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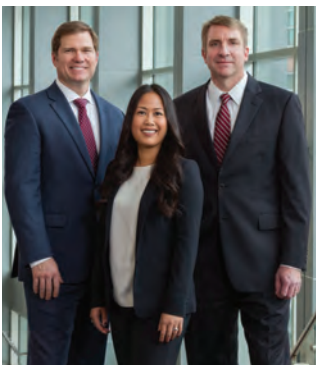
AWARDS GALA

SATURDAY, JULY 31, 2021
HILTON NORFOLK THE MAIN



The Pierson Russi Group at Morgan Stanley congratulates

2020 Circle of Excellence award winners



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Chartered Retirement Plan Specialist
Financial Advisor

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L-R: **Christopher H. Russi** Financial Advisor,
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REALTOR® of the Year

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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

Catrina Watson

Rose & Womble, Chandler Property Management



REALTOR® Longevity



Linda Fox-Jarvis
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40 Years



Tom Seddon
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40 Years



Trudy M. Hoff
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35 Years



Angie Zengilowski
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35 Years



Patti Frankenfield
BHHS Towne Realty
30 Years



Charlee Gowin
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30 Years



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30 Years



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30 Years



Jonell Walthall, CRS
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30 Years



Neil Bennett
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25 Years



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BHHS Towne Realty
25 Years



Susan Pender
BHHS Towne Realty
25 Years



Sandy Preiser
Rose & Womble Realty
25 Years



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20 Years



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REALTOR® Longevity (cont.)



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10 Years



Cindy Caskey
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10 Years



Janine T. DeMello
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10 Years



**Steven Ross
Dunbar, ABR**
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10 Years



Debbie Byrd Ellis
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10 Years



Mary Miller Gentry
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10 Years



Mona Ghobrial
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10 Years



Doug Kuett
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10 Years



Carl Master
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10 Years



**Page Atkinson
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Principal Broker**
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10 Years



Josh Parnell
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10 Years



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**Nora Clark
Edwards, ABR, SFR**
Rose and Womble Realty



Jessica Bailey
Rose and Womble Realty



**Jessica Bowles
Dieffenbach**
Keller Williams
Town Center



Kara Evalenko
Keller Williams Realty



**Emily Katherine-
Anne Cockrell**
Lee S. Halyard &
Associates



Ben Mills
ERA Real Estate Pro



Kelle Foster
Long & Foster
Real Estate



**Kathryn B.
Chapman**
Century 21 Nachman



Linda Daniel
Chandler Realty



**Tracie Gaskins,
ABR, CRS,
ePRO, GRI, SRS**
Howard Hanna
Real Estate



Jennifer P. Nopper
Rose and Womble Realty



**Yvonne Hobbs,
ABR, ePRO**
Rose and Womble Realty



Chrissy Wilkins
Howard Hanna
Real Estate



**George D.
Lopez, MRP**
Keller Williams
Elite-Western Branch



**Susan Palmer
Shaughnessy**
Howard Hanna
Real Estate



**Ann Vandersyde
Malbon**
Howard Hanna
Real Estate



**Lori Bauer,
ABR, ePRO**
Long & Foster
Real Estate



**Elizabeth W.
Atkinson**
Atkinson Realty



Rene Bagne
Creed Realty



**Brittany
Nicole Locke**
Howard Hanna
Real Estate



**Pamela Jean
Laurens**
The Real Estate Group



Jeremy Allen
The Real Estate Group

Individual Silver (cont.)



