officer of Corner Unit Media, a boutique digital media firm based in Columbia. "Everyone lives online, and most of it is mobile."

Millennials, broadly defined as those who came of age early this century, are a sometimes ignored segment of the homebuying population. The popular conception is they are content to live in their parents' basement, or at least to rent an apartment, often because they are struggling with burdensome student loan debt.

Indeed, the under-35 age group has the lowest rate of home ownership in the nation: 36 percent, according to recent Census Bureau data.

However, that is a marked increase from the 34.7 percent just one year earlier, and the data makes them the fastest-growing age group in the market.

'The turnout tripled'

Millennials, in fact, are far from averse to investing in real estate, said Kymber Menkiti, director of sales for the Menkiti Group, a real estate services company based in Washington.

When the Menkiti Group began marketing its investment seminars to a younger age group, she said, the number of participants soared. "The turnout tripled," she said. "Almost the whole room was millennials."

Some younger people, she added, are even buying homes as an investment – renting out the property even as they continue to live in an apartment.

A personal connection is crucial for reaching the age group, Menkiti said. Her agency uses young

people, with whom millennials can identify, to tell their own homebuying success stories. "They think, 'Hey, this is somebody I respect as a peer, and they've been down this path,'" Menkiti said.

Pitching creative options for buying also helps, Menkiti said. For example, those who lack the money to buy on their own might consider buying with friends or their parents as investors.

Her company also uses "combined social networking" to reach millennials, Menkiti said, coupling the opening of a yoga studio or a happy hour at a trendy bar with a real estate pitch.

"We've been excited to see the engagement of this group," Menkiti said. "There are a lot of really great programs, a lot of opportunities in our area almost geared to them."

Bryant estimated that half of his customers now are millennials.

"Real estate is very trendy right now with them," he said. "They're seeing all the (television) shows, the stuff on A&E, Bravo, HGTV, the fixer-upper shows. . . . They're falling in love with the lifestyle."

While social media is a great tool for drawing in younger homebuyers and they have no trouble finding listings online, millennials tend to need more educating on the nuts and bolts of the business, Bryant said. That's largely because they have no firsthand experience with such basics as getting preapproved for mortgage loans and reaching out to a real estate agent.

Challenging but fun

Millennials can be more difficult to deal with than other homebuyers because of their inexperience, Bryant said, and also because they tend to be pickier. "Sometimes they don't know what their money can actually buy, they just know what they've heard and seen on TV," he said.

Also, they can be more reluctant to commit. "My approach is, let's find a house and if it's 80 percent of what you're looking for, you should take a shot because the market's competitive and there's very little inventory right now," Bryant said.

Millennials also can be more fun to work with, he said.

"They're more excited, their energy is a little more positive. And they really don't care how much experience you have, they just want you to be available when they want you."

The key to selling anything to millennials, Younes said, is to make it "easy, sexy and fun."

Real estate has a built-in advantage in that respect, he said, because it's inherently sexy.

"It looks good on social media," Younes said.

"Properties are beautiful, properties are sexy. You can post a really beautiful and eye-catching picture on Instagram and grab that young eyeball, which can then convert into a prospect and into a buyer."

To draw in the younger crowd, Younes recommended savvy content marketing -- using blogs, videos and other social media to sell real estate as an option. A real estate company with young people on its team, he suggested, would be wise to feature one of those people on social media rather than a more experienced older agent.

"The face of that 65-year-old established real estate agent might not be the person to put front and center to a 25- or 35-year-old audience," he said.

As for making the process fun, Younes said, millennials tend to be "timid" about any sort of adversity. They need to be talked through the process so it doesn't seem daunting.

In any event, the experts agree that millennials have unique qualities that pose unique challenges to real estate professionals.

"I'm not sure the standard ways of explaining that home ownership is the path to success and financial freedom is home ownership works with millennials," Younes added. "My guess is, as the real estate business morphs, they're going to have to figure out what triggers millennials to want to buy, whether it's independence or some sort of experiential trigger."





Experience, savvy matter in real estate investing

Navigating the complex regulatory, land-use environment is critical

By Pete Pichaske | Special to The Daily Record

Real estate experts have some advice for people thinking of investing in real estate: It's not as easy as it might seem, and the good times of the past few years won't last forever.

"There's a time to play offense and a time to play defense," said Jason Balin, a real estate entrepreneur based in Columbia and partner of Hard Money Bankers. "When there's a lot of opportunities, it's time to play offense – scoop up real estate, buy aggressively. But when it's time to play defense, which I do believe it's time now, you have to be a little more cautious."

