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Thank you to all individuals that contributed their time and energy
to the 2022 Circle of ExcellenceSM Awards Gala.

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**See the full list of 2022 RPAC
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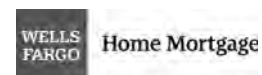
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The Circle of ExcellenceSM Awards program is for members of the Hampton Roads REALTORS® Association (HRRA) and recognizes the top-producing REALTOR® agents in the Hampton Roads area. Each year, hundreds of REALTORS® apply for these awards, as they 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

Remona Murmillo, AHWD, C2EX

Rose and Womble Chandler Property Management, LLC



REALTOR® Longevity



Stacy Goode, ABR, CRB, SRS, GRI, SRES
Chandler Realty
40 years



Larry Blum
Atkinson Realty
35 years



Vicki Gallagher
Howard Hanna Real Estate Services
35 years



Bonny MacLachlan
Atkinson Realty
35 years



Gerry Sessor
All/PROS Realty, Inc.
35 Years



Ana Garrigues, Associate Broker
Chandler Realty
30 years



Lin Miller
BHHS Towne Realty
30 years



Stacey Powell, ABR, CRS, GRI, SRES
BHHS Towne Realty
30 years



Niki Inglis
Long & Foster Real Estate
25 years



Ali Runaldue
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25 years



Mimi Stephan-Kopassis
MK Realty Group
25 years



Sherri Thaxton
CENTURY 21 Nachman Realty
25 years



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The Bryant Group Real Estate Professionals
20 years



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Atkinson Realty
20 years



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20 years



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20 years



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20 years



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15 years



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15 Years



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EXIT Realty Central
15 years



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15 years

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10 years



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10 years



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10 years



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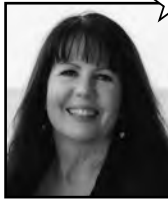
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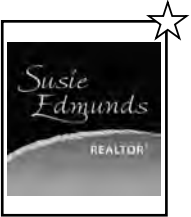
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Erika Granderson
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Grady Kenner
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MRP, SRES
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CRS, e-Pro, GRI
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RE/MAX Alliance



Nancy Evans
Howard Hanna Real
Estate Services



Sebastian Martinez
Iron Valley Real Estate



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International Realty



Janine DeMello
BHHS Towne Realty



Ryan MacFarland
Atlantic Sotheby's
International Realty



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Rose and Womble Realty



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MRP, SFR, SRES, SRS
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Lamar B. Raker
Grand Bay Real Estate LLC



Kelsey Derby
RE/MAX Country to Coast



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House Goals



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Rose and Womble Realty



John W. Lewis
The Real Estate Group



Ann Davis
BHHS Towne Realty



Dina Grandy
BHHS Towne Realty



Kelly May,
Associate Broker
Rose and Womble Realty



Pamela Frohman
BHHS Towne Realty



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



Lila Olson
Atlantic Sotheby's
International Realty



Bette Bartz
BHHS Towne Realty



DeAnn Brenneman
BHHS Towne Realty



Alicia Nelson
Atkinson Realty



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



Shelly Welsch
Rose and Womble Realty



Chris Kren, GRI
Rose and Womble Realty



Joseph Bergamino
eXp Realty



Laurel DaPrano,
SRS, ABR
Keller Williams Town Center



Danielle Sticha
Howard Hanna Real
Estate Services



Connie Stevenson
Keller Williams Town Center



Courtney Violette
Howard Hanna Real
Estate Services



Mary Gentry
BHHS Towne Realty



Matthew Smith
Keller Williams Town Center



Scott Berry
Rose and Womble Realty



Beth Strangways
Rose and Womble Realty



Heidi Oglesby
The Real Estate Group



Shelley Dance
ERA Real Estate Professionals



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Howard Hanna Real
Estate Services



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CRI, CRS, e-PRO
Chorey & Associates Realty,
LTD



