



Circle of
ExcellenceSM
HAMPTON ROADS REALTORS® ASSOCIATION



2024
LET'S
BOOGIE
Awards Gala

Shining a Light on Member Success



Saturday, May 10, 2025
Virginia Beach Convention Center

CONGRATS TO THE COE SHINING STARS!

MEDICAL PROFESSIONALS PROGRAM

Fulton Mortgage Company has designed a mortgage program dedicated to making homeownership easy and affordable for medical professionals¹ including Physicians, Pharmacists, Dentists, Veterinarians, and Podiatrists. If you have a medical doctorate degree, this program may work for you.

- 100% financing² available for loan amounts up to \$1.5 Million
- 95% financing² available for loan amounts up to \$2 Million
- 90% financing² available for loan amounts up to \$3 Million
- Mortgage Insurance not required
- Up to 6% seller paid closing cost³ and prepaids allowed
- Gift funds are allowed from immediate family members
- Student loan payments that are deferred for 12 months or longer are not included in the credit approval process
- Find and close on new home up to 90 days prior to start of new employment
- 30 & 15 Year Fixed Rate⁴ as well as Adjustable Rate⁵ Options (5/6, 7/6, 10/6, & 15/6)



Noel Shepherd

Senior Mortgage Loan Officer
NMLS #: 313280

757.553.1922
nshepherd@fultonbank.com

FultonMortgageCompany
A Division of
Fulton Bank, N.A.
fultonbank.com/mortgage





Fulton Bank, N.A. Member FDIC. Subject to credit approval. ¹Medical Doctorate degree required. Restrictions apply. ²Financing is based on the lower of either the appraised value (fair market value) or contract sales price. Interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible. Please consult your tax advisor. ³Closing costs may include an origination fee, title fee, credit report, flood determination, etc. which typically can cost around 2% to 6% of your loan amount. ⁴Monthly payment for a \$250,000 180 months term mortgage at 6.469% Annual Percentage Rate (APR) would be \$2,144. Monthly payment for a \$250,000 360 months term mortgage at 6.469% Annual Percentage Rate (APR) would be \$1,539. Payment does not include amounts for taxes and insurance and the actual payment will be greater. ⁵Adjustable rates are subject to increase after the initial fixed-rate period. Monthly payment for a \$250,000 5/6 adjustable rate mortgage (ARM) at 6.722% APR, initial interest rate of 6.5% and monthly payments of \$1,580 for the first 60 months, then a variable rate of 8.08% and monthly payments of \$1,848 for the remaining 300 months.



Thank you to all individuals that contributed their time and energy
to the 2024 Circle of ExcellenceSM Awards Gala.

TABLE OF CONTENTS

5	REALTOR® of the Year	40	Mega Team Platinum	49	Small Team Bronze
5	Distinguished Property Manager of the Year	40	Mega Team Gold	50	New Homes Diamond Stud
6	REALTOR® Longevity	40	Large Team Diamond	50	New Homes Gold Hammer
8	Individual Diamond	41	Large Team Platinum	50	New Homes Silver Nail
11	Individual Platinum	41	Large Team Gold	51	New Homes Copper Flashing
16	Individual Gold	43	Large Team Silver	52	Distinguished Property Managers
20	Individual Silver	43	Large Team Bronze	53	Distinguished Property Managers Longevity
27	Individual Bronze	44	Small Team Diamond	53	Outstanding Rookies
31	RPAC Major Investors	45	Small Team Platinum	54	Service Award Recipients
39	Mega Team Diamond	46	Small Team Gold	55	Candidate Institute Class of 2024
		48	Small Team Silver		

**A  on a photo designates a
Major Investor and a  designates
a contribution of \$35 or more
to RPAC in 2024 made by an
individual member.**

*Members of teams who
contributed are not recognized.*

**See the full list of 2024 RPAC
contributors beginning on page 57.**

INDEX OF ADVERTISERS

2	Fulton Mortgage — Noel Shepherd	42	JDog Junk Removal
7	Pollard Environmental	44	Phantom Photography
10	Revolution Mortgage — Carrie Williams	45	Fulton Mortgage
12	Tidewater Home Appraisals	46	Chesapeake Homes
14	REIN	47	Evertree Insurance
15	Junk Herder Cleanouts	48	CMS Mortgage
18	Hampton Roads Real Producers Magazine	49	Title Concepts
22	Arbor Home Loans	51	Junkluggers
25	7Cities Real Estate Media	56	TowneBank
26	RW Towne — Chris Bufis	62	The Broker
36	Chartway Credit Union	63	OVM
39	Aquamarine Exterior Cleaning	64	ABNB Federal Credit Union
40	Home Warranty Inc.		

*Views in advertising expressed in this publication are not necessarily those of, nor endorsed by,
the Hampton Roads REALTORS® Association (HRRRA). Copyright © 2025 HRRRA. All rights reserved.*

Thank You

TO OUR EVENT SPONSORS

Presenting Sponsor



Hall of Excellence Sponsor



Photo Booth Sponsor



360 Photo Booth Sponsor



Bar Sponsors



Ticket Sponsor



Entertainment Sponsor



Special Element



Decor Sponsors



Friend Sponsors



REALTOR® of the Year

Trudy Hoff

RE/MAX Alliance



The Circle of ExcellenceSM Awards program is for members of the Hampton Roads REALTORS® Association (HRRRA) and recognizes the top-producing REALTOR® agents in the Hampton Roads area. Each year, hundreds of REALTORS® apply for these awards, as they are a symbol of their hard work and dedication. Production categories include Individual Resale, Team Resale, New Homes, and Property Management. Nominated awards include REALTOR® of the Year, Distinguished Property Manager of the Year, and New Homes Rookie of the Year.

These REALTORS® have reached a high level of achievement set forth by rigorous criteria and guidelines, through professionalism, due diligence, customer care and attention, and a strong knowledge of the real estate industry.

Distinguished Property Manager of the Year

Phil Kazmierczak, C2EX, RENE, SRS

Atlantic Sotheby's International Realty



REALTOR® Longevity



Trudy Hoff
RE/MAX Alliance
40 years



Deborah A. Baisden,
AHWD, CRS, GRI
BHHS RW Towne Realty
35 years



Anna Sullivan, ABR
BHHS RW Towne Realty
35 years



Dora Lee Taylor, GRI,
SFR, SRES, CBR
Howard Hanna Real
Estate Services
35 years



AJ Williamson
RE/MAX Alliance
35 years



Kelly Hollowell,
AHWD, GRI, CSP
BHHS RW Towne Realty
30 years



T. Dale Scott
Scott & Associates
Inc., REALTORS®
30 years



Emily Nied
BHHS RW Towne Realty
25 years



Tom Pullen
CENTURY 21 Nachman Realty
25 years



Robert Ramey
Howard Hanna Real
Estate Services
25 years



Stacy Courter
Coastal Towne Realty
20 Years



Amy Doll
RE/MAX Alliance
20 years



Mark Jaworsky
RE/MAX Alliance
20 Years



Debbie Rountree,
SRES
BHHS RW Towne Realty
20 years



Rhonda Shelton, ABR
BHHS RW Towne Realty
20 years



George Trotman,
Broker
BHHS RW Towne Realty
20 years



Russell Bryant
Creed Realty
15 Years



Andrew Hubba,
ePRO, B.B.A.
Exit Realty Professionals
15 Years



Kim Wilkey, ABR,
GRI, ASP, CDPE
BHHS RW Towne Realty
15 Years

REALTOR® Longevity (cont.)



Arnold Aguas
BHHS RW Towne Realty
10 years



Christine Ann Burgdorf
Creed Realty
10 Years



Sue Dunlow, ABR, PSA
BHHS RW Towne Realty
10 years



Jamie Flowers
Beach Realty United
10 Years



Linda Jones, ABR, AHWD, CSP, MRP
BHHS RW Towne Realty
10 years



Barbara McCormack, MRP
The Real Estate Group
10 years



Carmon Pizzanella
BHHS RW Towne Realty
10 years



Sherry Snyder, Associate Broker, ABR, ePRO, MRP, SFR
BHHS RW Towne Realty
10 years

Properly addressing underground oil tanks since 1998

Learn about the legal requirements at PollardEnvironmental.com, or schedule our DPOR-accredited class at your office.



313-B Great Bridge Blvd.
Chesapeake, VA 23320
(757) 698-4070



Individual Diamond



Susan Pender
BHHS RW Towne Realty



Michael Daugherty
OWN Real Estate LLC



**Suzanne House
Roscher**
RE/MAX Alliance



**Becky Gordon,
Associate Broker,
MRP**
BHHS RW Towne Realty



Matt Salway
Iron Valley Real Estate



Robin Kassir Tuxill
BHHS RW Towne Realty



**Bill Kolovani, ABR,
CRS, MRP, RRC, SRES**
BHHS RW Towne Realty



**Jon Decker,
Associate Broker,
ABR, GRI**
BHHS RW Towne Realty



Bobby Lawrence
BHHS RW Towne Realty



**Amanda Emanuel,
Associate Broker**
BHHS RW Towne Realty



**Lea Marie Ngowakl,
ABR, HFR, MRP, PSA,
RENE, SRS**
Atlantic Sotheby's
International Realty



**Julie Finley Liebler,
Luxury Collection
Specialist**
BHHS RW Towne Realty



Julian Rivera
Iron Valley Real Estate Norfolk



Jennifer K. Cool
BHHS RW Towne Realty



**William L. Chorey,
GRI, CRS, RAA**
Chorey & Associates
Realty, LTD



Julie Fish
BHHS RW Towne Realty



Nikki Johnson-Pyle
OWN Real Estate LLC



Jason Dodd
RE/MAX Alliance



Jean Johnson
RE/MAX Alliance



**Mona Ghobrial,
Luxury Collection
Specialist, GRI,
Relocation Specialist**
BHHS RW Towne Realty



Teilor Burnett
OWN Real Estate LLC



Lin Miller
BHHS RW Towne Realty



Cole Hart
OWN Real Estate LLC



Marshall Osbey
Redfin Corporation



Eddie Gerardo-Ferrer
RE/MAX Allegiance



Melanie Currey
Atlantic Sotheby's
International Realty



Tim Cochran, ABR
BHHS RW Towne Realty



Kristie Weaver
OWN Real Estate LLC



Dan Lawson
GreenTree Realty Inc.



Russell Bryant
Creed Realty

Individual Diamond (cont.)



Chris Martini
Atkinson Realty



Andrew Hubba,
ePRO, B.B.A.
Exit Realty Professionals



Sneha Rana
Seaside Realty



Rachel Beasley
OWN Real Estate LLC



Joshua Parnell
BHHS RW Towne Realty



Erin O'Brien
OWN Real Estate LLC



Christopher Johnson
Atlantic Sotheby's
International Realty



Page Miyares, CRS
Atkinson Realty



Charlotte Chandler,
Associate Broker
BHHS RW Towne Realty



Brian Shelton
CapCenter



Danny Graham
Mossy Oaks Properties -
Land and Farm Realty



Aneta Krauz, ALC,
RELO, SFR, ABR
Keller Williams Coastal
Virginia Chesapeake



Michael Rowland
Creed Realty



Tom Milan
LPT Realty LLC



Kathy B. Good
BHHS RW Towne Realty



Debra Monette
Better Homes & Gardens
Real Estate Native
American Group



Terri Baker, GRI, CRS,
ABR, SRES, ePRO
BHHS RW Towne Realty



Lisa Saunders
RE/MAX Allegiance



Laura Rowe
eXp Realty



Dwayne Hart
The Agency



Mick Cash
OWN Real Estate LLC



Jim Kelly
Siebert Realty



Karen Adcock, CSP
Keller Williams Town Center



Katie Burke, MRP
Long & Foster Real Estate
Trilogy Group



Bruce Jones
The Real Estate Group



Julia Shea, ABR, CRS,
GRI, ePRO
BHHS RW Towne Realty



Nelene Gibbs, ABR,
ePRO, C2EX
Gibbs Realty Group



Kate Marks
Howard Hanna Real
Estate Services



Val Milan, AHWD,
LHC, C2EX
Swell Real Estate Co.



Ryan S. Ryckman,
Associate Broker,
ABR, CDPE, CRS, SFR,
MRP, GREEN, CFSP
The Real Estate Group



CARRIE WILLIAMS

CONGRATULATIONS

to the top-performing REALTORS® in Hampton Roads! Your dedication and success deserve to be celebrated.