Many investors, Balin warned, are ignoring signs that the last several years of ever-climbing real estate values, low interest rates and a huge inventory of affordable properties might be nearing an end.

"A lot of investors are falling into the trap of buying properties at the wrong numbers," he said. "They're buying too high, speculating, hoping that the market will continue to appreciate."

Today's market, Balin said, takes more experience and work, and a diversified approach. "You have to get a little bit more creative," he said. "You have to hit sellers before properties hit the market – maybe do direct mailing campaigns for sellers, maybe to auctions. ... It's just so much more competitive right now."

Investors still doing well, he said, are those good at marketing and realistic about the cost of renovations

and what they can sell a property for.

"Someone who's flipped 100 properties knows exactly what to do," he said. "But it can be hard for new investors to execute things perfectly."

'Doesn't get any easier'

Dino C. La Fiandra, a real estate and land use attorney with the Towson firm of Pessin Katz Law, agreed that the market is cyclical and what goes up eventually will come down. But, he said, Maryland real estate development is still "firing on all cylinders."

What investors need to know, however, is that the regulatory aspect of real estate investment – La Fiandra's specialty – is becoming increasingly complex.

"A long time ago, one of my mentors said something that stuck with me," La Fiandra said. "In real estate development, he said, 'It doesn't get any easier.'"

That maxim, he said, is certainly true today, as the layers of regulatory restrictions on land use – zoning, environmental, historic and more – multiply and grow more complex.

Too many investors focus on the transactional aspects of a project and neglect the regulatory aspects, La Fiandra said, which could hurt their bottom line.

He recommended assembling a team of advisers, including engineers, design professionals and, to help

with regulations, a land-use attorney, to investigate the project and keep it on track.

"Experience matters more now," La Fiandra said. "I don't know if (real estate investment) is riskier, or maybe there are just different risks. ... For sure, with more new regulations, there are greater regulatory risks."

Multiple layers

Benjamin L. Polakoff, an attorney with the Baltimore law firm of Polakoff Sefret who specializes in commercial real estate law, said new investors need to familiarize themselves with the multiple layers of state, county and municipal laws and regulations that govern real estate.

He said he has seen many projects that did not have the proper zoning or comply with building codes, "both of which are problems an investor needs to be aware of going into a deal."

Investors also need to be wary of properties that seem like a bargain, Polakoff said. "There is very likely to be a problem lurking below the surface that they better uncover before committing to the deal," he said.

"The internet has made so much information about real estate easily accessible that there are rarely true off-market deals anymore," he said. "Investors need to understand the range of problems that can arise."

Like La Fiandra, he recommended using experienced consultants to review investments.

Also like La Fiandra, Polakoff said the local real estate market might be "a bit overheated" but is generally stable. Local investors and developers have become more conservative in their transactions.

Maryland is "generally well-governed" fiscally, he added, which helps in real estate development, and the state trend of development and investment focused on employment centers of government, universities and hospitals "should serve Maryland well."

Professional investors

From a bankers' point of view, now is a fine time for investors, according to Matthew Mullen, chief lending officer at Chesapeake Bank, especially in commercial real estate.

"Banks want to have good, strong commercial real estate loans," he said. "They're the lifeblood of a lot of community banks."

Still, he said, investors need to demonstrate to potential lenders that they have a good business plan and can pay back the loan, are good managers, and are willing to put money of their own into the project in the form of a down payment.

Mullen said the inexperienced, first-time investors that proliferated before the recession a decade ago have largely been weeded out, and credit markets are considerably tighter than they were then.

"I think people understand now this is not for everybody," he said. "I think we see a more professional investor today."



BROKER/OWNER OF THE YEAR

REGGIE BUTLER

Envision Realty



Reggie Butler takes pride in the knowledge that his 5-year-old, full-service brokerage firm, Envision Realty, and its employees spend a lot of their energy helping the communities they serve, in addition to buying and selling homes. Butler believes his philanthropic business model sets it apart from other brokerages.

"We not only want to represent homebuyers and sellers, but we are here to serve our community. Through our various grass-roots initiatives, we have raised money for many worthy causes, such as breast cancer research, Boys and Girls Clubs, feeding the hungry, and homeless shelters, and have participated with many other charitable organizations," he says. "One of our sayings is, 'There is no I in team, but a we in us.' We believe that it takes a team effort to serve our clients and communities."

The Envision Foundation donates part of

every sales commission to support charitable programs with furnishings for emergency and transitional housing, clothing, child care, employment counseling and job placement, and more, Butler says.