Betty Abbott
Keller Williams
Coastal Virginia



Megan Luker
eXp Realty



Jessica Fitzwilliam
The Real Estate Group



William Belliares
Creed Realty



Carlos Cardo
RE/MAX Ultra



Julie Hassell
ERA Real Estate Professionals



Craig Boyer
All Pros Realty



Ade DeVega,
ABR, MRP
World Class Realty and
Associates



Jessica Estrada
BHGRE Native
American Group



Donna Turner
BHHS Towne Realty



Jenna Taylor
Rose and Womble Realty



Jared Weimer
Atlantic Sotheby's
International Realty



Garrett Williams
The Real Estate Group



Carl Early, GRI
Howard Hanna Real Estate
Services



Angie Zengilowski,
ABR, CRS, GRI
RE/MAX Alliance



Annette Roth
Verian Realty



Deanna M. Wilson
RE/MAX Country to Coast



Lakilla Puryear
Keller Williams Coastal
Virginia Chesapeake



Joann Scott
Gibbs Realty Group



Sara Andrews Hartz
The Real Estate Group



Deirdre Love
The Real Estate Group



Kirsten Taylor
Atlantic Sotheby's
International Realty



Marvin W. Peck,
MRP, SRES
The Real Estate Group



Ben Mills
ERA Real Estate Professionals



Nora Clark Edwards,
ABR, SFR
Rose and Womble Realty



Terri Haynie
BHHS Towne Realty

Individual Silver (cont.)



Linda Brooks, ABR, SFR
Long & Foster Real Estate



Nathaniel A. Jeter
The Real Estate Group



Tony London, SRES
BHHS Towne Realty



Dulcie Grabarczyk
BHHS Towne Realty



Steve Moore
Creed Realty



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



Tom Duckett
Howard Hanna Real Estate Services



Carrie Long
Rose and Womble Realty



Nate Carl
OWN Real Estate



Margaret Etheridge
Rose and Womble Realty



Marj Worley
The Real Estate Group



Rhonda Vaughn
Paragon Real Estate Group



Ben Bibay
The Real Estate Group



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



Harvey Raffensperger
BHGRE Native American Group



Cheryl Hickok, ABR, MRP, SFR
Rose and Womble Realty



Nancy Sorg, ABR, CNE, SFR, SRES, SRS, e-PRO
Rose and Womble Realty



Debbie Woolford
The Real Estate Group



Marilyn Rivera, ABR, AHWD, C-RETS, e-PRO, GRI, MRP, PMN, PSA, SFR, SRES
MR Rivera Realty Group



Jessica Miller
Howard Hanna Real Estate Services



Ariel Brownridge
Redfin



David M. Boord
Iron Valley Real Estate



Cynthia Stephens
ERA Real Estate Professionals



Thalyta Foscett
Coastal Towne Realty



Lucy Traylor
Iron Valley Real Estate



Rick Muskovac
Keller Williams Town Center



Carrie Hamilton
EXIT Realty Professionals



Elaina Kirk
Keller Williams Coastal Virginia Chesapeake



Amanda M. Walsh, GRI, SFR, MRP
AMW Real Estate Inc.



Bruce Jones
The Real Estate Group

Individual Silver (cont.)



Nick Calvert,
Assoc. Broker
Long & Foster Real Estate



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



Jerri Hartz
The Real Estate Group



Cherlynn Fagerheim,
ABR
RE/MAX Alliance



Andrew Lefevre
The Real Estate Group



Vanessa Sawyer
Rose and Womble Realty



Michael Yoder
Rose and Womble Realty



Katie Sylstra
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Neil Samlal
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Sherri Bryant
OWN Real Estate



Sam Dwyer, GRI
CENTURY 21
Nachman Realty



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Tracey Caddy
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Michele Obenour
Howard Hanna Real
Estate Services