Carrie Williams is recognized as one of **Revolution Mortgage's Top Branch Production Managers**. With Carrie's proven track record and visionary approach, we're revolutionizing the status quo in lending. Join us as we lead the way into a new era of home financing excellence in our community. Together, let's make moves and support HRR's mission for a stronger Hampton Roads through homeownership.

LET'S MAKE MOVES in Hampton Roads with Revolution Mortgage!

We provide a variety of loan options to support our buyers needs:

- Conventional, VA, FHA Loan options
- Virginia Housing Products
- 100% and Low Money Down Programs
- Construction Loan Programs
- Renovation Loan Programs (Conventional, VA, FHA)
- Investment Buyer Loan Products
- Alternative Financing Option via Non-QM Loans

Revolution
MORTGAGE

780 Lynnhaven Parkway Suite 180
Virginia Beach, VA 23452

Carrie Williams
757.870.4614

BRANCH PRODUCTION SALES MANAGER

NMLS#448070

crwilliams@revolutionmortgage.com

WWW.CARRIEWILLIAMS.NET



 **COMPANY NMLS#1686046** Advertised in: FL, NC, VA

ADVERTISEMENT | T2 Financial, LLC D.B.A. Revolution Mortgage (NMLS#1686046) is an Equal Housing Opportunity Lender and an FHA, VA, and USDA Approved Lending Institution. Borrowers must meet all loan program and eligibility requirements. This is not an offer for an extension of credit or a commitment to lend. Terms, conditions, and restrictions apply. Information is subject to change without notice. Reverse mortgages are available for homeowners 62 or older with home equity, requiring continued payment of taxes, insurance, and maintenance to avoid default and home loss. FHA-insured reverse mortgages involve upfront and ongoing costs; consult your loan officer. Construction-to-permanent financing is available for primary residences and second homes, including Jumbo One-Close construction loans with interest-only payments during construction and modification to fully amortized payments upon completion. Soft costs may be financed, but closing costs may not. Full third-party builder contracts are required, and tear-downs are eligible. Loan amounts up to \$2 million are available nationwide, though fees, charges, and availability vary by state. Important information will be provided in disclosures after your application and at loan closing. All loans are subject to credit and underwriting approval, and Revolution Mortgage is not acting on behalf of or endorsed by HUD/FHA, VA, USDA, or any governing agency. Some restrictions may apply. Branch Address: 780 Lynnhaven Parkway, Suite 180, Virginia Beach, VA 23452 - Branch NMLS# 2562948 - Branch Phone: 757-734-4930

Individual Platinum



Heather R. St. Clair
Swell Real Estate Co.



Monique Darling, ABR, GRI
Howard Hanna Real Estate Services



David Osorio
Long & Foster Real Estate



Bessie Ostrander
Fathom Realty



Holly Fisher, ABR, SRS
BHHS RW Towne Realty



Kathryn Kramer
Howard Hanna Real Estate Services



Annie Culver Bird
BHHS RW Towne Realty



Mike Steele
The Real Estate Group



Melissa Dupuis
OWN Real Estate LLC



Hillary Ottaway
Swell Real Estate Co.



Racheal Pridgen
Keller Williams Town Center



Layne Donovan
Atkinson Realty



Cindy Hawks White
Coastal Towne Realty



Kathryn Sharpe
Howard Hanna Real Estate Services



Lauren Price
OWN Real Estate LLC



Kristen Boyd
Next Chapter VA Realty



Gayle Upchurch
BHHS RW Towne Realty



Justin Emerson Acosta
Howard Hanna Real Estate Services



Vanessa Sykes
OWN Real Estate LLC



Alex J. Winfield
Coastal Group Inc.



L. Ellen Drames
BHHS RW Towne Realty



Helen Merjos
OWN Real Estate



Sudan Weng
GreenTree Realty Inc.



Cain Cunninghame
Atlantic Sotheby's International Realty



David Cacace
BHHS RW Towne Realty



Nicole Glocker, AHWD, MRP
Iron Valley Real Estate



Mike Little
Iron Valley Real Estate Hampton Roads



Elizabeth Hickman
AtCoastal Realty



Jamie Flowers, Principal Broker
Beach Realty United



Naty Horev
Howard Hanna Real Estate Services

Individual Platinum (cont.)



David Phillips, CRS, GRI
The Real Estate Group



Mary Gentry, Associate Broker, CRS, SRES, MRP, GRI
BHHS RW Towne Realty



Autumn Love
Atlantic Sotheby's International Realty



Lillian Sung, ABR, SRS, MRP
CENTURY 21 Top Producers



DeAnn Brenneman, MRP, PSA, ABR
BHHS RW Towne Realty



Matt Monaco
BHHS RW Towne Realty



Kendall Link
Atlantic Sotheby's International Realty



Charlie Kelly
Siebert Realty



Deborah Baisden, AHWD, CRS, GRI
BHHS RW Towne Realty



Jon E. May
Fathom Realty



Amanda Schnepfer, MRP
BHHS RW Towne Realty



Jeremy Stansbury
Exit Realty Professionals



CERTIFIED RESIDENTIAL APPRAISALS

PERSONALIZED SERVICE MEETS PROFESSIONAL EXPERTISE

757-681-5154

LICENSED IN VIRGINIA AND NORTH CAROLINA

www.tidewaterhomeappraisals.com

Individual Platinum (cont.)



Amanda M. Walsh,
GRI, ABR, MRP, CSP,
SFR
AMW Real Estate



Deanna Jones
OWN Real Estate LLC



Mark Rusnak
RE/MAX Allegiance



Catherine L. Gorman,
MRP
Howard Hanna Real
Estate Services



Mary Rice
Liz Moore & Associates



Dayla Brooks
OWN Real Estate LLC



Kerrie Obbink, ABR,
MRP
Iron Valley Real Estate



De'Etta Gavin-Scott,
Associate Broker,
GRI, ABR
CENTURY 21 Top Producers



Karen Davis Real
Estate
RE/MAX Allegiance



Julie Harshaw,
AHWD
BHHS RW Towne Realty



Jake Maines
Iron Valley Real Estate
Hampton Roads



Leigh Ana Milligan
OWN Real Estate LLC



Susie Edmunds
Howard Hanna Real
Estate Services



Kim Mills Kirkby
The Real Estate Group



Hunter Nowell
Atlantic Sotheby's
International Realty



Emily Berry
OWN Real Estate LLC



Scott Meredith,
AHWD
BHHS RW Towne Realty



Robyn Slocum
Iron Valley Real Estate
Hampton Roads



Susan Pyatt
ERA Real Estate Professionals



Jessica Haynes
Atlantic Sotheby's
International Realty



James G. Butler
Iron Valley Real Estate
Hampton Roads



Barbie Summers,
MRP
Long & Foster Real Estate



Robert Ramey
Howard Hanna Real
Estate Services



Kelsey Derby
RE/MAX Country to Coast



Karl Konradson
BHHS RW Towne Realty



Andrea Moore,
Certified Relocation
Specialist, Luxury
Collection Specialist
BHHS RW Towne Realty



Jason Bare
OWN Real Estate LLC



Evelyn Horne-James,
Broker
The Bryant Group Real Estate
Professionals



Dora Lee Taylor, GRI,
SFR, SRES, CBR
Howard Hanna Real
Estate Services



Emily Cockrell,
Associate Broker
Lee S. Halyard & Associates
REALTORS®, Inc

Individual Platinum (cont.)



Barbara Watz-Sawyer, ABR, SRES
BHHS RW Towne Realty



Colleen Kovach
OWN Real Estate LLC



Andy Gomez
Iron Valley Real Estate
Hampton Roads



Amy Holloway
Coldwell Banker NOW



Charlene Wales
Better Homes & Gardens
Real Estate Native American
Group



Johnathan King
BHHS RW Towne Realty



Dion Bridges
Iron Valley Real Estate



Gibby Hall
Howard Hanna Real
Estate Services



Scott Hendrickson
Rocket Real Estate Inc



Annie Yoder
The Real Estate Group



Chris Harris
LPT Realty LLC



**Cheralyn Noel
Whetstone, ABR,
ASP, CDPE, CRS,
ePro, MRP, SFR**
GreenTree Realty

Congratulations to the 2024 Circle of Excellence Award Winners



Recognizing Your Outstanding Achievements in the Industry

*REIN is honored to support the success of its members.
We remain committed to equipping you with the
tools and resources you need to excel this year and beyond.*

Leverage Your REIN Membership at **REINMLS.com**



Individual Platinum (cont.)



Rosalind Ann Levy,
ABR, MRP
The Agency



Traci Lewis
VanCamp, ABR, CRS,
GRI, SRS, RMP, MRP
RE/MAX Alliance



Beth Tanner
Howard Hanna Real
Estate Services



Anne "Cookie" Page
BHHS RW Towne Realty



Christy M. Powell
Iron Valley Real Estate
Hampton Roads



Alex Currie
Long & Foster Real Estate



Kimberly Plourde
EXIT Realty Central



Michael Ware
OWN Real Estate LLC



Lee Cross
Cross Realty

CLEANOUTS

- Commercial Cleanouts
- Hoarder Cleanouts
- Garage & Attic Cleanouts
- Eviction Cleanouts
- Estate Cleanouts
- Property Cleanouts

JUNK REMOVAL

- Dumpster Trash Removal
- Furniture Removal
- Appliance Removal
- Mattress Removal
- Piano Removal
- Carpet Removal

LIGHT DEMOLITION

- Hot Tub Disposal
- Shed Removal
- Above Ground Pools
- Fence Removal
- Deck Removal
- Playset Removal

Junk Removal Made Easy.

Friendly & Professional Junk Removal Company
Providing Cleanout & Trash Hauling Services.



Call or Text for Free Quote

(757) 702-5865

info@JunkHerderCleanouts.com

www.JunkHerderCleanouts.com

VIRGINIA

Carrollton, Chesapeake, Franklin, Norfolk,
Portsmouth, Smithfield, Suffolk, Virginia Beach,
Hampton, & Newport News



Individual Gold



Karen Harper, MRP, ABR, SRES
The Real Estate Group



Anne Brewer
BHHS RW Towne Realty



Emil Nazaryan, ABR, MRP, CLHMS, AHWD
BHHS RW Towne Realty



Kristina McEathron
The Real Estate Group



Tricia Shotton, ABR, CSRE
Howard Hanna Real Estate Services



Linda Jones, CPS, AHWD, MRP
BHHS RW Towne Realty



Maureen Monteleagre, MRP
Iron Valley Real Estate
Hampton Roads



Kim Wilkins
RE/MAX Ultra



Christopher S. Fritts, GRI
Siebert Realty



Lisa Wilberger
Long & Foster Real Estate



Crystal Salazar
OWN Real Estate LLC



Desiree Ladyman, MRP, CRS, AHWD
Howard Hanna Real Estate Services



Kelsie Edwards
The Real Estate Group



AJ Williamson
RE/MAX Alliance



Courtney Morrill
BHHS RW Towne Realty



Crystal Bell
OWN Real Estate LLC



Kathy Howell-Humphreys
Long & Foster Real Estate



Stacey Farris Rouse, SRES
Howard Hanna Real Estate Services



Stephanie Merfalen
Atlantic Sotheby's
International Realty



Kimberly Denton, ABR, CRS, MRP
BHHS RW Towne Realty



Danielle Rosetti
Better Homes & Gardens
Real Estate Native American Group



Robb Grabb, Associate Broker
The Real Estate Group



Kevin Keogh, Associate Broker, GRI, MRP
BHHS RW Towne Realty



Jordan Kenagy
OWN Real Estate LLC



Laura Blackwood, ABR, MRP
CENTURY 21
Nachman Realty



Reign Brown
RE/MAX Ultra



Natalie N. Stamey, GRI, MRP
The Real Estate Group



Thais Sebastia
Atlantic Sotheby's
International Realty



Ryan Bielat
Long & Foster Real Estate



Josh Barras
OWN Real Estate LLC

Individual Gold (cont.)