Envision's region is Washington, Maryland, and Virginia. Most of its business, Butler says, is in Prince George's, Anne Arundel, and Calvert counties. Envision is based in Upper Marlboro.

Butler, who has a bachelor's degree from Salisbury University, started his real estate career as a broker with EOP Real Estate in 2001.

"The key to our success at Envision has been focusing on community and relationships," Butler says. "We work with community activists while also working with lenders, title companies, and other real estate professionals."

MARK DAVIS

RE/MAX One



Mark Davis has taken a service-first approach to developing his team, introducing a weekly educational, support and training program for all his agents.

Has it paid off? Recent data indicates that RE/MAX One One has taken a substantial chunk of the southern Maryland real estate market, listing seven out of 10 transactions in Calvert County over one recent period.

Since RE/MAX One One opened in January of 2012 with four agents in a single location, the agency has grown to one with about 150 agents in five offices, Davis says.

The key to that success is simple: "Consistent hard work," he says. "Being able to put myself in the shoes of others and then try at all times to treat everyone better than how I would like to

be treated if I were in their shoes."

Davis also is the managing member of the law firm of Davis, Upton & Palumbo, LLC and Maryland Trust Title & Escrow, LLC.

He serves as board president of the Calvert Memorial Hospital Foundation "and throughout the year has sponsored and participated in so many events in southern Maryland that I couldn't name them all," says Davis Upton associate Denise Bowman.

It's all part of helping better the community and his industry, Davis says.

"I hope I have been able to make a positive difference in the lives of our employees and agents and hope to have helped raise the level of professionalism within the real estate community," he says.

DIANE MAHAFFEY

Keller Williams American Premiere Realty



Diane Mahaffey sets high standards for her employees at Keller Williams American Premier Realty.

"I run a real estate brokerage, and as the broker, I make sure our agents are educated and have the personal skills to do a great job for their clients," says Mahaffey, who started her real estate career as an agent in 1989. "We don't just sell homes; we change lives. We operate with professionalism and integrity at all times."

Chris Perry, team leader and CEO of Keller Williams American Premier Realty, says Mahaffey has developed one of the top brokerages in Harford County by putting her employees first. "She believes in developing real estate professionals of all ages and skill levels to be compliant, successful, growth-minded, and focused on the community," Perry says.

Mahaffey works hard to give back to her community, helping to support the Harford Family House, a transitional housing facility for homeless families, since 2006.

"Fortunately, our brokerage has attracted like-minded, high-minded people who take pride in making an impact in our community," she says. "I believe that if you take others with you on your journey to success, it is a much sweeter ride."

She also traveled with her leadership team to Katy, Texas, in 2017 after Hurricane Harvey struck to help residents there clean the mud and debris from their flooded homes.

"I have a personal strive-for-five mission," Mahaffey says. "I try to complete five random acts of kindness every day."



DISTINGUISHED REAL ESTATE AGENT

SUZI PADGETT

Long & Foster Real Estate, Columbia



As vice president and branch manager of Long & Foster's Columbia office, Suzi Padgett oversees 230 professionals in an office that has consistently ranked as the company's top branch in the region.

The office helps more than 1,000 families each year to achieve their real estate goals, she says.

All told, in her 30 years of managing real estate offices, Padgett says she has trained and managed more than 1,800 sales associates in central Maryland and been involved in more than 15,000 transactions.

"Throughout the local industry I have the reputation for being at the center of problem-solving, to advocate for buyers, sellers and the agents that work for me," she says.

Padgett is deeply involved in the local community. She is board president of the Columbia Festival of the Arts, a board member of the Bright Minds Foundation and immediate past president of the Howard County Association.

She has received numerous industry awards as well and has held leadership roles on the board of directors for Maryland Realtors and Howard County Association of Realtors, the latter as president.

She says she has tried to live her life based on three lessons learned from her mother:

"You have to think about other people first," she says. "Whatever you do, only get out of it what you put into it ... (and) no matter how difficult things are, or what you are faced with, remember that it could always be worse."

BOB SIMON

Long & Foster Real Estate Inc.



Bob Simon has enjoyed success since he joined Long & Foster in 2004, winning the Maryland Association of Realtors Rookie Realtor of the Year Award only three years later.

He has been a consistent top producer with the company and a national top producer recognized by the Realty Alliance Sales Award, signifying being in the top 5 percent of residential sales professionals in North America, four separate times.