Andrea A. Moore
Rose and Womble Realty



Jean Marie Bowman, SFR, ABR
Bowman Realty



Tim Thornton
BHHS Towne Realty



Patricia Wiles Zuraw, ABR, SRES, CRS, RRS
Howard Hanna Real Estate



Wanda J. Adams, MRP, SRES
AtCoastal Realty



Darrell Moore
Century 21 Top Producers



Pamela Frohman, ABR, CLHMS, CRS, GRI, SFR
BHHS Towne Realty



Jaime Nyheim
Atlantic Sotheby's International Realty



Bart Hope
Exit Realty Professionals



Karen Ward
Chandler Realty



Jay Kotchka
BHHS Towne Realty



Kayley Lynn Winter
Atlantic Sotheby's International Realty



Tammy Jo Inge, ABR, GRI, SFR
RE/MAX Alliance



Scott Meredith
BHHS Towne Realty



Shawn R. Tuffy
Howard Hanna Real Estate



Thomas J. Hubba II
Exit Realty Professionals



Amy Holloway
Coldwell Banker NOW



Beth Tanner
Howard Hanna Real Estate



Brian S. Colombrito
The Real Estate Group



Tom Seddon, CRS, SRES
Coldwell Banker Now



Elizabeth A. Martin, ABR, CRS, SFR
Judy Boone Realty, Inc.



Kate Holland Marks
Howard Hanna Real Estate



Debbie Byrd Ellis
Rose and Womble Realty



Jennifer M. Smithson
Light Box Realty



Loretta Killen
Howard Hanna Real Estate



Wanda Smith, CSP, SRS, MRP
BHHS Towne Realty



Jon Frederick
Long & Foster Real Estate



Sally Parrott, MRP
Mid Atlantic Realty & Assoc.



Philene James, Associate Broker, ABR
Long & Foster Real Estate



Amanda Christine Ackiss
Lonnie Bush Real Estate

Individual Silver (cont.)



Natalie Kane
757 Realty



Eric Byrum
The Real Estate Group



Doug Albert
Century 21 Nachman



Alexandra Runaldue
Howard Hanna
Real Estate



Penghao Li
Long & Foster
Real Estate



Sherri Thaxton,
ABR, CSP, BPOR,
SFR, CDPE
Century 21 Nachman



Mark Allen II
Encompass Real
Estate Solutions



Jeremy Jacob Engstrand
Beach Realty United



Gayle Curtis Shira, ABR, MRP
The Real Estate Group



Kelly Nicole Bruno
AtCoastal Realty



Ron Clark
Century 21 Top
Producers



Desiree Lynette Ladyman, CRS, MRP
Howard Hanna
Real Estate



Robin Gauthier
NextHome Tidewater



Nick Calvert
Long & Foster
Real Estate



Stacie Powell
BHHS Towne Realty



Susan K. Caruana, CRS
The Real Estate Group



Lana Lee Cary
Howard Hanna
Real Estate



Ashley Eileen Sutton Tullio
Sutton Tullio Realty, LLC



David Oglesby III
Keller Williams Realty



Jack Blake
Atlantic Sotheby's
International Realty



Kari Ross
BHHS Towne Realty



Claudia Mackintosh, GRI
Chandler Realty



Doug Knack
Howard Hanna
Real Estate



Paul Lawrence Meise
Creed Realty



Denise Christine Cowan
RE/MAX Ultra



Renee Cramer Joseph
Coldwell Banker Now



Tera Kay Zapata
The Real Estate Group



Alex Alexander Caver
RE/MAX Alliance



Heidi Oglesby
The Real Estate Group



Charles Iaquinto
Howard Hanna
Real Estate

Individual Silver (cont.)



Kim Pimento,
ePRO
Rose and Womble Realty



Thomas Moore,
CRS, GRI, ePRO
Chorey & Associates
Realty, Ltd.