Brandon Carney
Seaside Realty



Jamese Harte
ERA Real Estate Professionals



Valorie Lacey
Keller Williams Coastal
Virginia Chesapeake



Brandi Foti
AtCoastal Realty



**Debbie Byrd Ellis,
ABR, GRI, SRES**
Rose and Womble Realty



Marty Miller
The Real Estate Group



Lynn Atkison
BHHS Towne Realty



Stephanie Merfalen
Atlantic Sotheby's
International Realty



Niquo Hawkins
Iron Valley Real Estate



**Fred Helm, Assoc.
Broker, ABR, CRS,
GRI, MRP, SFR, SRES**
BHHS Towne Realty



Tiffany L. Thomas
Canzell Realty



**Lashaunda Reese
Kay**
Reese Legacy Group, LLC



Pamela Ibanez
eXp Realty



**Bonnie E. Campbell,
MRP**
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Kristy Drum
Atkinson Realty



Vicki Gallagher
Howard Hanna Real
Estate Services



Deniz Uzel
Howard Hanna Real
Estate Services



Faith Turner
CENTURY 21
Nachman Realty



Linda Caramillo
CENTURY 21
Nachman Realty



Nicole Piette
BHHS Towne Realty



Charlee Gowin
BHHS Towne Realty

Individual Silver (cont.)



Zachary Huffman
Seaside Realty



Karen Archbell, ABR, GRI, SFR, MPR
Rose and Womble Realty



Pooja Goswami
Rose and Womble Realty



Stephanie Bristol
Coldwell Banker NOW



Joyce C. Anderson, GRI, MRP, SRS, SRES, e-PRO
Coldwell Banker NOW



Shante' Brown
ERA Real Estate Professionals



Marcia Cronin, GRI
Howard Hanna Real Estate Services



Taylor Hudgins
OWN Real Estate



Wanda Smith, CSP, MRP, PSA, SRS, RENE
BHHS Towne Realty



Ann Malbon
Howard Hanna Real Estate Services



Jean Marie Bowman, ABR, CRS, SFR
Bowman Realty



Lindsey Corter
Atlantic Sotheby's International Realty



Christine Ornoff, GRI, ABR, SFR, MRP, CSP
Coldwell Banker NOW



Laura Daugherty
OWN Real Estate



Ivy Obasi
Momentum Real Estate LLC



Christie Hall
Coastal Towne Realty



Iris Cauldwell
Coldwell Banker NOW



Sharlene D. Rist
Howard Hanna Real Estate Services



Sherry Snyder, ABR, MRP, SFR, e-PRO
Rose and Womble Realty



Mimi Elliott
Atkinson Realty



Brooke Conley
BHHS Towne Realty



Keisha Raspberry
Atlantic Sotheby's International Realty



Desiree Ladyman, CRS, MRP
Howard Hanna Real Estate Services



Shannon Majeski
Verian Realty



Tina Mainer
Swell Real Estate Co.



Michelle Buchanan
Rose and Womble Realty



Dana Gustafson
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Colleen Sharp
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OWN Real Estate



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SFR
The Real Estate Group



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MRP, GRI
The Real Estate Group



Betsy Atkinson
Atkinson Realty



Saphire Nolan-
Barnett, GRI
Keller Williams Town Center



Jillian Walter
Rose and Womble Realty



Helen Zhang
Keller Williams Coastal
Virginia Chesapeake



Amber Levinson,
ABR, MRP
Howard Hanna Real
Estate Services



Terri Wilson, ABR,
GRI, MRP, SFR,
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Verian Realty



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OWN Real Estate



Lindley Walker
BHHS Towne Realty



Natalie Etheredge
Rose and Womble Realty



Karl Konradson
BHHS Towne Realty



Lauren Magaletti,
SRES
Coastal Towne Realty



Jedd Smith
Coastal Towne Realty



Karen Stewart
Atkinson Realty



Bob Frech, CRS, GRI
Rose and Womble Realty



Renee Perry
Rose and Womble Realty



Dee Lowery
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The Real Estate Group



Sarah Rowe
The Agency



Stephanie Bilane
Keller Williams Town Center



Jim Golden, ABR, GRI
Rose and Womble Realty



Aretha Valentine,
Assoc. Broker, ABR,
CSSA, SRES
BHHS Towne Realty



Victoria Reasor
Nelson
Keller Williams Elite 757



CJ Howell, ABR
BHHS Towne Realty



Wendy Goodman
Keller Williams Coastal
Virginia Chesapeake



Susan Caruana, CRS
The Real Estate Group



Sandy Hughes
Rose and Womble Realty



Ashley Parker
Rose and Womble Realty

Individual Silver (cont.)