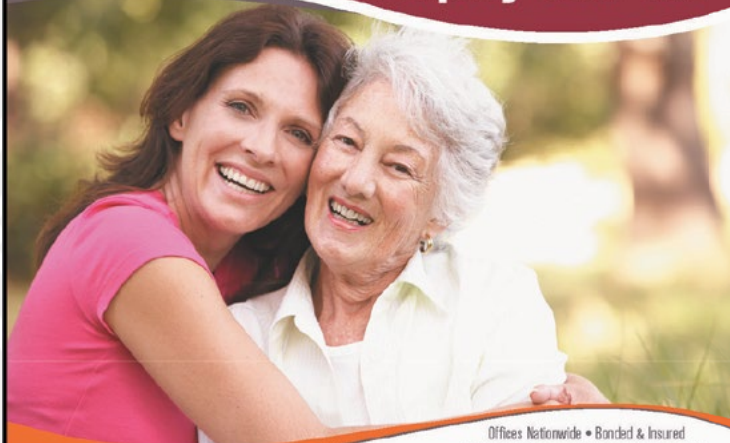
"My philosophy is simple," Simon says. "Concentrate on servicing your clients correctly and the rest will fall into place. I have a strong belief in the value of treating all parties honestly, fairly and with respect. It is my conviction to maintain the responsibilities and timetables outlined in a contract of sale while being a creative

problem-solver and clear communicator in all real estate dealings."

Simon has sought to give back to the community, too. He has worked with Habitat for Humanity, both locally as well as making trips to Louisiana to help residents rebuild after the destruction of Hurricane Katrina. He is a trustee with the Greater Baltimore Board Charitable Foundation and an avid fundraiser for several local charities, including Greater Maryland Heart Walk and College Bound scholarship programs.

Simon also generously shares his expertise with his colleagues, notes Long & Foster's Jay Weitzel. "He is always willing to assist other agents, newer and experienced, with advice on the many situations that can arise in a transaction," Weitzel says.

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GOOD NEIGHBOR

KRIS GHIMIRE

Ghimire Homes



Kris Ghimire's leadership will soon create a Baltimore home for those who value the Nepali culture and language.

Born in Nepal himself, Ghimire led the campaign to establish the first Nepali American Cultural Center in Baltimore. It raised a half million dollars in the fall of 2016 and also purchased the historic Bonaparte Mansion for the center.

"More than 10,000 people who speak Nepali live in Baltimore who have no place to worship or teach their children Nepali language and culture," Ghimire says.

It will host yoga and meditation programs, a language school and summer camp for children. And it will be open to everyone, not just Nepali people.

Ghimire, a Realtor/broker at Ghimire Homes, earned bachelor's and master's degrees

from the University of Maryland, Baltimore County and has been in real estate since 2008. Previously, he was president and CEO of the Ghimire International Mortgage Corporation.

In the first year of his brokerage, the team helped more than 100 families and closed more than \$19 million in sales. The past three years it has closed more than \$20 million in sales.

Ghimire has sought to build a reputation for customer service to Baltimore residents and especially immigrants seeking home ownership.

"I always thought that giving back and getting involved and helping people is very important in life," Ghimire says. "It's not always about selling and being a No. 1 agent. It also requires being a good person and, to me, that goes hand in hand."

TIMOTHY LANGHAUSER

Compass Home Group of Keller Williams American Premier Realty



Timothy Langhauser never forgets that he has children looking up at him.

The founder and team leader of Compass Home Group of Keller Williams American Premier Realty hopes that his actions cause a ripple that will touch someone else.

"I do it for their world, and I do it to plant the seed in them that service, grace and humility are really the only gifts that we have in this world," he says.

When he started organizing his first RED Day in 2014 -- a Keller Williams day of community service in May -- his team organized one of the largest field day operations ever at two Baltimore city schools. The next year, they raised over \$13,000 to complete the volunteer projects needed at Harford Family

House, including building handicap ramps, landscaping and other projects.

Then when Christmas came, his team made sure every child living at the Harford Family House received a brand new bike. They repeated that the next year, and Langhauser joined the Harford Family House Board of Directors to raise more awareness and funds.

Langhauser, a father of three, has coached Little League in Bel Air and soccer in Fallston. He helps with food drives, toy drives, backpack drives and fundraisers.

"When I decided to sell real estate, it wasn't just about making money, it was about effecting change in the community in which I live," he says. "I began to touch people's lives in a way that changed their reality."

TINA NASH

Nash Homes Real Estate



Tina Nash always said that if she made it in life she would give back.

Born in Fairfax, she became a professional firefighter for Montgomery County Fire Rescue. In her retirement, she became a real estate agent.

After a decade at Coldwell Banker, she founded Nash Homes Real Estate.