Kristen Randolph
Rose and Womble Realty



**Robin Elizabeth
Grace, Broker**
Mid Atlantic Realty



**Leigh Ana
Crocker**
Crescas Real Estate



Tana Hipp
Century 21 Nachman



Chrisi Hopkins
Long & Foster
Real Estate



**E. Dana
Dickens, III**
BHHS Towne Realty



Neil Samlal
Weichert Realtors-KBL
Companies



Casey Bushey
BHHS Towne Realty



Kenneth J. Longo,
ABR, SFR, RRS
Howard Hanna
Real Estate



**Rhonda
Rockefeller**
BHHS Towne Realty



**Angela Williams
Graves**
Homes by Angelia
Realty Company



**Kimberly
Suzanne
Schweikarth**
Vertical Real Estate



Linda Ark
Howard Hanna
Real Estate



Ade DeVega
World Class Realty



Chris Kren,
GRI, SFR
Rose and Womble Realty



Sherri Beeckler
BHHS Towne Realty



**James H.
Bambury**
Century 21 Top
Producers



Patricia Cohen
RE/MAX Allegiance



Ronda Morrison
Exit Realty Central



Jennifer Dawn,
ABR, PSH, ePRO
BHHS Towne Realty



Laura Zito
Creed Realty



**Traci E. Lewis
VanCamp, ABR,**
CRS, GRI
RE/MAX Alliance



Crystal Bell
OWN Real Estate



**Edward
Bohoslav**
BHHS Towne Realty



**James Matthew
Baldwin**
Lonnie Bush
Real Estate



Susan L. Lentini,
SRES, MRP, SFR
Rose and Womble Realty



Terry Smith,
FFR, ABR, MRP,
ePRO, AHWD
BHHS Towne Realty



Crystal Jacques
RE/MAX Allegiance

Individual Silver (cont.)



Wendy Carbaugh
Better Homes & Gardens
Real Estate Native
American Group



Matt Herrick, SRES
BHHS Towne Realty



Cheralyn Noel
Whetstone, ABR, CRS, ePRO, MRP, SFR
Green Tree Realty



Bridgette B. Hamm
The Real Estate Group



Maura Callan-Bain, ABR, MRP
BHHS Towne Realty



Alphradezsa A. Church
Triumph Realty
Corporation



Sherry Snyder, MRP, ABR, SFR, ePRO
Rose and Womble Realty



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



Kathy Keene, CSP
Keene Woods Realty, LLC



Sabrina S. Bishop
The Real Estate Group



Celeste Davis
Better Homes &
Gardens Real Estate
Native American Group



Rick Muskovac
Keller Williams Town Center



Evelyn Horne
Keller Williams Town Center



Marilyn Lipieko
Howard Hanna
Real Estate



Michelle Buchanan
Rose and Womble Realty



Misty Marie Brownell
Atlantic Sotheby's
International Realty



Windy Seay Crutchfield
The Real Estate Group



Vicki Bradner
Encompass Real
Estate Solutions



Kelly May, Associate Broker
Rose and Womble Realty



Shante Brown
ERA Real Estate
Professionals



Barbara B. McCormack
The Real Estate Group



Dee Carstens, Associate Broker
Long & Foster
Real Estate



Michelle Reddick
Keller Williams
Town Center



Kim Blasdell Johnson
BHHS Towne Realty



Melody Jo Workman
Howard Hanna
Real Estate



Terry Lynch
Long & Foster
Real Estate



Jessica LaBrie
Chandler Realty



Hunter Nowell
Atlantic Sotheby's
International Realty



Loren Nicole Feldman
Atlantic Sotheby's
International Realty



Jeff Lurie
Weichert Realtors
KBL Companies

Individual Silver (cont.)



Deborah L. Blackledge, CRS, GRI
Howard Hanna Real Estate



Justin James Watson
RE/MAX Edge



Patricia Saunders
Creed Realty



Robbin D. Favaloro, RCE, SFR
Rose and Womble Realty



Shelly A. Welsch, RCE
Rose and Womble Realty



Justin Tungol
Atlantic Sotheby's International Realty



Christine Ann Allen, GRI
Judy Boone Realty



Lauri Nanci Hudson, ABR, GRI, MRP, SFR, SRES
Atlantic Sotheby's International Realty



Holly Burns
Keller Williams Realty



Matthew Zachary
Rose and Womble Realty



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Monica Balzano, MRP
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Individual Bronze