Lori Bauer, ABR, CLP, CRS, e-PRO®, GRI, MRP, PSA, RENE, RSPS, SFR®, SRS
Long & Foster Real Estate



Conner Walters
World Class Realty & Property Management



Robin West
BHHS RW Towne Realty



Cari Rausch
Iron Valley Real Estate
Hampton Roads



Ryan C. Benton, MRP, AHWD, RSPS
BHHS RW Towne Realty



Jim Bass
Weichert REALTORS® - KBL Companies



Melinda Kaye Baldwin
CENTURY 21
Nachman Realty



Linda Caramillo
CENTURY 21
Nachman Realty



Faith Turner
CENTURY 21
Nachman Realty



Michael Miller
RE/MAX Allegiance



Sue DeValdes, Associate Broker, GRI, CRS, ABR, MRP, SRES, AHWD
BHHS RW Towne Realty



Holly W. Long, SFR, CDPE
The Real Estate Group



T. Dale Scott
Scott & Associates Inc., REALTORS®



Kim Evans, ABR, CRS
BHHS RW Towne Realty



Samantha Janisch
OWN Real Estate LLC



Heather Bass
BHHS RW Towne Realty



Chris O'Brien
Howard Hanna Real Estate Services



Kyle Myers, Associate Broker
Iron Valley Real Estate Norfolk



Dee Carstens, Associate Broker
ERA Real Estate Professionals



Cristina Wray, ABR, MRP, SFR, SRES
CENTURY 21
Nachman Realty



Catherine Kowalsky, CRS
BHHS RW Towne Realty



Tyler Rocke
Austin James Realty



Tom Pullen
CENTURY 21
Nachman Realty



Melissa Ly, RENE, ABR, SRS
Coldwell Banker NOW



Leslie Coleman
OWN Real Estate LLC



Sarah Harley, ABR
AtCoastal Realty



Ann Davis, RCE, MRP, CREN, CPRES, CMREP
BHHS RW Towne Realty



Janette Woodruff
BHHS RW Towne Realty



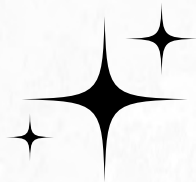
Matthew Knox
Seaside Realty



Tamara Bahadar
Iron Valley Real Estate



REAL PRODUCERS®



**Congratulations
to all the COE winners!**

**From your friends at
Real Producers**

**Nominate REALTORS® for a
complimentary feature story**



www.hrrealproducers.com

Individual Gold (cont.)



Debbie Childs, MRP
The Real Estate Group



Shelly Lee
CENTURY 21
Nachman Realty



Mary Ross,
Relocation Specialist
Certified
BHHS RW Towne Realty



Lisa Sinibaldi
Swell Real Estate Co.



Stacey Hayden
BHHS RW Towne Realty



Jeremiah Burns
Atlantic Sotheby's
International Realty



Kristen Randolph
BHHS RW Towne Realty



Glenn Ryder
CENTURY 21 Top Producers



Michelle Buchanan
RE/MAX Country to Coast



Shante Brown
ERA Real Estate Professionals



Cindy Caskey, ABR,
MRP, SRES
BHHS RW Towne Realty



Alex Caver
RE/MAX Allegiance



Charles Silverman
Howard Hanna Real
Estate Services



Matthew Zachary,
ABR, SRS
BHHS RW Towne Realty



Raquel Ricci, GRI,
ABR, SRES, SRS
BHHS RW Towne Realty



Terry Smith, ABR,
BPOR, SFR, MRP,
AHWD, ePRO
BHHS RW Towne Realty



Thor Manousos, MSP
AtCoastal Realty



Shelly Welsch
BHHS RW Towne Realty

Individual Silver



Brian Colombrito,
Associate Broker
The Real Estate Group



Kelly Westling, MRP
Iron Valley Real Estate
Hampton Roads



Paul Tatum
Atlantic Sotheby's
International Realty



Christopher Howell
Mossy Oaks Properties -
Land and Farm Realty



Jeff Woodard
BHHS RW Towne Realty



Denise Cowan
RE/MAX Ultra



Terri Haynie, CRS,
GRI, SFR, SRES
BHHS RW Towne Realty



Sherry Snyder,
Associate Broker,
ABR, ePRO, MRP, SFR
BHHS RW Towne Realty



Jonell Walthall, CRS,
SRES, ABR
Howard Hanna Real
Estate Services



Siobhan Miller, ABR,
AHWD, SFR, SRES
BHHS RW Towne Realty



Chrissy Wilkins
Howard Hanna Real
Estate Services



Sara Lannom, SRES
BHHS RW Towne Realty



Trey Decker, ABR,
GRI
BHHS RW Towne Realty



Windy Seay
Crutchfield, Associate
Broker, GRI, AHWD,
SRES
The Real Estate Group



Jonathan Dahl
BHHS RW Towne Realty



Sydney Sanderlin,
SFR
The Real Estate Group



Jason Edwards, GRI
eXp Realty



Marilyn Rivera, ABR, AHWD,
CRS, CLHMS, C-RETS, DLG, GRI,
ePRO, LHC, LSS, LSE, LMS, MRP,
PSA, PMN, RRS, SFR, SRES
MR Rivera Realty Group



Tammy Inge, GRI,
SFR
RE/MAX Alliance



Christy A. Allen
Real Broker LLC.



Jobel Daugherty
Howard Hanna Real
Estate Services



Rhonda Mclemore,
Associate Broker,
ABR
CENTURY 21
Nachman Realty



Susan Bruce-Ross,
ABR, MRP
Garrett Realty Partners



Carmon Pizzanella
BHHS RW Towne Realty



Savannah Goodling,
ABR, RENE, PSA
OWN Real Estate LLC



Bresse Spruill
RE/MAX Alliance



Faith Mormon, MRP
BHHS RW Towne Realty



Karen Howard
Atlantic Sotheby's
International Realty



Tanya Thompson
LPT Realty LLC



Jennifer Gartrell
BHHS RW Towne Realty

Individual Silver (cont.)



Todd Morton
The Morton Group w/
AtCoastal Realty



Kimberly Basquez,
ABR, MRP, SFR
Iron Valley Real Estate
Hampton Roads



Cheryl Hickok, ABR,
SFR, MRP
BHHS RW Towne Realty



Mick Shaw
Howard Hanna Real
Estate Services



Maritza Brandon,
MRP
The Real Estate Group



Donna Turner
BHHS RW Towne Realty



Barbara McCormack,
MRP
The Real Estate Group



Dina Grandy
BHHS RW Towne Realty



Debbie Marable,
CRS, SRES, GRI, ABR,
ePRO, MRP
The Real Estate Group



Amber Levinson,
MRP
Howard Hanna Real Estate
Services



Ciara Whedbee,
RENE
Keller Williams Coastal
Virginia Chesapeake



Ellen Davina Hughes
Iron Valley Real Estate Norfolk



Arnold Aguas
BHHS RW Towne Realty



Pooja Goswami
BHHS RW Towne Realty



Melody Workman,
CRS, ABR, SRS
Howard Hanna Real
Estate Services



Katie Prescott
Long & Foster Real Estate



Cynthia Inniss, SRS,
ABR, CRS
RE/MAX Alliance



Electra Alexander
BHHS RW Towne Property
Management



Melissa Mowry
The Real Estate Group



Victor Mejorada
RE/MAX Alliance



Melinda J. Swager
NextHome Tidewater Realty



Theresa Rock, ABR,
WCR
The Real Estate Group



Alan D. Murray, ABR,
MRP, SRES
Murray Realty Group,
Brokered by LPT Realty



Carrie Hamilton
Exit Realty Professionals



Grady Kenner
BHHS RW Towne Realty



Yesenia Gonzalez
Iron Valley Real Estate



Tracie Gaskins
Howard Hanna Real
Estate Services



Ryan Williams, CSP,
C2EX
The Real Estate Group



Elizabeth Wallace
OWN Real Estate LLC



Dan Goffigan
OWN Real Estate LLC

Individual Silver (cont.)



Lana Cary
Howard Hanna Real Estate Services



Frankie Ferguson
The Real Estate Group



Johnny Christian
The Real Estate Group



Fred Helm, Associate Broker, ABR, CRS, GRI, MRP, SFR, SRES
BHHS RW Towne Realty



Coco Hanauer
Atlantic Sotheby's International Realty



Mandy Gray, ABR, MRP
BHHS RW Towne Realty



Breland Powell
Iron Valley Real Estate



Lisa Martin
Judy Boone Realty, INC



Esther Uribe
Howard Hanna Real Estate Services



Deirdre Love
The Real Estate Group



Robert E. Sayoc Jr., ABR, MRP
Keller Williams Coastal Virginia Chesapeake



John Twohy Rector
Chorey & Associates Realty, LTD

National Resources. *Locally Savvy.*

Arbor Home Loans provides *comprehensive solutions* tailored to the specific challenges encountered during the homebuying process in today's competitive market, ensuring success.

Loan Options

- FHA, VA, USDA, Conventional, Jumbo
- Down Payment Assistance
- 1x and 2x Construction
- Land Loans
- Doctor Loans
- Bridge Loans
- 2nd Mortgages
- Bank Statement Loans
- Reverse Mortgages
- Foreign National Lending
- Fix & Flip Loans
- DSCR Loans



ARBOR
HOME LOANS

Arbor Home Loans | Virginia Beach
1206 Laskin Road, Suite 110
Virginia Beach, VA 23451



LICENSED BY THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION UNDER CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT, BRANCH LICENSE # 4131248; CALCON MUTUAL MORTGAGE LLC, DBA ARBOR HOME LOANS IS AN EQUAL HOUSING LENDER NMLS #46375; CORPORATE PHONE (888) 488-3807, 3838 CAMINO DEL RIO N SUITE 305, SAN DIEGO, CA 92108. FOR MORE LICENSING INFORMATION VISIT: [HTTPS://ARBORHL.COM/LICENSINGINFORMATION/](https://ARBORHL.COM/LICENSINGINFORMATION/). ALL PRODUCTS ARE NOT AVAILABLE IN ALL STATES. ALL OPTIONS ARE NOT AVAILABLE ON ALL PROGRAMS. ALL PROGRAMS ARE SUBJECT TO BORROWER AND PROPERTY QUALIFICATIONS. THIS IS AN ADVERTISEMENT.

Individual Silver (cont.)



**Beth McCombs, CRS,
MRP, SRES**
Keller Williams Coastal
Virginia Chesapeake



Angie Jones
Howard Hanna Real
Estate Services



Teresa G. Spruill
The Real Estate Group



Julie Hassell
ERA Real Estate Professionals



Tom Elliott
BHHS RW Towne Realty



Mark Llobell
Atkinson Realty



**Paula Powell, GRI,
MRP, ABR, SRES**
BHHS RW Towne Realty



Betsy Atkinson
Atkinson Realty



**Chris Bruneau, MRP,
ABR**
Iron Valley Real Estate
Hampton Roads



Mary Boling
OWN Real Estate LLC



**Jennifer Dawn, SRS,
ABR, ePRO, MRP,
PSA, AHWD, C2EX**
BHHS RW Towne Realty



Lizzie Martingayle
Howard Hanna Real
Estate Services



David Pellerin
BHHS RW Towne Realty



Adele Shaffer
BHHS RW Towne Realty



Jeanine Montgomery
Howard Hanna Real
Estate Services



**Delwyn Cosby, GRI,
SRS, ABR, MRP, ePRO**
RE/MAX Alliance



**Deborah Lesyshyn,
ABR, CRS, GRI, SRES**
Howard Hanna Real
Estate Services



Ali Runaldue, SFR
Howard Hanna Real
Estate Services



**Beth Ripa, ABR, CRS,
MRP, RENE, AHWD**
Long & Foster Real Estate



Jessica Bailey, MRP
The Real Estate Group



Breon Davis
Iron Valley Real Estate
Hampton Roads



Nicole Piette
BHHS RW Towne Realty



Heidi Oglesby
The Real Estate Group



Jamie Stokes
CENTURY 21
Nachman Realty



S. Dane Scott
Scott & Associates
Inc., REALTORS®



Esther Li
Coastal Towne Realty



**Dr. Mary Kraft,
Principal Broker,
ABR, GRI, MRP, SRS**
Military Veterans Realty



Kirsten Taylor
Atlantic Sotheby's
International Realty



Beth Lloyd, CNE, RRS
Howard Hanna Real
Estate Services



Lori Gomoke
BHHS RW Towne Realty

Individual Silver (cont.)