But even before then, at about age 40, she began to wonder, "What is making it?"

The mother of five and real estate agent for Nash Homes Real Estate started giving back with random acts of kindness like those that had touched her in her childhood.

She found people in Hagerstown who needed help, and she helped them. In 2017 she founded and became executive director for U Matter Inc., which develops relationships with children and others in need in the

community. Through those relationships, the organization provides encouragement and guidance to those in need and helps them plan for better days.

She also provides school supplies, clothing and Christmas gifts each year.

"In meeting some of their very basic needs I am able to show them that despite their current circumstances, they are worthy and deserving of good in their life, and if they keep working they can achieve their full potential," Nash says.

Nash is also a member of Horizon Goodwill Industries and chairperson of Medsource Community Services.

"I have always thrived on the energy that I get from knowing that I, one person, can make a difference in my little piece of the world," Nash says.

STACY PATTERSON

eXp Realty



Stacy Patterson's key to success is caring more about the people involved than she does about any one deal.

"I feel accomplished by having the opportunity to help more people each year with their real estate journey," says Patterson, who is a Realtor at eXp Realty.

Patterson is always looking for ways to help people – whether it's care bags for homeless that she keeps in her car or offering to be a family spokesperson when she heard that the son of her son's teacher had been diagnosed with bone cancer.

Their efforts allowed the family to pay for house renovations to accommodate wheelchair use.

Patterson's husband served as a police officer for 25 years, so they also support police officers whenever the opportunity comes up.

Together, her family and a friend collected items to help Hurricane Harvey victims in Texas. Her husband and a friend went to Houston and helped with rebuilding efforts for a month. And the whole family volunteers at events to support the nonprofit Casey Cares, where their adult daughter works. The organization provides services and help to critically ill children and their families.

Patterson has been in the real estate business since 2005. She recently moved to eXp Realty from Keller Williams Excellence, where she organized the group's community service RED day.

"I know that I passionately relate to others, spend time with people improving their lives and helping them live the dream of home ownership, making a difference one settlement at a time," Patterson says.

JAY PIERORAZIO

Keller Williams Delmarva



Ocean City-based agent Jay Pierorazio treats clients coming from the Baltimore area like family.

"If I don't have the answer, I *will* get it," Pierorazio says. "Our community is different. It is a secondary housing market, and most people don't have the ability to drive from Baltimore daily to look at properties. I need to be there for them, and do more than a typical client transaction for that reason."

A Baltimore native himself, Pierorazio has embraced living by the ocean and bay and services the Delmarva Peninsula, including all of the beaches in Maryland and Delaware up to Lewes/Rehoboth.

He is an avid surfer and helps keep the beaches and water clean by supporting the Surfrider Foundation and the Ocean City Surf Club.

To help those in need, he has organized food and clothing drives to Diakonia, a local transitional housing facility. He's also taken the lead in the St. Patrick's Day Parade entry for Keller Williams Realty of Delmarva.

And he still maintains close ties to Baltimore, where he played Division 1 soccer at University of Maryland, Baltimore. He continues to support foundations at Calvert Hall and UMBC, as well as a foundation in memory of his friend Bryan P. Healy.

His biggest accomplishment? Exceeding his business goals while making time for his wife and 1-year-old.

"I strive to be able to provide a superior level of service to each and every client, and feel this can only be achieved with a proper life-work balance," he says.



INTEGRATING TECHNOLOGY

JOSEPH SACHETTI

SURE Group of RE/MAX Sails, Inc.



A home in Canton had languished on the market with no offers. The owner decided to withdraw the listing, and Joseph Sachetti's team noticed during their daily review of market activity.

Sachetti, owner of SURE Group of Re/MAX Sails, Inc., helped create a pitch to the owners that called for greater technology integration and a campaign targeted to likely buyers. Within three days of the home going on the market, the owner got an acceptable offer.

"By marketing with the technology that we use we're able to introduce the home at a heightened level to our consumer, so that they can actually pajama shop," Sachetti says.

He owns and operates SURE Group with Andrew Undem, who is the face of the series of shows they produce to educate consumers and

real estate agents.

The group has tens of thousands of followers on social media accounts. They've created an in-house team to produce videos and content and got so many requests they've opened their own online campaign firm.

Sure Media, of which Sachetti is the principal, launched at the end of 2017 to produce online campaigns for small business owners, retail, and business-to-business clients.

His team ranges in age from their 20s to 50s, but many employees are from the millennial generation. This helps create an environment focused on technological innovation.

"A personal twist to my career is to be surrounded by a younger group. It's brought me a new understanding to just get as tech-heavy as we can get," Sachetti says.