Johnny Christian
The Real Estate Group



Lauren Loomis
Century 21
Nachman Realty



Linda Brandon
BHHS Towne Realty



Le Cao
Rose and Womble Realty



Ciara Viola Whedbee
Keller Williams Coastal
Virginia Chesapeake



Kim Evans
BHHS Towne Realty



Cynthia R. Stephens
Coldwell Banker NOW



Lila Olson
Beach South Realty



Matthew Douglas Baer
Lonnie Bush Real Estate



Keith Taylor Eakes
Atlantic Sotheby's
International Realty



Paulo E. Balancio
The Real Estate Group



Beth McCombs
CRS, SRES, MRP,
ePRO
OWN Real Estate



Lorrie Gilbert ABR, GREEN, SFR
Rose and Womble Realty



Sara Lannom
Rose and Womble Realty



Thomas Romaine Warburton IV
Howard Hanna
Real Estate



Bill Anderson, GRI
Rose and Womble Realty



Jai Johnson
Exit Realty Central



Tana Rose
Century 21
Nachman Realty



Jordan Hoskins
Keller Williams Realty



Bob Widger
CENTURY 21
Nachman Realty



Tara Davis
The Real Estate Group



Angelena Dawn Hankins
Century 21
Nachman Realty



Jim Clifton
ERA Real Estate
Professionals



James P. Leland
Creed Realty



Monique Noel Darling
Howard Hanna
Real Estate



Melissa Le Ly
Coldwell Banker
NOW



Janette Woodruff
BHHS Towne Realty



Bette Bartz
BHHS Towne Realty



Georgianna Frech, GRI, CRS
Howard Hanna
Real Estate



Jennifer Mele
BHHS Towne Realty

Individual Bronze (cont.)



Margo McFarland
BHHS Towne Realty



Ed Culpepper
Howard Hanna
Real Estate



Alicia Ford
BHHS Towne Realty



**Nancy Sorg, ABR,
SFR, SRES, SRS,
ePRO**
Rose and Womble Realty



**Jeremy Alexander
Ackiss**
Lonnie Bush Real Estate



Lindley Walker
BHHS Towne Realty



Jazzel Binning
World Class Realty



Katrina Venable Brown
Creed Realty



Bobbianne Wood
BHHS Towne Realty



**Karen Archbell,
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Dee Lowery
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A black and white photograph of a woman in business attire walking on a sidewalk towards a man and a woman who are walking away from her. They are in front of a large, two-story house with a prominent porch. A 'For Sale' sign is visible in the yard. The scene is set in a residential neighborhood with trees and a clear sky.

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Like many dreams and goals in life, the vision of the right home is different for everyone. A home can be an anchor of stability, a promise of a new beginning, or a blank canvas for experiences yet to come. But one thing's for sure: when your buyers find it, they know it.

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- Knowledge and experience in the local homebuying market, to help more of your buyers make informed decisions efficiently and confidently

Long after the papers are signed, the boxes are unpacked, and the moving trucks have pulled away, the peace and satisfaction of home will continue to enhance your buyers' lives. You'll have my support every step of the way. Together, we'll help more buyers find the best way home.



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Individual Bronze (cont.)