Diane Pearman,
Associate Broker
The Real Estate Group



Mike Yoder
BHHS RV Towne Realty



Terrance Boyle, MRP
Iron Valley Real Estate Norfolk



Jaime Nyheim
Atlantic Sotheby's
International Realty



Jessenia Aponte
Iron Valley Real Estate



Mark Pawley
Beach Realty United



Kimberly Johnson
BHHS RV Towne Realty



Molly Evans
Fathom Realty



Gabriella Palacios
OWN Real Estate LLC



Ashley Rose
Howard Hanna Real
Estate Services



Cameron Elliott
AtCoastal Realty



Tracey Vertelka
Creed Realty



Susan Shaughnessy
Howard Hanna Real
Estate Services



Aimee C. Kram
The Real Estate Group



Angela Farber
The Real Estate Group



Durwood V. Scott,
ALC, GRI
Scott & Associates
Inc., REALTORS®



Deanna Wilson
RE/MAX Country to Coast



Charlee Gowin
BHHS RV Towne Realty



Mickey Wright
Neely, MRP
Opulent Realty LLC



Kim White, ABR,
AHWD, HFR, MRP,
PSA, RENE, SFR, SRS,
SRES
The Real Estate Group



Shraddha Shah
Small Shah Realty



Marcia Cronin, GRI
Howard Hanna Real
Estate Services



Sean Hudgins
Keller Williams Coastal
Virginia Chesapeake



Kelly May
BHHS RV Towne Realty



Shonda Taylor,
Associate Broker,
SRS, MRP, ABR, SFR
ONYX Realty Professionals



Diane Ragsdale
Howard Hanna Real
Estate Services



Penghao Li
Seaside Realty



Carol Hall, MRP
BHHS RV Towne Realty



Pamela Johnson
The Real Estate Group



Mariyam Roshan
Long & Foster Real Estate

Individual Silver (cont.)



Thomas Seddon,
Associate Broker
The Real Estate Group



Danielle Owens
Iron Valley Real Estate



Angelina Koester
Atlantic Sotheby's
International Realty



Jean Marie Bowman,
ABR, SFR, CRS
Bowman Realty



Thomas J. Moore,
GRI, ePRO
Chorey & Associates
Realty, LTD



Whitney Mikel
Keller Williams
Coastal Virginia



Antar L. Wilson
Judy Boone Realty, INC



Kyle Florio
OWN Real Estate LLC



Bob Smith
RE/MAX Allegiance



James Golden
BHHS RW Towne Realty



Pam Schrage, ABR,
CRS, GRI, MRP, RSPS
The Real Estate Group



Margaret Z.
Richardson
Cross Realty



Annalisa Previte
Howard Hanna Real
Estate Services



Kara Barbero
1st Class Real Estate Flagship



DANIELLE AVERY

OWNER-PHOTOGRAPHER-
VIDEOGRAPHER-CERTIFIED DRONE
PILOT

EXCLUSIVE NEW CLIENT OFFER

25 MLS PHOTOS + FLOOR PLAN +
PROPERTY WEBSITE (\$250 VALUE) -
COMPLIMENTARY, NO OBLIGATION

Discover the impact of HD photos. This
free package showcases your property's
best features and adds value to your
listings. Experience the difference
firsthand - no commitment necessary



Email: danielle.avery@7citiesremedia.com
Phone: (757) 917-4330
Instagram: [@7citiesremedia](https://www.instagram.com/7citiesremedia)
Portfolio: <https://view.7citiesremedia.com/7citiesportfolio>
Scheduling/Prices: <https://portal.7citiesremedia.com>



Congratulations

Circle of Excellence Award Winners

Your *Trusted* Local Lender



Chris Bufis

Together we can strengthen your brand, sell your story, and build your following. We have the tools to elevate your marketing and secure and retain happy clients.

Chris Bufis | 757-450-6608

VP, Senior Mortgage Loan Officer | NMLS# 1405934

Chris.Bufis@RWTowneMortgage.com

RW Towne
MORTGAGE



Download My App!

Scan the QR Code or visit

RWTowneMortgage.com/ChrisBufis



98% CLIENT
SATISFACTION RATING



ADVANCED
TECHNOLOGY



ON-TIME
CLOSINGS



POWERFUL MARKETING
STRATEGIES

RW Towne Mortgage, A subsidiary of TowneBank NMLS # 1611080. This is not a commitment to lend. Equal Housing Lender.
Satisfaction Rating provided by experience.com. This information is provided for Agents and professional use only and is not to be provided to consumers or the public.

Individual Bronze



Maura Bain, MRP, ABR
BHHS RW Towne Realty



Lauren Loomis
CENTURY 21
Nachman Realty



Joy Catalano, MRP
Howard Hanna Real
Estate Services



Jordan Hoskins
Coastal Towne Realty



Jake Bronk
EXIT Realty Central



Rebecca Sloan
Coastal Towne Realty



Sandra LeAnn Wallace
BHHS RW Towne Realty



Lindley Walker, ABR, MRP
BHHS RW Towne Realty



Bridgette Hamm, CRS
The Real Estate Group



Faith Caldwell, ABR, MRP, SFR, SRS
CENTURY 21
Nachman Realty



Ashley Swindell, ABR, ePRO, MRP, PSA, SRES, CLHMS
BHHS RW Towne Realty



Leigh Anne Parks
Chorey & Associates
Realty, LTD



Stacy Courter
Coastal Towne Realty



Angie Pelley
The Real Estate Group



Crystal Jacques, CRS, ABR, MRP, AHWD
RE/MAX Allegiance



Sharon Coble, ABR, MRP
Howard Hanna Real
Estate Services



Stacie Powell, ABR, CRS, GRI, SRES
BHHS RW Towne Realty



Dean Rolle Jr., GREEN
Iron Valley Real Estate
Hampton Roads



Ann Davis
BHHS RW Towne Realty



Deniz Uzel, MRP
Howard Hanna Real
Estate Services



Frank Dalmida
OWN Real Estate LLC



Ally Williams
OWN Real Estate LLC



Michele Obenour
Howard Hanna Real
Estate Services



Elaine Angelini, CRS, ABR, MRP
BHHS RW Towne Realty



Linda Ark
Howard Hanna Real
Estate Services



Mary Lawrence
ERA Real Estate Professionals



Allen Harris
OWN Real Estate LLC



Adela Savino, ABR, MRP, SFR
Long & Foster Real Estate



Linda Ritchie-Royal
CENTURY 21 Top Producers



Joy Bonney, ABR
Howard Hanna Real
Estate Services

Individual Bronze (cont.)



Diane Norton, ABR, GRI
BHHS RW Towne Realty



Karen Newins, ABR, CSP, SFR
BHHS RW Towne Realty



Margaret Etheridge
RE/MAX Country to Coast



Tim Thornton, ABR, AHWD, MRP
BHHS RW Towne Realty



Tiffany Campbell
OWN Real Estate LLC



Brooke Blond
BHHS RW Towne Realty



MJ Huff
BHHS RW Towne Realty



Laurie Williamson, SRES, ABR
BHHS RW Towne Realty



Janice Bullard-Ward, ABR, CDPE
The Real Estate Group



Jim Leland, MRP, CDPE
LPT Realty LLC



Rosemary Wilson
Howard Hanna Real Estate Services



Jamie Kudary, MRP
BHHS RW Towne Realty



David M. Boord
Iron Valley Real Estate



Perdethia Lowery
CENTURY 21 Top Producers



Pam Schmidt
Howard Hanna Real Estate Services



Leigh Sturm, MRP, PSA, Corporate Relocation Specialist
BHHS RW Towne Realty



Victoria Schiano, MRP, SFR, SRES
The Real Estate Group



Stephanie Bristol
Coldwell Banker NOW



Pamela Frohman
BHHS RW Towne Realty



Catherine Davis
BHHS RW Towne Realty



Vince Miranda
Chesapeake Bay Realty



Bryan Ellis, Associate Broker
The Real Estate Group



Ade De Vega
World Class Realty and Associates REALTORS®



Ashley Blake
OWN Real Estate LLC



Courtney Kellam, CSP, GRI, ABR, CNE
Howard Hanna Real Estate Services



Pixie Russell
BHHS RW Towne Realty



Phyllis Willoughby, Associate Broker, ABR, CFSP, CIPS, CRB, CRS, GRI, SFR
EXIT Realty Central



Katie Sylstra
The Real Estate Group



Rachael Podruchny, ABR, MRP
Vylla Home



Vanessa Sawyer, AHWD
BHHS RW Towne Realty

Individual Bronze (cont.)



Katrina Ellis, ABR, SRS
CENTURY 21
Nachman Realty



Chauntrell M. Guilford
The Agency



Alicia Nelson
Atkinson Realty



Aretha Valentine, Associate Broker, ABR, CSSA, CRS, SRES
BHHS RW Towne Realty



Margo McFarland
BHHS RW Towne Realty



Rhonda Rockefeller, MRP, SRES, ABR
The Real Estate Group



Kevin Rodriquez
BHHS RW Towne Realty



Rick Martins
Weichert REALTORS® -
KBL Companies



Mary Ellen C. Baur
Cross Realty



Jimmy Reece
The Real Estate Group



Craig Houtson
AtCoastal Realty



Tony London
BHHS RW Towne Realty



Lynn Atkison
BHHS RW Towne Realty



Katie Sanders
OWN Real Estate LLC



Brandon Erickson
Seaside Realty



Lisa Villa
BHHS RW Towne Realty



Jennifer Mele
BHHS RW Towne Realty



Steven Emilio
Atlantic Sotheby's
International Realty



Ann Culley Crusenberry
Chorey & Associates
Realty, LTD



Paul Fuqua, SRES
BHHS RW Towne Realty



Cyndi Kight
The Real Estate Group



Susan Caruana, CRS, ABR
The Real Estate Group



Maria Woods, Broker, RENE
Ratified Realty



Vicki Gallagher
Howard Hanna Real
Estate Services



Ron Clark, Associate Broker, GRI, SRS, MRS
CENTURY 21 Top Producers



Ivy Obasi
Allison James Estates and
Homes of Virginia LLC



Tara Davis
RE/MAX Alliance



Sarah Holbrook
Howard Hanna Real
Estate Services



Katie Wilson, MRP
Coldwell Banker NOW



Frank Filippone, Associate Broker, MRP, SFR, CDPE
BHHS RW Towne Realty

Individual Bronze (cont.)