CHI YAN

The Chi Team at Keller Williams Legacy Metropolitan



Chi Yan's quick updates and video peeks into homes he is selling are catching on, and he plans to one day be the digital mayor of Baltimore.

Yan, a licensed agent with Keller Williams Legacy Metropolitan and CEO of HChiTV, launched his digital channel in January of this year after posting videos for more than a year. He's started by showcasing southeast Baltimore and wants to show Baltimore's other outstanding neighborhoods as well.

"Through HChiTV I am able to showcase the great things Baltimore has to offer and shine a much-deserved positive light back onto the city," Yan says.

A recent video shows a gorgeous renovated rowhome overlooking Patterson Park, giving viewers a glimpse of everything from historic

woodwork details to the view from the rooftop deck. He also gives short recaps each day and even stops by construction sites for the latest developments.

Yan says he has big plans for the channel, planning to visit the best of Baltimore's restaurants, schools and neighborhood hangouts. He's lived in Patterson Park for 10 years and does a lot of business in Canton.

Yan, who has three children, was watching his son eat dumplings at a Chinese New Year event at school when a fellow parent recognized him from his videos.

That's the sort of interaction that's becoming more commonplace for Yan, and he believes it will help his real estate business grow as more people get to know him and all Baltimore has to offer.

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REAL ESTATE AGENT OF THE YEAR

ALYCE DAILEY

The Dailey Group of Keller Williams Gateway



Alyce Dailey, managing partner of The Daily Group of Keller Williams Gateway, climbed Mt. Kilimanjaro two years ago, but it wasn't the first mountain she's climbed.

Dailey is a first-generation U.S. citizen who started out as a solo Realtor and now runs a group of successful sales agents and is an owner of Keller Williams Gateway, which has grown from 40 to 170 agents.

Her Kilimanjaro climb was with a group of 15 influential women who wanted to raise awareness for women who experienced violence in war.

Dailey personally raised more than \$36,000 for One Million Thumbprints in conjunction with her climb. She also visited the Syrian border with the founder of One Million Thumbprints in 2017. In May, she will return

to the Syrian border and climb Mt. Hermon with nine women to raise awareness, interview Syrian refugees and bring support to schools.

"Helping these women has evoked a passion in me, as violence against any woman is violence against me," Dailey says. "...They are women just like you and me – and now I have the responsibility to share their stories and experiences with the world."

In business, Dailey mentors up-and-coming agents, speaks at national industry events and teaches paid webinars on business planning, lead generation and sales skills.

"Real estate has been a beautiful platform to empower clients, fellow Realtors and referral partners to become the best version of themselves in order to make the community a better place," she says.

JOEL FELDMAN

The Horizon Group of Keller Williams Delmarva



Joining Keller Williams gave Joel Feldman the tools he needed for success – he likens it to using a GPS instead of plotting a course on a paper map.

Feldman, a retired firefighter who is now co-owner of The Horizon Group of Keller Williams Realty of Delmarva, came to the brokerage firm in 2015 and watched his business skyrocket.

Now, he enjoys mentoring others with the support, training and systems that Keller Williams offers for success.

“We’re able to operate at a higher level,” he says. “It wasn’t really building the real estate team (that was my biggest accomplishment), it was the personal growth and things I learned about myself to push myself farther and lead other people to do the same.”

The group sold 127 units in 2017 for a total of \$33.5 million in sales.

Feldman was born in the Baltimore area and served as a firefighter in Anne Arundel County. In 2003, he moved to Ocean City as a real estate agent.

He has been able to use the leadership skills he learned from firefighting in his new role and has also applied those skills to his work in the community. He coaches youth sports, volunteers as president of his homeowners association and vice president of the West Ocean City Homeowners Association.

Now, Feldman looks forward to expanding Keller Williams to the Salisbury area.

“We want to grow the Keller Williams brand throughout the Eastern Shore of Maryland and Delaware,” he says.

MEL GOLDEN

RE/MAX Realty Group



Mel Golden, a real estate professional at RE/MAX Realty Group, measures his accomplishments in commuting miles reduced for his clients, budgets balanced and excellent schools for their children.

“It may seem like a small contribution, finding those families a great home, but if it sets up a family for great success in the future, I feel like I have made a positive difference,” he says.

Golden was born in Turkey and graduated from Dokuz Eylul University in Turkey with a bachelor’s degree in business administration. He later earned a master’s degree in finance at Southeastern University in Washington.