Jedd William Smith

Lonnie Bush Real Estate



Kathy Heaton, ABR, CRB, CRS, GRI

Chandler Realty



Stephanie Carswell

BHHS Towne Realty



Valerie Moore MRP

EXP Realty LLC



David Osovio

Long and Foster Real Estate



Logan Speaker

BHHS Towne Realty



Pamela Schrage

The Real Estate Group



Chauntrell Monique Guilford

Weichert Realtors-Inlet Properties



Sapphire Nolan

Keller Williams Town Center



Kristie Ann Daniels

The Real Estate Group



Heather Sterling

Atkinson Realty



Carrie Cole Hamilton

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Century 21
Nachman Realty



Christine Bradshaw, MRP
Rose and Womble Realty



Ana Garrigues,
ABR, CRS, GRI
Chandler Realty



Thomas Seddon III
The Real Estate Group



James Larry Stewart
Coldwell Banker
NOW



Carl Johansen
Rose and Womble Realty



Aaron McCoy Britt
Realty ONE Group
Momentum



Alisia Minott
Rose and Womble Realty



Tina Dubois, GRI
Howard Hanna
Real Estate



Laura L. Calles
RE/MAX Central



Lucy Lee Traylor
Iron Valley Real Estate



Amanda Chaves
BHHS Towne Realty



Paige Takach
Long & Foster
Real Estate



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



Travis Rock
Creed Realty



Vanessa Sykes
Rose and Womble Realty



Jeanette Robbins Rainey
Rose and Womble Realty



Bonnie Campbell
Rose and Womble Realty



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



Alicia Christine Yarbrough
Lonnie Bush Real Estate



Chris Hamilton
Iron Valley Real Estate



Jason Michael Edwards, SFR
EXP Realty



Joan Buckley
Long & Foster
Real Estate



Tracey Caddy,
SRES, RRS
Howard Hanna
Real Estate



Jackie Tuck Tan,
ABR, SFR
Bowman Realty



Maura Elizabeth Faughnan
Rose and Womble Realty



Andrew Philip Lefevre
The Real Estate Group



Mary E. Rumble
Rose and Womble Realty



Christina Pyon
BHHS Towne Realty



Jackie Crawford
BHHS Towne Realty

Individual Bronze (cont.)



Julie Young
Rose and Womble Realty



James Limcaoco
The Real Estate Group



Marcus Anderson
BHHS Towne Realty



Esther Uribe
Howard Hanna
Real Estate



**Kendall
Bradshaw**
Creed Realty



**Deborah Leigh
Daniel**
Howard Hanna
Real Estate



**Racheal
Michelle Pridgen**
Keller Williams
Town Center



Mechelle Richards
Keller Williams Coastal
Virginia Chesapeake



Joy Catalano
BHHS Towne Realty



Crystal Salazar
The Real Estate Group



Sona Shah
BHHS Towne Realty



**Maritza
Brandon**
Vertical Real Estate



Brenda Flohre
The Real Estate Group



Maria Woods
Keller Williams
Town Center



Susan T. Mullen,
GRI, ABR
Howard Hanna
Real Estate



Ankur Khullar
Long & Foster Real
Estate



Teresa Boyer
The Real Estate Group



Jacki Paoella
Keller Williams
Coastal Virginia
Chesapeake



**Crystal Eleanor
Clarke**
Rose and Womble Realty



Andrea Harris
Rose and Womble Realty



**Pamela Kirsten
Schmidt**
Howard Hanna
Real Estate



Beth Fischer
Keller Williams
Town Center



**Bonny
MacLachlan**
Atkinson Realty



**Jeanne Payne
West**
RE/MAX Alliance



Mike Mahoney, MRP
Rose and Womble Realty



Tracie M. Helton
The Real Estate Group



**Staci Lynn
Williams**
Howard Hanna
Real Estate



Vincent Miranda
Chesapeake Bay Realty



Christina Allen
Creed Realty



**Faith Smith, ASP,
ABR, MRP, SFR, SRS**
Century 21 Nachman Realty

Individual Bronze (cont.)