Luis Martinez
The Real Estate Group



Jared Weimer
Atlantic Sotheby's
International Realty



Jessica Cecchini
RE/MAX Alliance



Megan Oldfield
World Class Realty &
Property Management



Lety Pena
Howard Hanna Real
Estate Services



Constance Hebert
OWN Real Estate LLC



Robert Principe,
MRP, ABR, ePRO,
BPOR
Howard Hanna Real
Estate Services



Kala DiCiero
The Real Estate Group



Jill Miller
RE/MAX Allegiance



Nancy Evans
Howard Hanna Real
Estate Services



Beth Strangways
BHHS RW Towne Realty



Kathy Elliott
RE/MAX Allegiance



Tonya Warren
ONYX Realty Professionals



Susan Harwell
Howard Hanna Real
Estate Services



Hazel Coleman
RE/MAX Allegiance



Ed Culpepper
Howard Hanna Real
Estate Services



Patience MacCartney
OWN Real Estate LLC



Dwellings
Keller Williams Town Center



Jeff Colley
Atlantic Connection
Real Estate



Raechel Geiss
OWN Real Estate LLC



Le'Montez Jones
OWN Real Estate LLC



Pamela Lewis, MRP,
SFR
Realty Space LLC



Steve Moore, SRES
Creed Realty



Yvonne Hobbs
OWN Real Estate LLC



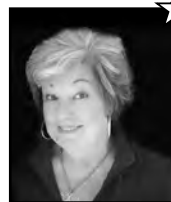
Rene Bagne, SFR,
MRP
Creed Realty



Breanna Wootton,
CLP, NHCP
BHHS RW Towne Realty



Dana Dickens
BHHS RW Towne Realty



Deborah Woolford
The Real Estate Group



Andrew Philip
Lefevre
The Real Estate Group



Carl Master
BHHS RW Towne Realty

2024

RPAC MAJOR INVESTORS



Deborah
Baisden
Platinum R



Jim
Bass
Sterling R



Linda
Bass
Sterling R



Tina
Bradley
Sterling R



Jennifer
Bryant
Platinum R



Billy
Chorey
Sterling R



Jennifer
Cool
Crystal R



Greg
Chaplain
Platinum R



Hugh
Cross
Crystal R



Sue
DeValdes
Sterling R



Mary Ross
Ellsworth
Crystal R



Bruce
English
Sterling R



Gladys
Fain
Sterling R



Jackie
Feagin
Crystal R



Rodney
Fentress
Sterling R

2024

RPAC MAJOR INVESTORS



Sandee
Ferebee
Sterling R



Melissa
Gates
Crystal R



Kim
Georges
Sterling R



Mandy
Gray
Sterling R



Nicole
Glocker
Sterling R



Cindy
Hawks-White
Golden R



Dorcas
Helfant-Browning
Golden R



Trudy
Hoff
Golden R



Beth
Hughes
Sterling R



Jean
Johnson
Sterling R



Jeremy C.
Johnson
Crystal R



Phil
Kazmierczak
Sterling R



Dr. Dawn
Kennedy
Golden R



Bill
Kolovani
Crystal R



Mimi
Kopassis
Golden R

2024

RPAC MAJOR INVESTORS



Crystal Lance
Sterling R



Sherry
Maser
Sterling R



Leigh
Milligan
Sterling R



Jay
Mitchell
Golden R



Tanya
Monroe
Golden R



Emil
Nazaryan
Sterling R



Kimberly
Plourde
Sterling R



Marilyn
Rivera
Golden R



Ronald
Rivera
Sterling R



Mia
Roberson
Crystal R



Gene
Robles
Sterling R



Sean
Rooney
Sterling R



Jan
Rucinski
Sterling R



Amanda
Sams
Sterling R



Sherry
Snyder
Sterling R

2024

RPAC MAJOR INVESTORS



Pat
Steele
Sterling R



Dora Lee
Taylor
Crystal R



Susan
Thomasson
Sterling R



Donnie
Upton
Sterling R



Rob
Waring
Sterling R



Kris
Weaver
Sterling R



Kathryn
Zarpas
Sterling R



HRRA
Golden R



REIN
Golden R

RPAC HALL OF FAME

Billy Chorey
Santee Ferebee
Cindy Hawks-White
Deborah Baisden

Dorcas Helfant-Browning
Dr. Dawn Kennedy
Jay Mitchell

Individual Bronze (cont.)



Susan Rooney, ePRO, ABR
BHHS RW Towne Realty



Brandon "Bam" Loboda
Iron Valley Real Estate
Hampton Roads



Nanette Criddle
BHHS RW Towne Realty



Sandy Nance
BHHS RW Towne Realty



Mimi Stephan Kopassis, ABR, BPOR, CRS, GRI
MK Realty Group



Darrell Moore, Associate Broker, GRI, CRS, CPM, ePRO
CENTURY 21 Top Producers



Carl Early
Howard Hanna Real Estate Services



Sam Dwyer, Associate Broker, GRI
CENTURY 21
Nachman Realty



April Ford
Howard Hanna Real Estate Services



Heather Sterling, MRP
Howard Hanna Real Estate Services



Marian Shortt Schutts
Iron Valley Real Estate



Janine DeMello
BHHS RW Towne Realty



Lisa Hughes, ABR
BHHS RW Towne Realty



Susanne M. Henderson, Associate Broker, MRP, SRES, SFR
LPT Realty LLC



Nick Calvert
Atkinson Realty



Skylar Barfield
OWN Real Estate LLC



Erika Stewart
NextHome Tidewater Realty



Logan Speaker
BHHS RW Towne Realty



Ann Malbon
Howard Hanna Real Estate Services



Theresa Briggs
BHHS RW Towne Realty



Courtney Violette, MRS
Howard Hanna Real Estate Services



Beth Fischer, ABR, PSI, SRES
The Real Estate Group



Joshua Alvelo
World Class Realty and Associates REALTORS®



Katrina Cantrell
BHHS RW Towne Realty



Alan Psimas, ABR, SRES, AHWD, MRP, PSA
BHHS RW Towne Realty



Jerrold Lattimore
The Real Estate Group



Eleonora Whitfield
OWN Real Estate LLC



Megan Veselka
OWN Real Estate LLC



Joanelys Gray
OWN Real Estate LLC



Lisa Sellers
OWN Real Estate LLC

Chartway Mortgages

Homeownership made simple.

We specialize in:



First-time home buyers



Mortgage **refinance**



ITIN loan options



Second home purchases

Membership eligibility subject to qualification.
Federally insured by the NCUA. Equal Housing Lender.



Chartway
CREDIT UNION

chartway.com/mortgages



**Ready to make
your move?**

Contact us today
to get pre-qualified!



Tiffany Kling
NMLS# 1969347
(757) 575-8448
tmkling@chartway.com



Sandee McDonald
NMLS# 300115
(757) 647-6962
ssmcdonald@chartway.com

Individual Bronze (cont.)



Jill Blank
BHHS RW Towne Realty



Sara Andrews Hartz,
Associate Broker
The Real Estate Group



Jordan Covell
The Real Estate Group



Mimi Elliott
Atkinson Realty



Jan Deal
Howard Hanna Real
Estate Services



Robin Gauthier
NextHome Tidewater Realty



Megan Luker, ABR,
GRI, MRP
Real Broker LLC.



Gabrielle Riggins-
Royal
OWN Real Estate LLC



Henrietta Ancheta
BHHS RW Towne Realty



Betty Hairston-
Boyd, CRS, GRI, SHS,
MRP, ASP, ABR
Long & Foster Real Estate



Brent Weaver
The Real Estate Group



Michael Loflin, ABR
Coldwell Banker NOW



Cynthia James
EXIT Realty Central



Joshua Wilborne
OWN Real Estate LLC



Zena Ward, AHWD,
MRP, PSA
BHHS RW Towne Realty



Kenneth Longo, ABR,
SFR, RRS
Howard Hanna Real
Estate Services



Jimmy Jackson
BHHS RW Towne Realty



Mary Rumble, MRP
Howard Hanna Real
Estate Services



Nancy Sorg
BHHS RW Towne Realty



Jasmine Cotto
BHHS RW Towne Realty



Chanda Nodine
Atlantic Sotheby's
International Realty



Gabriella Beale
OWN Real Estate LLC



Luz Rios
ERA Real Estate Professionals



Tameka Henry
Atlantic Sotheby's
International Realty



Daelin Soliman
Iron Valley Real Estate
Hampton Roads



Shannon Allen, ABR,
SRES, SRS
BHHS RW Towne Realty



Kelle Foster
Long & Foster Real Estate



Kim Ranno
Howard Hanna Real
Estate Services



Maria Kidd
BHHS RW Towne Realty



Rhodonna Boyd
Iron Valley Real Estate
Hampton Roads

Individual Bronze (cont.)



Beth Marino, GRI
BHHS RW Towne Realty



Brandon Carney
Seaside Realty



Joseph "JP" Igana
Coastal Group Inc.



Christina Pyon
BHHS RW Towne Realty



**Mariia Kobyshev,
ABR, GRI, LHC, MRP**
eXp Realty



Jillian Walter
Howard Hanna Real Estate Services



Edward Bohnslav
BHHS RW Towne Realty



Iris Cauldwell
Coldwell Banker NOW



Lisa Mayes
BHHS RW Towne Realty



Lisa Cicchetto
BHHS RW Towne Realty



**Taylor Hutchens,
MRP**
Creed Realty



Lisa Cox, J.D.
Vylla Home



Marilyn Lipieko
Howard Hanna Real Estate Services



**Holly Mitchell, Ally
Certified, CFSP**
EXIT Realty Central



Anita Etheridge
CENTURY 21
Nachman Realty



Kathryn Keene, CSP
The Agency



Yvonne Covey
OWN Real Estate LLC



**Renee Cramer
Joseph, ABR, CRS,
GRI**
The Real Estate Group



Raleigh Vos
Howard Hanna Real Estate Services



Krissi Wood
Atkinson Realty



**Bridgette Upchurch,
Associate Broker,
SFR, MRP, AHWD**
RE/MAX Edge



Janet Kramer
Howard Hanna Real Estate Services



Annette Ladevig-Day
BHHS RW Towne Realty



**Paula Spartz-Sanders, ABR, MRP,
SRS, SFR, RENE, SRES**
CENTURY 21 Top Producers



**Patricia Zuraw, ABR,
SRES, CRS, RRS**
Howard Hanna Real Estate Services



**Wanda Adams-Martin, MRP, ABR,
SRS, SRES**
RE/MAX Alliance

Mega Team Diamond



Team Bryant Homes
The Bryant Group Real Estate Professionals



Native American Group
Better Homes & Gardens Real Estate
Native American Group



Stephanie Clark Real Estate
RE/MAX Alliance



Ron Sawyer Team
RE/MAX Prime



Real Estate Home Team
The Real Estate Group

Aquamarine Exterior Cleaning is a power washing service and maintenance company that specializes in residential exterior cleaning, real estate properties, and commercial services.

Safely Clean Surfaces . Avoid Costly Repairs . Maintain Property Value



SERVICES:

- Pressure Washing
- House Washing
- Roof Cleaning
- Gutter Cleaning
- Window Cleaning
- Concrete Cleaning
- Paver Cleaning
- Deck Cleaning



CONTACT:

(757) 702-9274

www.AquamarineExteriorCleaning.com

info@AquamarineExteriorCleaning.com

Southeast VA & Northeast NC

Mega Team Platinum



Judy Reed Team
Judy Reed Realty



The Wilkey Real Estate Team
BHHS RW Towne Realty

Mega Team Gold



The Perfect House Team
The Real Estate Group

Large Team Diamond



The Doll Team
RE/MAX Alliance



The Bethany White Group, LLC
The Agency



Let Home Warranty
be your **Plan A!**

**Choice of Qualified
Contractor**

Several Buyer Options!

2 Buyer Plan Tiers

LIVE Call Answering

**Active Military and
Veteran Discount**

**14-month*
coverage**

*Initial coverage term

Review the terms and conditions,
coverage, limitations, and exclusions
at homewarrantyinc.com/terms.



**Trish
Edwards**
Regional Sales Manager

trishedwards@homewarrantyinc.com
(758) 846-6894

Keep Cool When the Mercury Rises!
homewarrantyinc.com/register

Home Warranty



Large Team Platinum



The Judy Marsh Team
BHHS RW Towne Realty



Pyle Realty
Pyle Realty, Inc.



The House to Home Team
Iron Valley Real Estate Hampton Roads



The Royal Realty Team
Seaside Realty



Hunt for Homes Team
Iron Valley Real Estate Norfolk



Conner & Co.
Howard Hanna Real Estate Services

Large Team Gold



The Z Team
Atlantic Sotheby's International Realty



Stephen Do Team
Iron Valley Real Estate Norfolk

JDog® Junk Removal & Hauling

NEED JUNK REMOVED?

We Save You Time & Money



Our Services

- ☒ Residential & Commercial Cleanouts
- ☒ Furniture & Appliance Removal
- ☒ Demolition
- ☒ Construction Debris Removal
- ☒ Dumpster Rentals
- ☒ Shed/Hot Tub Removal

**Contact Us Today for a
FREE ESTIMATE!**

757-681-8004 | 844-GET-JDOG



AMERICAN OWNED ★ VETERAN OPERATED

Large Team Silver



Bedsole Border Edge Team
BHHS RW Towne Realty



The Rountree Team
BHHS RW Towne Realty



The DiBuono Real Estate Team
Howard Hanna Real Estate Services



Cape & Coast Real Estate Group
ABW Realty



Powers & Rawls
BHHS RW Towne Realty

Large Team Bronze



COVA Home Sales
Howard Hanna Real Estate Services



Michael Zimmerman Real Estate Team
RE/MAX Ultra



The Calderon Team
BHHS RW Towne Realty



St. Matthews LLC
BHHS RW Towne Realty



Anna & Rhonda's Home Team
BHHS RW Towne Realty

Small Team Diamond



Thompson Home Team
The Agency



The Dunbar Team
RE/MAX Alliance



The Linda Fox-Jarvis Team
BHHS RW Towne Realty



The Lee Team
Seaside Realty



Toadally Awesome Agent and Team
BHHS RW Towne Realty



The Chard Team
Howard Hanna Real Estate Services



Marable Realty Team
Iron Valley Real Estate Hampton Roads



Side One Real Estate Group
Keller Williams Town Center



Chas Ferguson and Larry Blum Team
Atkinson Realty



Johnson & Burge
Long & Foster Real Estate



Events



Headshots



Listing Photos



Family Photos



OR

757-839-0955



Eligibility for the 2024 Circle of ExcellenceSM Award is limited to HRRR members in good standing during the award year. Recipients of a #1 category award must also meet an additional requirement: the majority of their team must be HRRR members in good standing at the time of selection. HRRR reserves the right to verify membership status and determine final eligibility.