Sheena Thiebaud
Long & Foster Real Estate



Beverly Cheniae
Rose and Womble Realty



Yolanda Pfeifer
Seaside Realty



Rhonda McLemore
OWN Real Estate



Karen Gleason
RE/MAX Alliance



Christine Bradshaw
Rose and Womble Realty



Jonathan Bartlett
Iron Valley Real Estate



Vernon Mason III
Level Up Realty



Christy A. Allen,
Assoc. Broker, GRI
Judy Boone Realty, Inc.



Robert Principe,
MRP, ABR, e-PRO,
BPOR
Howard Hanna Real
Estate Services



Chelsea Axelrod
OWN Real Estate



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



Stacy Courter, ABR
Coastal Towne Realty



Margo Savage
OWN Real Estate



Leigh Sturm, MRP,
PSA, CRS
BHHS Towne Realty



Dominic Ward
Keller Williams Town Center



Denise Cowan
RE/MAX Ultra



Antar Wilson
Judy Boone Realty, Inc.



Debbie Gutekunst
United Atlantic Realty



Laura Langdon
Inlet Realty and Property
Management



Teresa Boyer, MRP
The Real Estate Group



Pat Swoope, CRS
RE/MAX Alliance



Georgianna
"Georgie" Frech
Howard Hanna Real
Estate Services



Ronna Thomas -
Worthington
CENTURY 21
Nachman Realty



Alicia Ford
BHHS Towne Realty



Kristen Sessions,
MRP
Fathom Realty



Meredith Liverman
OWN Real Estate



Linda Harrison,
GRI, C2EX
Iron Valley Real Estate



Paul Pavon
EXIT Realty Professionals



Celeste Davis
BHGRI Native
American Group

Individual Silver (cont.)



Daniel Goffigan
Verian Realty



Anne Brewer
BHHS Towne Realty



Debbie Ellis
Coldwell Banker NOW



Morgan Walter
Howard Hanna Real Estate Services



Bridgette Hamm, CRS
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Sonali S. Hutson
Swell Real Estate Co.



Timothy Wayne White
Siebert Realty



Christine A. Burgdorf
Creed Realty



Ed Culpepper
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Rhodonna Boyd
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CENTURY 21 Nachman Realty



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Katrina Venable
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Swell Real Estate Co.



Jonathan Melvin
OWN Real Estate



Remington Blackburn
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SRES, SRS**
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eXp Realty



Tera Zapata
Creed Realty



Doug Knack
Howard Hanna Real
Estate Services



Adam Garrett
Garrett Realty Partners



Jay Kotchka
BHHS Towne Realty



Darlene Smithwick
Hometown Realty



**Linda Daniel, SRES,
ABR**
Chandler Realty



Marketa Kirts
Swell Real Estate Co.



Pamela Schmidt
Howard Hanna Real
Estate Services



Mahama Gonzales
BHHS Towne Realty



**Connie Whitaker,
ABR, BPOR, CDPE,
GRI, MRP, SFR**
Long & Foster Real Estate



Lori Kraft
OWN Real Estate



Cynthia James
EXIT Realty Central



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



Esther Uribe
Howard Hanna Real
Estate Services



**Timothy Churchwell,
CCIM**
EXIT Realty Central



**Karen Ward, ABR,
CRS, e-PRO**
Chandler Realty



Kellie Tucker
BHHS Towne Realty



Amanda Chaves
RE/MAX Alliance



Danni Johnson
FIT Real Estate, LLC



Nicholaus Kemp
Austin James Realty of
Tidewater LLC



Julie Young
Rose and Womble Realty



Jessica Cecchini
RE/MAX Alliance



Michelle Pine
Atlantic Sotheby's
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Adele Harris
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International Realty