Jai Bridges, CRS
Creed Realty



Jason Everett
Long & Foster
Real Estate



**Stephanie Ann
Bristol**
Coldwell Banker
NOW



**Megan Luker, ABR,
CRS, GRI, MRP**
RE/MAX Alliance



Chanda Nodine
Atlantic Sotheby's
International Realty



**Beverly J.
Kwiatkowski,
CRB, CRS, GRI**
Siebert Realty



**Karen Muckle-
Williams**
Century 21
Nachman Realty



Bill Small
Howard Hanna
Real Estate



Jamila Amina Carr
Crescas Real Estate



Kevin Rodriguez
Rose and Womble Realty



Joel Constantz
Sandbridge Realty



Colleen Sharp
Rose and Womble Realty



**Nancy Evans,
Associate Broker**
Howard Hanna
Real Estate



Debra J. Griggs
RE/MAX Central



Philip L. Black
Century 21
Nachman Realty



**Phyllis
Willoughby**
Exit Realty Central



Lisa Jean Villa
Rose and Womble Realty



**Jobel A.
Daugherty**
Howard Hanna
Real Estate



**Marian Shortt
Schutts**
Rose and Womble Realty



**Waikiki Frazier, ABR,
CRS, GRI, MRP, AHWD**
Century 21
Nachman Realty



Robert Askew
Chorey & Associates
Realty, Ltd.



**Robert E Sayoc
JR, ABR, MRP**
Keller Williams Coastal
Virginia Chesapeake



**Ann Culley
Crusenberry**
Chorey & Associates
Realty, Ltd.



Raquel Harrell
AMW Real Estate



**Juanita
Alexander**
Exit Realty Central



Renee Perry
Rose and Womble Realty



**Mahama Gonzales
Grayson**
BHHS Towne Realty



Alan Psimas
BHHS Towne Realty



**Corinne R. Zedd,
GRI, ABR, MRP**
Coldwell Banker NOW



Jason Sampson
Beach South Realty

Individual Bronze (cont.)



Kevin Keogh
BHHS Towne Realty



Phyllis Jan Mihalas
Swell Real Estate



Elizabeth Harvey
The Real Estate Group



Bryan Ellis
The Real Estate Group



Mary Covell Thaler
Weichert, Realtors
Inlet Properties



Cindy Hawks White, CRB, CRS, GRI
Keller Williams Realty



Stacy Goode, ABR, GRB, CRS, GRI
Chandler Realty



Vasilios S. Liaskos
Creed Realty



Debbie Woolford
The Real Estate Group



Reigne Brown
RE/MAX Central



Robert Principe
Howard Hanna
Real Estate



Barbara Quackenbos
Long & Foster
Real Estate



Leslie Ann Asfari
1st Option Realty



Michelle Lee Exum
Howard Hanna
Real Estate



Kathleen Powers
Encompass Real
Estate Solutions



Arthur Carden
Chesapeake Bay
Realty



Kathy Werneke, GRI, CRS, ePRO
The Real Estate Group



Susan Ann Reber
The Real Estate Group



Ashton Martino
Chandler Realty



Cindy Black
Howard Hanna
Real Estate



Margaret Etheridge
Rose and Womble Realty



Lorraine Bott
Chandler Realty



Michael Morrill
Keller Williams
Town Center



Tom Duckett
Howard Hanna
Real Estate



Deirdre Love
The Real Estate Group



Willie Farmer
Weichert Realtors
KBL Companies



Atoosa Cobb
BHHS Towne Realty



Laura Kathryn Daugherty
OWN Real Estate



Jay Jenkins
Rose and Womble Realty



Dulcie Grabarczyk
BHHS Towne Realty

Individual Bronze (cont.)