Small Team Platinum



Munesh Nikita Homes
Coastal Towne Realty



Campbell Real Estate Group
Keller Williams Elite 757



Amory Real Estate Inc
BHHS RW Towne Realty



Real Estate Friend Team
Atlantic Sotheby's International Realty



Diane Keeley Inc
BHHS RW Towne Realty



The Downing Team
BHHS RW Towne Realty



Kevin O'Dea Team
OWN Real Estate



Skyline Realty Group
Iron Valley Real Estate Hampton Roads



Howlett Home Team
BHHS RW Towne Realty



The Jaworsky Team
RE/MAX Alliance



Allison Alliance Home Team
Atlantic Sotheby's International Realty



Rachael Kraft Turner Team
GreenTree Realty Inc.

BUY IT. BUILD IT. REFINANCE IT.

Contact us today!

Chip Riggs

Senior Mortgage Loan Officer
NMLS #: 415510

757-287-0855

criggs@fultonmortgagecompany.com

Marion Uzzle

CRA Mortgage Loan Officer
NMLS #: 211283

757-729-7373

muzzle@fultonmortgagecompany.com

FultonMortgageCompany

A Division of

Fulton Bank, N.A.

fultonbank.com/mortgage

Fulton Bank, N. A. Member FDIC. Subject to credit approval.



Small Team Gold



The Hollowell Group
BHHS RW Towne Realty



Trudy Hoff and Team
RE/MAX Alliance



Patti Frankfield
BHHS RW Towne Realty



Debbie Woolard Group
Howard Hanna Real Estate Services



Shauna Lane Team
BHHS RW Towne Realty



Jackie Feagin & Associates
BHHS RW Towne Realty



Team Trotman
BHHS RW Towne Realty



The MAC Team
BHHS RW Towne Realty

Helping You
Help Your Clients
Build The Home
Of Their Dreams.



cheshomes.com

Visit cheshomes.com to find our beautiful collection
of homes or call 757-448-3742 today!



Small Team Gold (cont.)



Ziemer Real Estate Team
The Real Estate Group



Brock Thompson Real Estate Team
ONYX Realty Professionals



Worthy Homes LLC
BHHS RW Towne Realty



Jeremy Allen Home Team
The Real Estate Group



Emily Nied
BHHS RW Towne Realty



Home Matchmaker Team
Iron Valley Real Estate Hampton Roads



The Anderson Team
RE/MAX Alliance

CONGRATULATIONS TO THE 2024 CIRCLE OF EXCELLENCE AWARD WINNERS

Evertree Insurance Celebrates Your Success!

The Evertree Difference



Claims Support



Multi-Lingual



Independent Brokerage



Account Review Services



5-Star Google Reviews



NPS Score: 87

Let's work together!



757-621-4175



mmccarthy@evertreeinsurance.com



www.evertreeinsurance.com



evertree
INSURANCE

Small Team Silver



Livernois Terranova & Associates
BHHS RW Towne Realty



Leverage Realty Powered by Howard Hanna
Howard Hanna Real Estate Services



Henri Ellis Team
Howard Hanna Real Estate Services



Sandcastle Home Team
BHHS RW Towne Realty



Love Your Home LLC
Creed Realty



Evelyn Thomas Team
CENTURY 21 Nachman Realty



The Dawn Crawford Peebles Team
RE/MAX Alliance



Town Center Team
BHHS RW Towne Realty

 **CMS MORTGAGE**

Let's get your buyers into homes—
smooth, easy, and with money to spare.

Because when you work with us, you don't
just buy a home, you *win!*

 CMS MORTGAGE SOLUTIONS INC. ALL RIGHTS RESERVED. NMLS ID #212405 (www.nmlsconsumeraccess.org/).
FOR MORE LICENSING INFORMATION VISIT www.cmsmortgage.com

Small Team Silver (cont.)



Thayer Team
OWN Real Estate



Aslett Team
RE/MAX Alliance



Jennifer Keenan Real Estate
BHHS RW Towne Realty



Carrie On Homes
Howard Hanna Real Estate Services

Small Team Bronze



Adventures in Real Estate
Atkinson Realty



DeFeo Real Estate
RE/MAX Alliance



Kelly D Real Estate Team
The Real Estate Group



Sessions Realty Group
Fathom Realty

*Our Door Is
Always Open
for You &
Your Clients*



Covering ALL of Virginia

(757) 819-6682

F: (757) 819-6683

orders@titleconcepts.biz

www.titleconcepts.net



New Homes Diamond Stud



Morgan Xenos
DRAGAS Companies
Realty, Inc.



Lori Cutrell, Associate Broker
DRAGAS Companies
Realty, Inc.



Clarice Saverieux
DRAGAS Companies
Realty, Inc.



Kelly Nicholson
DRAGAS Companies
Realty, Inc.



Valera Strauser, ABR, CSP, ASP
BHHS RW Towne Realty

New Homes Gold Hammer



Breyana Hawks
DRAGAS Companies
Realty, Inc.



Gina S. Allen
Howard Hanna Real
Estate Services



Kelly Moran, CSP
BHHS RW Towne Realty



Carolyn Hurtado
Pointe East Realty



Beatriz CoBell
BHHS RW Towne Realty



Jay Osborough, CSP
BHHS RW Towne Realty



Carla Walker, ABR, GRI
BHHS RW Towne Realty



Jasmine Cotto
BHHS RW Towne Realty

New Homes Silver Nail



Mark A. Edwards, GRI, CSP
East West Realty



Donna Lakoski
BHHS RW Towne Realty



Nancy Bass, GRI
Howard Hanna Real
Estate Services



Jodi Barsness
DRAGAS Companies
Realty, Inc.

New Homes Copper Flashing



**Ramona Joan
Kimraj-Weber, MRP,
AHWD, SRES**
BHHS RVV Towne Realty



**Richard Calderon,
C2EX, CRS, ABR**
BHHS RVV Towne Realty



**Michele T.
Fredericks, GRI,
SRES, CMP**
Howard Hanna Real
Estate Services



Gene Grady, CSP
BHHS RVV Towne Realty



Eric Reed
Verian Realty LLC

Commercial



Alexandra Serrano
The Real Estate Group

Platinum Award



Robert L. Waring III
Creed Realty

Silver Award



The Junkluggers of Southside Hampton Roads

Specializing in

- **Efficient Junk Removal**
- **Moving Services**
- **Estate Cleanouts**
- **Foreclosure Cleanouts**
- **Renovation Debris Removal**
- **Donation Services**
- **Eco-Friendly Disposal**
- **Flexible Scheduling**

Book Today



Distinguished Property Managers



Margie Chapman
BHHS RW Towne Realty



Patricia Davis
BHHS RW Towne Property
Management



Macon L. Davis, Jr.
Coastal Group Inc



Jocelyn Dewolf
Siebert Realty



Heather Evans
Howard Hanna Real
Estate Services



David Foster, Jr.
BHHS RW Towne Property
Management



Elizabeth Anne Foster
HomeServices Property
Management



Harmony Garrett
Howard Hanna Real
Estate Services



Kimberly Germond
Howard Hanna Real
Estate Services



Erica Hayes
Howard Hanna Real
Estate Services



Vickie Hudson,
Associate Broker,
CPM, AHWD, C2EX
Gifford Management Group



Christopher Brice
Humphries, AHWD,
C2EX
Gifford Management Group



Dawn John
Howard Hanna Real
Estate Services



Melissa L.C.
Johnson, Associate
Broker
BHHS RW Towne Property
Management



Phil Kazmierczak,
C2EX, RENE, SRS
Atlantic Sotheby's
International Realty



Brandon Kersey
Howard Hanna Real
Estate Services



Caitlin Kershner
BHHS RW Towne Property
Management



Glynnis King
Gifford Management Group



Jeff Klemenko
Howard Hanna Real
Estate Services



Laurie W. Locklear
BHHS RW Towne Property
Management



Melanie Miller
Atkinson Realty



Lisa Murdock
BHHS RW Towne Property
Management



Remona Murmillo,
AHWD
BHHS RW Towne Property
Management



Amber Parker
Atkinson Realty



Robin Pullen, CPM
Gifford Management Group



David Rivera
Howard Hanna Real
Estate Services



Maily Roberts-Jacobs
First Landing Realty



Jan Rucinski
HomeServices Property
Management



Penny L. Ruperti
BHHS RW Towne Property
Management



Rebecca Schneider
Howard Hanna Real
Estate Services

Distinguished Property Managers (cont.)



Sarah Grace Schroder
Sand & Sea Realty



Agnes M. Smith
BHHS RW Towne Property Management



Stephen Summerlin, Associate Broker, GRI
BHHS RW Towne Property Management



Beth Wade
Siebert Realty



Sean Walsh
Gifford Management Group



Catrina Watson
BHHS RW Towne Property Management



Heather Williams
CENTURY 21 Nachman Realty



Dusty Williams
Howard Hanna Real Estate Services



Marlo Wynn
BHHS RW Towne Property Management

Distinguished Property Managers Longevity



Catrina Watson
BHHS RW Towne Property Management
25 Years



Patricia Davis
BHHS RW Towne Property Management
10 Years

Outstanding Rookies



Melissa Humpert
RE/MAX Alliance



Matthew Knox
Seaside Realty



Taina Chanel Rodriguez
Iron Valley Real Estate Hampton Roads



Clarice Savereux
Dragas Companies Realty, Inc.



Meghan Hanley
Tidewater Real Estate Alliance INC



Allen Harris
OWN Real Estate LLC

Congratulations

2024 Service Award Recipients

LIFETIME ACHIEVEMENT
AWARD

Becky Claggett



GOOD NEIGHBOR
AWARD

Jennifer Cool



BROKER/MANAGER OF
THE YEAR AWARD

Cosette Lambourne



REALTOR® VOLUNTEER
OF THE YEAR AWARD

*Traci Lewis
VanCamp*



RISING STAR OF THE
YEAR AWARD

Melissa Gates



AFFILIATE COMPANY
OF THE YEAR AWARD



AFFILIATE MEMBER
OF THE YEAR AWARD

Oswaldo Santillan



PRESIDENT'S SERVICE
AWARDS

Phil Kazmierczak



PRESIDENT'S SERVICE
AWARDS

*Jeremy Caleb
Johnson*





CANDIDATE INSTITUTE CLASS OF 2024



RUSSELL L.
BRYANT



RICHARD
CALDERON



ALPHRADEZSA
"LEXI" CHURCH



TARA DRIGGERS



MELISSA LYNN
GATES



CRYSTAL LANCE



CHRISTINA B.
PIERRE



JULIAN RIVERA



MARILYN RIVERA-
FUENTES



RAMONA
WEBER



CHRISTIE BOYD
WOYTOWITZ



Congratulations

Circle of Excellence Award Winners

Your *Trusted* Local Lenders



757-687-5000 | townebankmortgage.com

TowneBank Mortgage NMLS# 512138 | RW Towne Mortgage NMLS# 1611080 | Towne Mortgage NMLS# 91904 | Coastal Towne Mortgage NMLS# 1752127
Equal Housing Lender. This is not a commitment to lend.



Thank you for YOUR SUPPORT

We would like to offer a very special thank you to everyone who made a donation to RPAC for 2024—your support is truly appreciated.