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The Real Estate Group



Jeannette Rainey,
Assoc. Broker
Rose and Womble Realty



Sara Lannom
Rose and Womble Realty



Julie Harshaw
Rose and Womble Realty



Chris Kostyrka
Keene Woods Realty, LLC



Patty Furlough, GRI,
CRS, ABR
Long & Foster Real Estate



Robin Gauthier
NextHome Tidewater Realty



Windy Crutchfield,
GRI, SRES, AHWD
The Real Estate Group



Kirt Bunn
Judy Boone Realty, Inc.



Marshall Osbey
Redfin



Samantha Thomas
Coastal Towne Realty



Frankie Ferguson
The Real Estate Group



Mark Allen
eXp Realty



Alicia Midey
The Real Estate Group



Brenda Andrus, MRP
The Real Estate Group



Doris J. Meixel
Chesapeake Bay Realty



Ashley Swindell,
ABR, e-PRO, MRP,
PSA, SRES
BHHS Towne Realty



Ashley Blake
OWN Real Estate



Robert Twine, ABR,
AHWD, GRI, SRES
BHHS Towne Realty



Esther Li
Coastal Towne Realty



Jacki Paoella
Keller Williams Coastal
Virginia Chesapeake



Vannassa Caston
Howard Hanna Real
Estate Services



Ramona Weber
Rose and Womble Realty



Jimmy Ray Dunn
Coastal Towne Realty



Angela Oliver
Rose and Womble Realty



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



Robert Ramey
Howard Hanna Real
Estate Services



Sue Mullen, ABR, GRI
Howard Hanna Real
Estate Services



Jessica Villanueva
OWN Real Estate

Individual Bronze (cont.)



Renita Burns,
ABR, SRES
The Real Estate Group



Tom Seddon,
CRS, ABR
Coldwell Banker NOW



Jim Leland,
CDPE, MRP
eXp Realty



Dr. Mary Kraft,
Associate Broker,
GRI, MRP
Swell Real Estate Co.



Lisa Cicchetto
Rose and Womble Realty



Brian Colombrito
The Real Estate Group



Robbin Favaloro, SFR
Rose and Womble Realty



Isabel Hernandez
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American Group



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Stephanie Riggs
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Estate Services



Jenni Brown
The Real Estate Group



Chrissy Hagler
Coastal Towne Realty



September Lundeen
Redfin



Jamie Kudary
BHHS Towne Realty



Judy Bailey
Chesapeake Bay Realty



Cari Rausch
Iron Valley Real Estate
Hampton Roads



Melissa Queeney
Rose and Womble Realty



Cyndi Kight
The Real Estate Group



Jerrold Lattimore
The Real Estate Group



Waikiki Fraizer
Howard Hanna Real
Estate Services



Lisa Villa
Rose and Womble Realty



Micah Dillon
Coldwell Banker NOW



Cynetheia P. Paige
CENTURY 21
Nachman Realty



Courtney Myers
Howard Hanna Real
Estate Services



Helen Sissel
Rose and Womble Realty



Michelle Stanek
FIT Real Estate, LLC



Tana Rose
CENTURY 21
Nachman Realty



Edward Bohoslav
BHHS Towne Realty



Charles Iaquinto,
ABR, CRS, GRI
Howard Hanna Real
Estate Services



Heather Bass
BHHS Towne Realty



Deborah Blackledge,
CRS, GRI
Howard Hanna Real E
state Services



Shannon D. Ward
AtCoastal Realty



Elaine Griffin, SRES
Rose and Womble Realty



Radonna Grace, GRI
EXIT Realty Central



Shane Hernandez
Long & Foster Real Estate



Janette Woodruff
BHHS Towne Realty



Leland Remias
Atlantic Sotheby's
International Realty



Gayle Curtis Shira,
ABR, MRP, ASP
The Real Estate Group



Dave Edgerton
The Real Estate Group

Individual Bronze (cont.)