**Teri McCracken
Champion**
BHHS Towne Realty



Beth Ripa, ABR
Long & Foster
Real Estate



**Charlotte
Caroline Trux**
Lonnie Bush
Real Estate



Beth Lloyd
Howard Hanna
Real Estate



**Christopher
Michael Russell**
Lonnie Bush
Real Estate



**Chris Kreutter,
ABR, SFR**
Rose and Womble Realty



Bridget Ashcraft
Rose and Womble Realty



Beth Lynch
Atlantic Sotheby's
International Realty



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



**Joan Marie
Revell**
The Real Estate Group



**Joanne C.
Friedenson**
Atkinson Realty



**Natalie Miles
Grimpel**
Beach Realty United



Carl Master
BHHS Towne Realty



**Sandra C.
Cullom, ABR**
RE/MAX Alliance



Erika Stewart
NextHome
Tidewater Realty



Jonathan Hartz
Atlantic Sotheby's
International Realty



**Steven Paul
Conner**
Bowman Realty



Marcia Cronin
Howard Hanna
Real Estate



**Gillian Blair
Werth**
Rose and Womble Realty



**Yolanda Jones
Pfeifer**
Seaside Realty



**Maria Isabel
Hernandez**
Better Homes & Gardens
Real Estate Native
American Group



Ellen Tippi Read
Howard Hanna
Real Estate



Cindy Sieloff
The Real Estate Group



Vicki Gallagher
Howard Hanna
Real Estate



**Jessica Marie
Miller**
Howard Hanna
Real Estate



Ernie Gutierrez
Century 21
Nachman Realty



**Pam Rapoport
Bowman**
Rose and Womble Realty



**Robert Beck,
ABR, SFR, SRES,
SRS, MRP**
The Real Estate Group



Aaron Willson
Atlantic Sotheby's
International Realty



**Wendy Cheryl
Moffit**
Swell Real Estate

Individual Bronze (cont.)



Dawn Lee
Beach South Realty



Lori A. Bacon,
GRI, ePRO
Howard Hanna
Real Estate



Amber Ringnald
McCormick
Exit Realty Central



David Pellerin
Rose and Womble Realty



Dusten Keith
Rose and Womble Realty



Jennifer Rae
Golden
RE/MAX Alliance



Cheryl L. Talbot,
ABR, GRI, ePRO,
MRP, SFR
Rose and Womble Realty



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Sharon Harrison
Simon, MRP, ABR
Howard Hanna
Real Estate



Shelly Lee
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Pat Swoope,
CRS
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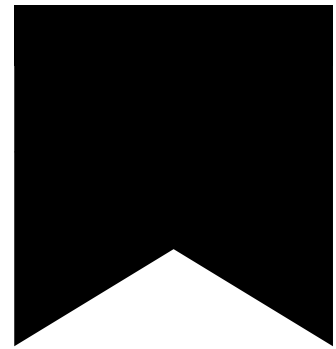


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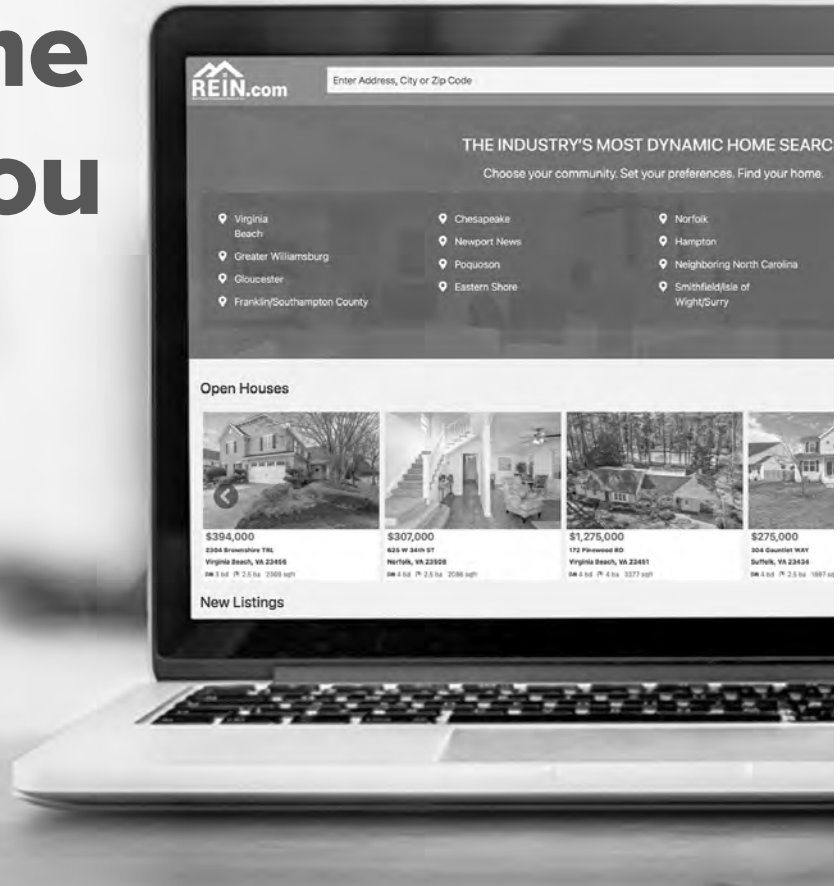