He and his wife are raising their two daughters to be bilingual and proud of their Turkish heritage. And he has contributed and

supported the Turkish Festival in D.C. since it was founded more than 15 years ago.

Golden has 18 years of experience in real estate and has built and renovated eight homes in Montgomery County. He is also an Accredited Staging Professional.

He has earned several awards from RE/MAX for his sales volume, but it is his long-term relationships with clients that he values most. He hopes he will help them find a great home and community to support them.

“Years down the line, there could be a Pulitzer Prize-awarded child or upward movements in management for the parents,” Golden says. “This could be a direct result of finding the best neighborhood for that family years ago.”

LAURA SNYDER

Laura Snyder Home Group of Keller Williams American Premiere Realty



The Keller Williams American Premier Realty team is ranked in the top five teams of all Keller Williams International for units closed and volume, out of about 160,000 agents.

That's something that team leader Laura Snyder attributes to a constant drive to read, train, learn and network. Ninety percent of her business comes from referrals or past clients.

"I believe in the givers-gain philosophy," she said. "I focus on helping as many people as I can without looking for something in return. Naturally, business is reciprocated."

Raised in Fallston, Snyder graduated from Fallston High School and Towson University.

One way she gives back to the community is by hosting a fundraiser for local causes at each of her client appreciation parties, four times a

year. Lately, her team has helped Girls on the Run, Bel Air Terps football, Fountain Green Swim Club and local schools. She coaches track at C. Milton Wright High School and volunteers at the Harford Family House around the holidays with her daughters.

Snyder has two agents who work with her and three assistants, and she's always putting new systems in place to improve client experience. For instance, they recently started a new program that allows the team to stay in touch with current and past clients.

They have been ranked by RealTrends in the top 1 percent of Realtors nationwide and closed about \$64 million in 2017.

"We are not a huge team, but we are very productive and I like to stay involved," Snyder says.

JEFF WASHO

The Jeff Washo Team of Berkshire Hathaway



Jeff Washo is the first one in the office in the morning and the last one to leave at night. He's the type of manager who says he expects a lot from his team and more from himself.

The Jeff Washo Team of Berkshire Hathaway specializes in the Inner Harbor area of Baltimore, such as Federal Hill and Locust Point.

Washo, the team leader, has four agents who work with him, and they're known for getting deals to close smoothly. Washo was voted the No. 1 agent for southern Baltimore in 2016 by the readers of SouthBmore.com.

"If you're a leader, you should also treat people that follow your example with kindness and rewards," Washo says. "That's one thing that this business lacks."

Washo lives in Locust Point with his wife and two children, and they are active in everything from local schools to the Halloween Bash in Riverside Park. Washo also sponsors all the Riverside Concert Series.

Originally from Rochester, New York, he graduated from University of Buffalo and worked in engineering in Indianapolis. After taking a job at an environmental consulting firm in Baltimore, he was buying his first house and decided to take real estate courses. Washo is now passionate about real estate and his new hometown.

"After spending one weekend in Baltimore, I knew this city was the place for me," Washo says. "The city instantly grew on me, and I've loved every minute of my choice to live here."



RISING STAR

KRISTIN BRILLANTES

Keller Williams Integrity



Kristin Brillantes uses her background in marketing and business communications to stay on top of market trends and advance her clients' interests as a Realtor with Keller Williams Integrity.

A native of Howard County who obtained a bachelor's degree from Stevenson University, Brillantes worked for several years as a marketing manager for the laboratory division of CompuGroup Medical, USA, a global e-health provider.

In 2014, her first year with her brokerage, Brillantes was named the firm's rookie of the year.

As a Realtor, Brillantes quickly earned a reputation as someone who will "get in the trenches and is involved in every aspect of the real estate transaction," says Universal Title's Amin Khakpouri.

"I think the key to my success, is truly listening

to people, getting their specific needs in my mind, and helping them to put together a plan to successfully make their goals happen in the smoothest way possible," Brillantes says. "I work hand in hand with my clients to make things happen."

Brillantes says she has firsthand experience helping clients choose whether to tackle a fixer-upper – because she did one herself. She purchased a rowhome in Canton, gutted it and rebuilt it.

"I think the thing I'm most proud of is that I constantly improve my systems and processes to streamline the transaction process for my clients," Brillantes says. "This makes the client experience better for my clients and allows me to efficiently assist more clients. I'm not happy until my client is happy, so this is very important to me."

ZACK BRYANT

Northrop Realty, A Long & Foster Company



In 2014 Zack Bryant found his passion when he joined what was then the Creig Northrop Team of Long & Foster Realty.