**Loretta Killen,
SRS, MRP**
Howard Hanna Real
Estate Services



Bonny MacLachlan
Atkinson Realty



Debbie Blankman
Howard Hanna Real
Estate Services



**Darlene Hollywood
Gaines, ABR, MRP**
BHHS Towne Realty



Alexander Thomas
Seaside Realty



Christian J. Phillips
Inlet Realty and Property
Management



Logan Speaker
BHHS Towne Realty



Tom Elliott, CDPE, SFR
Rose and Womble Realty



Matthew Huff
BHHS Towne Realty



Maria Woods, RENE
Keller Williams Town Center



**Dee Carstens,
Associate Broker**
Long & Foster Real Estate



Siobhan Miller
BHHS Towne Realty



Niki Inglis
Long & Foster Real Estate



Beth Ripa, ABR
Long & Foster Real Estate



Lisa Seay
CENTURY 21
Nachman Realty



Karen N. Huie, MRP
Creed Realty



Scott Hendrickson
Rocket Real Estate



Lori Jeltrema
BHHS Towne Realty



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Briahna Watford
Keller Williams Town Center



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Dawn Lee
Seaside Realty



Mary Greb
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BHHS Towne Realty



Sharon Havice
Howard Hanna Real
Estate Services



Bob Carey
Beach Realty United



**Zena Ward, ABR,
AHWD, MRP, PSA,
RESA, CSA**
BHHS Towne Realty



Joanelys Gray
OWN Real Estate



Shawnee Fortes
BHHS Towne Realty

Individual Bronze (cont.)



Megan Gawne, MRP
Rose and Womble Realty



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



Angel Hill
EXIT Realty Central



Shemeca Dorsey, ABR, MRP
Keller Williams
Coastal Virginia



Cynthia Daniels, MRP
RE/MAX Southside



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eXp Realty



Melissa Mowry
The Real Estate Group



Deborah Daniel
Howard Hanna Real
Estate Services



Lisa Wendler
EXIT Realty Central



Nich Becerra
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International Realty



Jason Edwards, GRI, SFR
Keller Williams Elite 757



Bridgitte Espinosa
Howard Hanna Real
Estate Services



Mary Covell Thaler
LPT Realty, LLC



Armin Harris
EXIT Realty Central



Christine Santiago
BHGRI Native
American Group



Jennifer Castello
Howard Hanna Real
Estate Services



Erin Sherwood
OWN Real Estate



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Seaside Realty



David Pellerin
Rose and Womble Realty



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Keller Williams
Coastal Virginia



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Rose and Womble Realty



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Estate Services



Brandon Bledsoe
eXp Realty



Bryan Williams
Atlantic Sotheby's
International Realty



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Rose and Womble Realty



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Ciara Whedbee, RENE
Keller Williams Coastal
Virginia Chesapeake



Chrissy Wilkins, MRP
Howard Hanna Real
Estate Services



Beth Marino, GRI
Chandler Realty

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Howard Hanna Real Estate Services



Michelle Malana
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BHHS Towne Realty



Rene Bagne
Creed Realty



Vince Miranda
Chesapeake Bay Realty



Brooke Blond, MRP
Rose and Womble Realty



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



Laura Calles
eXp Realty



Patricia Law, ABR,
ASP, CRS
BHHS Towne Realty



Jeff Colley
Creed Realty



Gabriella Palacios
OWN Real Estate



Sandy Schneirla,
ABR, AHWD, CSSA,
C2EX, MRP, SFR
BHHS Towne Realty



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Atkinson Realty



Chene Nicole Avant
Keller Williams Coastal
Virginia Chesapeake



Keveen McDonald,
Assoc. Broker, ABR
BHHS Towne Realty



Mick Cash
OWN Real Estate



Melissa Mac
Amazeen
Iron Valley Real Estate



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Atlantic Sotheby's
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Keller Williams Town Center