Platinum “R”

Deborah Baisden (*Hall of Fame and NAR President's Circle*)
Jenn Bryant
Greg Chaplain

Golden “R”

Cindy Hawks White (*Hall of Fame and NAR President's Circle*)
Dorcas Helfant-Browning (*Hall of Fame and NAR President's Circle*)
Trudy Hoff
Dr. Dawn Kennedy (*Hall of Fame and NAR President's Circle*)
Mimi Kopassis
Jay Mitchell (*Hall of Fame and NAR President's Circle*)
Tanya Monroe
Marilyn Rivera

Crystal “R”

Jennifer Cool
Hugh Cross
Mary Ross Ellsworth
Jackie Feagin
Melissa Gates
Jeremy Caleb Johnson
Bill Kolovani
Mia Roberson
Dora Lee Taylor (*NAR President's Circle*)

Sterling “R”

Jim Bass
Linda Bass
Tina Bradley
Billy Chorey (*Hall of Fame*)
Kimberly Denton
Sue DeValdes
Bruce English
Gladys Fain
Rodney Fentress
Santee Ferebee (*Hall of Fame*)
Kim Georges

Nicole Glocker
Mandy Gray
Beth Hughes
Jean Johnson
Phil Kazmierczak
Crystal Lance
Sherry Maser
Leigh Ana Milligan
Emil Nazaryan
Kimberly Plourde
Ron Rivera

Gene Robles
Sean Rooney
Jan Rucinski
Amanda Sams
Sherry Snyder
Pat Steele
Susan Thomasson
Donnie Upton
Rob Waring
Kris Weaver
Kathryn Zarpas

Governor's Club

Joan Buckley
Janice Johnson
Traci Lewis VanCamp
Carrie Williams

Capitol Insider

Richard Calderon
Jennifer Gartrell
Gayle Upchurch
Tomasina Tatterson
Lexi Church
Katrina Venable
Joni Giordano-Bowling

Tara Driggers
Cosette Lambourne
Steven Schweizer
Angel Chambers
Niki Inglis
Jim Weill

Mayor's Club

Christian Kent	Fred Helm	Jackie Koch	Bill Reid
Annelise Everton	Faith Mormon	Jessica Hester	Mark Rusnak
Coco Hanauer	Glenn Russell	Marty Guy Fink	Kyle Wilson
Margie Chapman	Roy Ward	Amy Reistrup	Megan Carlson
Mona Ghobrial	Russell Bryant	Jessica Lewis	Agnes Smith
Lisa B Hughes	Lee Cross	Leslie Brennan	Stephen Summerlin
Cara Allen	Margaret Richardson	Mary Burke	Yolanda Pfeifer
Jennifer Dawn	Timothy Churchwell	Paige Takach	Madison Mason
Elaine Griffin	Holly Mitchell	Donna Underhill-Steward	Vernon Mason
Julie Scott	Nelene Gibbs	Drew Holbert	Jennifer Post
Marius Gliz	Vickie Hudson	ShaVon Rhoades	

Fair Share

Betty Abbott	Leigh Badoyen	Neil Boden	Gary Bunting
Hannah Abenden	Cheryl Baggett	Judy Boone	Christine Burgdorf
Kimberley Ackiss	Felicia Baker-Davis	Travis Bouldin	Jennie Burge
David Adams	Hodalis Balbuena	A.V. Bowman	Teilor Burnett
Jonathan Adams	Wendy Barakey	Pamela Bowman	Holly Burns
Karen Adcock	Jason Bare	Monique Boyce	Dominique Burns
Mary Addison	Alisa Barnes	Emmalee Boynton	Anne Marie Burroughs
Maria Adem	Joshua Barras	Patti Bracey	Tonya Burrus
Denise Aden	Shakyrta Barts	Tyson Bradley	Craig Burton
Baylee Agagas	Kim Baskerville	David Bradshaw	Dakota Bush
Douglas Albert	Jocelyn Basquez	Kendall Bradshaw	Valerie Butler
Janice Alexander	Mary Battle	Terrie Branch	Kathryn Byler
Diane Allen	Glenda Battle	DeAnn Brenneman	Bonnie Byrd
Christine Allen	Robert Battle	Anne Brewer	Brian Campagna
Jeremiah Allen	Terrence Beamon	Deborah Brooks	Tiffany Campbell
David Allison	Rachel Beasley	Lisa Browder	Adrienne Campbell
Brianna Alvarado	Robert Beck	Pamala Brown	Colleen Cannon
Greg Andrassy	Darlene Beckett	William Brown	Keith Canty
John-Elisha Andrews	Aurelie Beinsteiner	JoAnn Brown	Virginia Cardenas
Carmen Anthony	Yusef Beitazzam	Shante Brown	Jennifer Cardona
Jessenia Aponte	Benjamin Bell	Christopher Brown	Brandon Carney
Gino Arboleda	Candice Berry-Brown	Pamela Brown	Brian Carr
Linda Ark	Bonnie Berryman	Warren Brown	Rosa Carrasco
Regina Artis	Denise Bertelli	Misty Brownell	Natalie Carrier
Cathleen Asercion	Brooke Billings	Susan Bruce-Ross	Dianne Carter
Bridget Ashcraft	Sarah Binggeli	Kelly Bruno	Teresa Carter
John Atkinson	Anne Bird	Katherine Bryant-Manalo	Jeff Cartwright
Lynn Atkison	Alexis Black	Kathryn Bryan-Turner	Susan Caruana
Elizabeth Auten	Tiffany Blake	Anthony Buckland	Mick Cash
Danielle Avery	Jill Blank	Arnold Budagov	
Allison Avila	Maggie Blankenship	Janice Bullard	
Yvonne Avila	Rachel Blaski	Charles Bunn	

(continued next page)

(Fair Share, continued)

Cindy Caskey
Carol Castillo
Vanessa Castillo
Jessica Cecchini
Antionette Chambers
Baoyi Chan
Jeffery Chance
Munesh Chandiramani
Nikita Chandiramani
Wellyn Chase
Marah Chiara
Jennifer Childers
Mariah Chooljian
Valentina Choutris
Andrew Christie
Lisa Cicchetto
Becky Claggett
Nathan Clark
Kenyatta Clark
Ronald Clark
Angela Clark
Stephanie Clark
Monique Claytor
James Clinton
Beatriz CoBell
Timothy Cochran
Patty Cohen
Willie Colston
Nicholas Conigliaro
Elizabeth Conner
Christi Conroy
Cade Cook
Steve Cook
Amelia Coppage
Francisco Cordero
Jesse Cordova
Teena Coronado
Delwyn Cosby
Leslie Costen
Stacy Courter
Yvonne Covey
Olivia Cox
Kenneth Crawford
Tiffany Crocker
Crystal Cronin
Melissa Crooks
Windy Crutchfield
Susan Cuce
Edwin Culpepper
Nancy Cummings
Marcus Cureton
Amber Curtis
Jonathan Dahl
Linda Daniel
Robert Dardenne
Michael Daugherty
Catherine Davis

Belle Davis
Sharise Davis
Dana Davis
Natasha Davis
Kathleen Davis
Monica De La Pava
Tania De La Torre Pena
Gaye Deal
Kimberly Deane
Lester Deane
Thomas Decker
Wineyshka DeJesus Ruiz
Bryant Delapp
Natalie Desurne
Robin DiBuono
Enoch Dickens
Dominique Dickens
Wilfredo Divens
Angela Dodge
Amy Doll
Christopher D'Orio
Mario Dove
Melody Dudley
Jason Dunaway
Brian Duncan
Susan Dunlow
James Dunn
Melissa Dupuis
Thierry Dupuis
Phillip Durbin
Gregory Duvall
William Dyer
Jewel Dyson
Keith Eakes
Hassan Earl
Ronald Earlenbaugh
Nancy Edmunds
Teresa Edwards
Louis Eisenberg
Jennifer Ellington
Tyrone Elliott
Ronald Ellis
Bryan Ellis
Meredith Emerson
Richard Esleeck
Kim Evans
Nancy Evans
Pamela Evans
Morgan Faison
Candis Faltz
Angela Farber
Willie Farmer
Katie Farrar
Loren Feldman
Amanda Feliciano
Rashad Felton
Jennifer Fevrier
Frank Filippone
Chantel Finch

Kathy Fink
Holly Fisher
Barry Fitz
Carollee Fleming
Regina Fletcher
Brie Flyge
Rachael Foley
April Ford
Elizabeth Foster
Teresa Fowler
Lindsay Fox
Patti Frankenfield
Waikiki Frazier
Jon Frederick
Natashia Freeze
O'Shay Frost
Megan Gagnon
Adam Gainous
Daphne Gamba
Adina Garcia Turner
Kathleen Gardner
Eric Gardner
Timothy Garrett
Clarence Garrison
Matthew Gavano
De Etta Gavin-Scott
Jason Gentry
Douglas Gerek
Michelle Gibbons
Lorrie Gilbert
Allen Gilbert
James Gillerlain
Bryan Gilpin
Lucy Gimbel
Patricia Giordano
Christin Glover
Barbara Glover
Tammy Glover
Daniel Goffigan
Timothy Golden
Valencia Golden
Andy Gomez
Lori Gomoke
Jorge Gonzalez
Kathleen Good
Dianna Good Sky
Robert Grabb
Pamela Gaul
Brian Gravely
Joanelys Gray
Aubrea Green
Jesse Green
Tina Greer
Larry Gregory
Nina Grundy
Ingrid Guardado
Darcell Guethlein
Dina Guevara Grandy
Kelly Guilmette

Katina Guss
Christy Guth
Christine Hagler
Betty Hairston-Boyd
Carol Hall
Billie Hall
Christie Hall
Tori Hanbury
Shevika Hannah
Contrina Happer
Deborah Harbour
Haywood Hardison
Matthew Hardison
Kimberly Hardwick
Herman Hardy
Janez Hargrove
Sarah Harley
Erin Harrell
Amy H Harris
Stefanie Harris
Christopher Harris
Michelle Harris
Julie Harshaw
Tanya Hart
Hunter Hart
Susan Harwell
Sharon Havice
Susan Hawker
Jessica Hawkins
Terri Haynie
Amanda Heard
Diana Hedge
Bernard Heffernan
Eva Hendrick
Karen Hendricks
Nikeicia Hendricks
Jose Hernandez
Margaret Herr
Matthew Herrick
Elizabeth Hickman
Ashley Hickmann
Arelle Hicks
Angel Higbee
Ryan Hill
Clarence Hill
Justin Hill
Keith Hinton
Yvonne Hobbs
Donna Hollandsworth
Wendy Hollis
Telighther Holloman
Catherine Hollowell
William Hollowell
Tanya Holmes
Kenneth Holt
Caleb Hooker
Daryl Hoover

(continued next page)

(Fair Share, continued)

John Hopkins
Marquita Horace
Jordan Hoskins
Amanda Houff
Eric Hovik
Christopher Howell
Katherine Howell-Humphreys
Jessica Hoy
Candice Hrdlicka
Sviatlana Hryhoryeva
Andrew Hubba
Thomas Hubba
Jennifer Hudson
Cynthia Huey
Alisha Hufford
Kimberly Hughes
Trey Hughes
Denisha Hughes
Traci Hunter
Cheryl Huotte
Alexis Huser
Taylor Hutchens
Tammy Inge
Cynthia Inniss
Kelli Inskeep
Wendy Jackson
Vanda Jaggard
Maria Jaglowicz
William James
Cynthia James
Ake James
Mark Jaworsky
Lynne Jenkins
James Jenkins
Talisa Jenkins
Naquana Jenkins
Maryfrances Jerez
Maria Jimenez
Carl Johansen
Dawn John
Kimberly Johnson
Ethelbert Johnson
Summer Johnson
Victor Johnson
Karen Johnson
Edna Johnson
Pamela Johnson
Michael A Johnson
Jasmine Jones
Sandra F Jones
Tanesha Jones
Darneshia Jones
LaToya Jones
Benjamin Jones
Joseph Jones
Deanna Jones
Joy Jones

Le'Montez Jones
Susan Jubilee
Gabrielle Kadylak
Christian Kangas
Jeannine Kansco
Joan Kassir
Jennifer Kavanek
Chad Keeney
Leslie Keeter
Courtney Kellam
Charles Kelly
Kiela Kelly
Kevin Keogh
Sheila Kilpatrick
Ramona Kimraj-Weber
Tomesha King
Glynnis King
Robert Kitchens
Kelly Klaers
Carol Klass
Lesia Klauer
Jeff Klemenko
Darren Klink
Douglas Knack
Matthew Knox
Tonia Kovach
Christine Kren
Christina Kreutter
Matthew Kreychman
Jeffrey Kroener
Robert Kunesh
Thomas Kyewski
Annette Ladevig-Day
Desiree Ladyman
Donna Lakoski
Cole Landry
Cheryl Larmon
Sandy Lashbrook
David Lathan
Mary Laughter
Linda Law
Teresa Layne-Beigel
Page Lea
Valentina Lee
Naomi Lee
Marvin Lee
Micah Lee
Catherine LeFante
Katherine Leftwich
James Leland
James Lemar
Taylor Lennox Bagnick
Susan Lentini
Iris Leon Ortiz
Aimee Leonard
Rachael LeVaughn
John Leviege
John Lewis
Qiu Li