Since joining the nation's highest producing real estate team, he became the leader in sales among close to 100 other agents, selling over \$60 million in real estate and well over 200 homes since 2015.

He attributes his success to a "blue-collar mentality."

"I put on my 'work boots' every day and dedicate myself to being a success on my own terms. 'You don't lose, you learn' is a phrase I try to live by. I don't let failures define who I am; instead, I use them to springboard me to progress."

Bryant says he has a hunger to learn more about his profession and sharpen his

skills every day. "I enjoy masterminding with other professionals, coaching, mentoring, and growing my knowledge in sales and real estate through training classes, books, and online content."

Bryant has become particularly adept at working with millennials to help them navigate their first experience in acquiring a home. While millennials have a sophisticated grasp of social media and technology, they're inexperienced with the nuts and bolts of real estate.

"I've shown that you can reach a high level of success early in your career and have inspired many agents to follow suit," he says. "I've made a positive impact on my clients by being a man of my word and working hard to get the job done for them."

BENJAMIN GARNER

Berkshire Hathaway Homeserves PenFed Realty



In his first full year in the real estate business, Benjamin Garner did close to \$14 million in sales volume, a testament to his ability to truly listen to clients to identify their needs.

It was also a testament to another quality: "Hustle!" Garner says. "My dad always told me that 'if it's to be, it's up to me.' I apply that mantra to my career, and that mindset has helped me achieve success."

A graduate of the University of Maryland, Garner says he "bounced around the state" a bit, living in in southern Maryland and Bethesda before moving to Baltimore. He previously worked at iHeart Media before entering the real estate field.

Garner notes that his status as a

LiveBaltimore Partner Agent provides him with a wealth of knowledge for grant programs, tax incentives, and market trends to help clients looking to buy in the city. He specializes in first-time homebuyers, most of whom, without help, would find that experience bewildering and frustrating.

"When buying a home with me, you won't be passed along to a part-time or secondary agent; you'll work one-on-one with me to plan, search, prepare and close on your purchase. From our initial meeting to the settlement table, I'll work around the clock to make your home purchase a priority."

Garner says it's also important for young agents to commit to performing community service. He has served as a mentor for a foster child for more than eight years.

JESSICA NONN

RE/MAX Sails



Jessica Nonn knows what it means to compete. She was a three-sport athlete at Catonsville High School, where she twice was the school's Athlete of the Year. She then became a Division 1 lacrosse player at Virginia Tech University in the high-profile Atlantic Coast Conference.

Nonn believes her sports background has been key to her success in real estate.

"The key to success is self-motivation," she says. "You have to be willing to put the time and effort into your career and the success will follow. ... I believe the sports mentality that I had throughout my life has led me to the winning mentality needed to be successful in a career that provides service/value to all types of people."

And succeed Nonn has. In her first nine months as an agent, Nonn sold \$3.5 million of property. In her first full year, Nonn accounted for \$11.2 million in sales volume. It's a performance, says Universal Title's Amin Khakpouri, that signifies she is "already a force."

In addition to receiving her bachelor's degree in psychology at Virginia Tech, Nonn has a master's degree in marketing management from Durham University in England.

Nonn says it's important for real estate professionals to support the community.

"I am a huge advocate for local businesses," she says. "I am constantly supporting small business and promoting on social media. I attend BeMore Boot Camp locally owned, where we promote fitness and health lifestyles in Baltimore City."

AMANDA WOLINSKI

RE/MAX First Choice & Chesapeake Custom Properties



Amanda Wolinski made the transition to real estate after working alongside her husband and brother-in-law, who had been buying, selling, renovating and building single-family homes for years in the Baltimore area.

It was a move, she says, that was "built out of desperation." A family financial setback had prompted her and her husband to "ramp up the real estate side business. I immediately got my license and we took the \$100,000 we had saved and started what is now a multimillion-dollar business ..."

A native of Bel Air who now lives on Miller's Island, Wolinski has been named to RE/MAX's 100 Percent Club every year since 2013.

She takes pride in how her family's custom home business has given back to the community.

"Chesapeake Custom Properties has sponsored housing fairs, neighborhood fairs, fundraising events – from anything to raising money for breast cancer to donating bags of food for cats left abandoned at the old steel mill and everything in between," she says. "We are a huge supporter of other local small businesses, and we use many small businesses as subcontractors."

She is a graduate of Towson University and has been active as a volunteer or board member for Make A Wish America and for the House of Ruth, among others.

"We are local and well-known within our area," Wolinski says. "We are very involved with our neighborhood and schools, and people know us on a first-name basis because this is such a small town."



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