Janez V. Hargrove
All Pros Realty



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Rose and Womble Realty



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The Real Estate Group



Beth Lloyd, CNE, RRS
Howard Hanna Real
Estate Services



Sean Slaughter
Allison James Estates
and Homes



Shawn Myers
RE/MAX Alliance

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Dragas Companies Realty



Carl Johansen
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Breese Spruill
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Mary Rumble, MRP
Rose and Womble Realty



Michael Morrill, ABR, SRS, MRP, SFR
Verian Realty



Mandy Gray
BHHS Towne Realty



Carol Sears Klass
eXp Realty



Linda Brandon
Keller Williams
Coastal Virginia



Shelly Lee
CENTURY 21
Nachman Realty



Christina Pyon
BHHS Towne Realty



Shanna Feroni
Rose and Womble Realty



Cynthia Yoder Nance
BHHS Towne Realty



Danielle Scalise
Atlantic Sotheby's
International Realty



Jonathan Brown
FIT Real Estate, LLC



Mary Vick
Rose and Womble Realty



Betty Moritz
BHHS Towne Realty



Joy Catalano
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Linda Ark
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Creed Realty (24 units)



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Gene Grady
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Howard Hanna Real
Estate Services



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Harmony Garrett
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Estate Services



Kimberly Germond
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Estate Services



Vickie Hudson, CPM
Gifford Management Group



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Tammy Jennison
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Melissa Johnson
Rose & Womble Chandler
Property Management



Brandon Kersey
Howard Hanna Real
Estate Services



Caitlin Kershner
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Property Management



Jeff Klemenko
Howard Hanna Real
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Dusty Williams
Howard Hanna Real Estate Services



Marlo Wynn
Rose & Womble Chandler Property Management

Distinguished Property Managers Longevity



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Rose and Womble Chandler Property Management LLC
10 years



Melissa Johnson
Rose and Womble Chandler Property Management LLC
10 years



Penny Ruperti
Rose and Womble Chandler Property Management LLC
10 years



Vickie Hudson, CPM
Gifford Management Group
15 years

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Sydney Alley	Juan Aponte Rodriguez	Keith Ballentine	Steffanie Battles
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David Allison	Linda Ark	Jessica Banner	
Dawn Ambrosini	Courtney Armstrong	Wendy Barakey	

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in a Variety of Flavors!

STANDARD PROGRAM	AFFORDABLE PROGRAMS	RENOVATION PROGRAMS	JUMBO PROGRAMS	NICHE PROGRAMS
<ul style="list-style-type: none"> • Fannie Mae • Freddie Mac • FHA • VA • USDA • First-time homebuyers • Primary residences • Second homes • Investment homes • 1- to 4-unit properties, condominiums • Delegated underwriting 	<ul style="list-style-type: none"> • 100% financing • Low down payment • HomeReady® program • Home Possible® program • State housing programs • Programs for those with low to moderate income • Down payment assistance* • Delegated underwriting 	<ul style="list-style-type: none"> • FNMA HomeStyle® • FHA 203K • Minor rehab • Major rehab • Primary residences • Second homes • Investment properties • 1- to 4-unit properties, condominiums • FICO® Score as low as 620 • Down payment as low as 3.5% • Delegated underwriting 	<ul style="list-style-type: none"> • 5% down payment • FICO® Score as low as 660 • 1- to 4-unit properties, condominiums • Primary residences • Second homes • Investment properties • Low down payment with no mortgage insurance (MI) • Delegated underwriting 	<ul style="list-style-type: none"> • 3% down doctor loans • Foreign national programs • High LTV** programs • Alternative income programs • Early access programs • Multi-family jumbo loans • Non-warrantable condominiums • Portfolio conforming & jumbo programs • QM & Non-QM options • Primary residences • Seasonal second homes • Jumbo investment properties



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