Julia Liebler
Edward Ligon
Jeffrey Lin
Kayla Lincoln
Deborah Linton-Blake
Natalie Lique
Mike Little
Elizabeth Livernois
Dana Lizak
Mark Llobell
Kristen Lockwood
Carrie Long
Holly Long
Mary Lore
Linda Louis
Kara Louk
Tanisha Lovelace
Jennifer Lovell
Perdethia Lowery
Nicole Lozano
Alfred Lozito
Andrew Ludovico
Lisabeth Luker
James Lundy
Melissa Ly
Minh Ly
Gayle Lynch
Ashley Lynch
Elizabeth Lynch
Nathaniel Lyons
Donald Maclary
Mark Macuk
Lauren Magaletti
Eric Majette
Garrett Maki
Taylor Malban
William Mallory
Abigail Malvas
Lisa Mann
Miranda Marcum
Andrea Martin
Lynda Martin
Samuel Martin
Elizabeth Martin
Sara Marulanda
Anastasia Mason
Courtenay Mason
Stacie Masten
Deborah Matos
William Matthews
Kevin Maury
Charlene McCabe
Michael McCall
Alison McCarthy
Michael McCartney
Lindsey McCarty
Barbara McCormack
Bruce McCoy
Elizabeth McDougal

Doris McElroy-Hall
Tawanna Mcfarlin
Paul McGirt
Nicole McHattie
Rhonda McMemore
Robin McManama
Lakesh McNair
Jacqueline Meagher
Carla Mebane
Paul Meise
Jonnie Mellen
Scott Meredith
Helen Merjos
Shawn Merriman
Kishma Merritt
Margaret Merritt
Sharrah Merritt
Kandey Merritt
Megan Messer
Melanie Miller
Linwood Miller
Morgan Miller
Vincent Miranda
Latoya Mitchell
Kauthar Mitchell
Mark Mizelle
Kevin Monette
Edgar Monge
Heather Monge
Renee Mongold
Jonathan Montealegre
Sean Monteiro
Erika Monteiro
Ellen Montemurno
Garrett Montgomery
Darrell Moore
LaKesha Moore
Steven Moore
Kelly Moran
Rebekah Morillo
Paul Morreira
Todd Morton
Karen Moskowitz
Lizette Mosquera
Tracy Mounts
Alysia Mulkey
Deborah Mundy
Ernesto Muniz
Lisa Murdock
Sheryl Murphy
Karen Murphy
Alan Murray
Shawn Myers
Brian Nees
Dana Neighbors
Heather Nelsen
Kim Nelson

(continued next page)

(Fair Share, continued)

James Nesbit
Karen Newins
Lea Marie Ngowaki
Nina Nguyen
Dlane Nicolosi
Nicole Nowak
Jaime Nyheim
Kerrie Obbink
Ann O'Brien
Susan O'Connell
Kevin Odea
Brian O'Donnell
Althea O'Garra-DeBraux
David Oglesby
Maricel Oida-Soliven
Anita Okojie-Ayoro
Alex Olague
Diane Old-Ricks
Linda O'Neil
LaDonna Ornoff
Anthony Ortiz
David Ortiz
Juan Osorio
Hillary Ottaway
Olivier Ouedraogo
Eric Overmyer
Rachel Overmyer
Kelli Overton
Linda Palmer
Nadine Palmer
Nancy Palmer-Russell
Viola Parham
Sherri Paris
Tarane Parker
Lily Parker
Adrienne Parker
Trelita Parks
Joshua Parnell
Karen Parr
Christine Parrish
April Partida
Donny Pascal
Khushbu Patel
Brandon Pavlacka
Jennifer Peeples
Jessica Peguero
Susan Pender
Keesha People
Wanda Perry-Quinnie
Judy Peters
Patrick Phillips
Christina Pierre
James Piscopo
Wendy Plemmons
Rachael Podruchny
Alfred Ponessa
Ian Pope

Taquina Porter
Robin Posey
Christy Powell
John Powers
Elizabeth Precise
Sandra Preiser
Nathan Price
Kisha Prinszano
Misty Pritchett
Lori Provost
Catherine Prutsman
Patricia Puchko
Stefanie Purdy
Aris Quiambao
Norvie Ramos
Tiffany Ramsey
John Ramsey
Brandon Ratliff
Clair Ratliff
Cari Rausch
Lewellen Ray
Colby Raymond
Susan Reber
Shannan Rehpelz
Deana Renn
Kyndle Resh
Dan Richards
Cynthia Richardson
Shawnda Richardson Young
Ronald Ricks
Caroline Riddick
Virginia Riddle
Julian Rivera
Barbara Robinson
Karen Robinson
Maureen Robinson
Tabitha Robitaille
Edwin Rodriguez
Edwin Rodriguez
Robert Rogers
Jose Romero
Jean Rosalia
Suzanne Roscher
Linda Ross
Joshua Ross
Deborah Rountree
Laura Rowe
Michael Rowland
Edwin Rucker
Mary Rumble
Alexandra Runaldue
Penny Ruperti
Shauna Russell
Hailey Russell-Fary
Leah Rybak
Glenn Ryder
Crystal Salazar
Matthew Salway
Chas Sampson

Daniela Sanchez
Lisa Sanchez
Jamie Sanford
Lisa Saunders
Vanessa Sawyer
Susan Sawyer
Brooke Schara
Ronald Schark
Melissa Schiatta
Amanda Schnepfer
Elizabeth Schwind
Kingna Scott
S. Dane Scott
Donald Sears
Lisa Seay
Alexandra Serrano
Kristen Sessions
Vanessa Setzer
Shailesh Shah
Aruna Shanmugham
Michael Shaw
Julia Shea
Edward Shelford
Brian Shelton
Jonathan Shephard
Noel Shepherd
Karen Sherrod
Marion Sherrod
Nicole Shields
Gayle Shira
Joan Shoemaker
Patricia Shotton
Sally Shults
Fay Silverman
Tina Simmons
Wesley Simmons
Sharon Simon
Brandon Simpson
Melissa Sims
Joel Singson
Rebecca Sloan
Alexander Slocum
Julia Smith
Robert Smith
Jedd Smith
Valerie Smoot
Shwante Snead
Nancy Sorg
Ashley Soskin
Christopher Spanoulis
Paula Spartz-Sanders
Logan Speaker
Carrie Spencer
Dina Spiva
Jenifer Spratley
Audrey Sprinkle
Heather St Clair
Sarah Stedfast
John Steele

Darryl Stephens
Erika Stewart
Jennifer Stimpson
Jamie Stokes
Donisha Stokes
Amanda Stover
Justus Strickland
Leigh Sturm
Barbara Summers
Xinh Sung
Addie Sutton-Tribble
Ando Suvari
Marion Swain
Ted Swearingen
Ashley Swindell
Stacey Swinson
Sydney Swoope
Vanessa Sykes
Linda Tabb
Robert Taborn
Vincent Talerico
Brian Tapp
Aaron Taylor
Mary Taylor
Shonda Taylor
Albert Tejada
Barbara Terranova
Veronica Tessier
Sherri Thaxton
David Thayer
Tracy Thayer
Nicole Thomas
Triston Thomas
Crystal Thomas
Francis Thomas
Ryan Thomas
Samantha Thomas
Alan Thompson
Angus Thompson
Guadalupe Thompson
Lalshon Thompson
Shellawenda Thompson
Margaret Thrift
Eduardo Tirado
Travis Toman
Adam Torzsok
Ibrahim Toure
Cynthia Toye
Jeremy Trickie
George Trotman
Marcella Truitt
Mary Tully-Rice
Rachael Turner
Donna Turner
Faith Turner
Corie Tyler
Leslie Umphlette

(continued next page)

(Fair Share, continued)

Catherine Underwood
Kimberly Underwood
Bridgette Upchurch
Esther Uribe
Aretha Valentine
Jason Van Patten
Rhonda Vaughn
Megan Veselka
Patrick Viau
Melissa Volland
Kalynn Wachs
Sarah Waddell
John Wade
Wendy Wadovick
Andrew Walck
Carla Walker
Inda Walker
Elizabeth Wallace
Christina Walsh
Jillian Walter
Brenda Walthall

Mei Wang
John Wangerin
Zena Ward
Derrick Ward
Thomas Ward
Christina Watson
Thomas Weatherford
Clifton Weaver
Kristie Weaver
Wendy Weinbrecht
Elizabeth Weis
Andrew Welliver
Martin Welsh
Kelly Westling
Kim White
Michael White
Criss White
Sandra White
Geoffrey Whiteside
Patricia Whitley
Belinda Whittaker
Ashley Whyles
Lisa Wilberger

Connor Wiley
Kesha Wilkey-Prim
Dusty Williams
Daizia Williams
Shannon Williams
Brennetta Williams
LaKisha Williams
Antonio Williams
Wendy Williams
Tasha Williams
Javar Williams
Sue Williams
Jennifer Williams
Kyle Willis
Isabella Wills
Deanna Wilson
Carlton Wilson
William Wilson
Theresa Wilson
Alex Winfield
Debora Winfield
Roslumelia Winnie
Kaye Wolf

Douglas Wolfe
Christine Wood
Jeff Wood
Deborah Woolard
Hal Woolard
Deborah Woolford
Cristina Wray
Christopher Wright
Jonathan Wynkoop
Morgan Xenos
Gretchen Yambao
Carmen Young
Stephanie Yuvienco
Richard Zak
Tera Zapata
Courtney Zawisa
Stephen Zawisa
Ye Yun Zheng
Eric Ziemer
Michael Zimmerman
Gregory Zinis
Ashley Zittrain
Patricia Zuraw

DISCLOSURES: Hampton Roads REALTORS® Political Action Committee (HRRPAC), REALTOR® Issue Mobilization (RIM/non-political) and HRRA Foundation contributions are voluntary and do not affect membership. Contributions to HRRPAC and RIM are not deductible as charitable contributions for federal income tax purposes. The amount indicated is merely a guideline and you may contribute more or less than the suggested amount. The Association will not favor or disadvantage anyone by reason of the amount of their contribution, and you may refuse to contribute to the PAC without reprisal by the Association. 40% of each contribution is used by HRRPAC. Up to 60% of each contribution is sent to National RPAC and is charged against your limits under federal law (2 U.S.C. 441a); National RPAC returns up to 30% of your contribution to Virginia RPAC for use in connection with the election of state and local candidates in Virginia. The contributor certifies that they are at least 18 years old and are making this contribution with their own personal funds—not those of another person or entity, nor are they a foreign national or federal contractor.



Get your clients into a home they love!



ANNIEMAC
PRIVATE
EQUITY *Cash2Keys*

Our Cash2Keys program offers innovative solutions to enhance your home buying experience in today's competitive market.

*Cash*Offer™

Compete with stronger offers using AnnieMac's funds to present a cash bid.

Buy Now *Sell Later*™

Move into a new home before selling your current one, with AnnieMac purchasing it on your behalf.

We have loan options for every buyer's needs.

Contact us to learn more: ovmfinancial.com



Lender NMLS ID# 338923. American Neighborhood Mortgage Acceptance Company LLC (AnnieMac Home Mortgage, OVM) with AnnieMac Home Mortgage, Family First A Division of AnnieMac Home Mortgage, Homecomings Mortgage & Equity A Division of AnnieMac Home Mortgage, 5040 Corporate Woods Drive, Suite 100 Virginia Beach, VA 23462. 'Cash Offer' and 'Buy Now, Sell Later' and 'Cash Bridge' programs are fulfilled by AnnieMac Private Equity Cash2Keys (Cash2Keys), an affiliate of AnnieMac Home Mortgage (AnnieMac). Cash2Keys is not a financial institution and does not originate or issue loan commitments. You must be pre-approved by Cash2Keys for the Cash Offer program's income and collateral requirements. Once approved, the offer and purchase will be in the name of Cash2Keys. You must then purchase the home from Cash2Keys within 90 days. You are required to pay all transfer taxes associated with the purchase of the home. Visit anniemac.com for terms and conditions on Cash Offer. For complete licensing information, please visit www.anniemac.com/pages/licensing.



**2024 Affiliate
Company of the Year**

ABNB Federal Credit Union: One-Stop Mortgage Headquarters

The experts at ABNB are engaged, listen, and deliver results. Making the home buying process quick and seamless.



CONVERT SHOPPERS INTO BUYERS!

Unlock your client's dream home with our innovative mortgage solutions tailored to their budget.

Ready to make it happen?

Visit ABNBfcu.org/Mortgages or call 757.523.5354 today!



NMLS #460140