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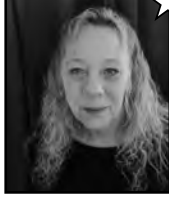
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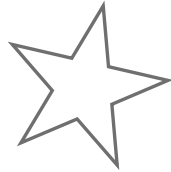
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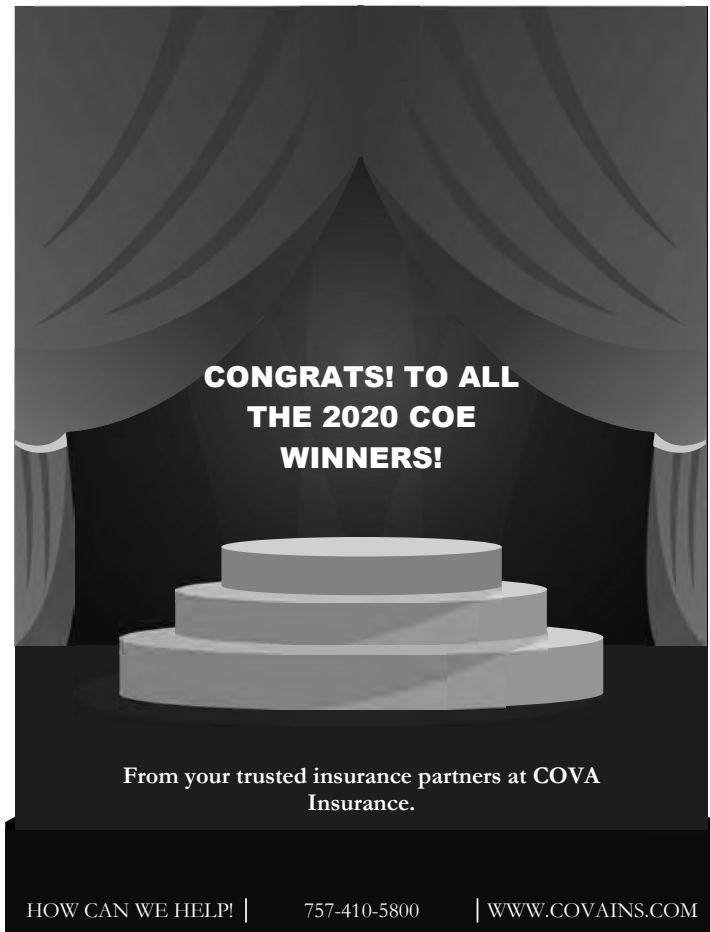
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Keshia Wilkey-Prim
Theresa Williams
Jamie Williams
Susan Williams-LaVoie
Jennifer Williamson
Deanna Wilson
Theresa Wilson
Rachel Winstead-Becka
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SWEET FINANCING OPTIONS

in a Variety of Flavors!



STANDARD PROGRAM

- Fannie Mae
- Freddie Mac
- FHA
- VA*
- USDA
- First-time buyers
- 1st & 2nd combos
- Primary residences
- Second homes
- Investment homes
- 1- to 4-unit properties, condominiums
- Delegated underwriting

AFFORDABLE HOUSING

- 100% financing**
- Low down payment
- HomeReady® program
- Home Possible® program
- State housing programs
- Operation Welcome Home for veterans (in MA only)
- Programs for those with low to moderate income
- Down payment assistance**
- Delegated underwriting

RENOVATION PROGRAMS

- FNMA HomeStyle®
- FHA 203K
- Minor rehab
- Major rehab
- Primary residences
- Second homes
- Investment properties
- 1- to 4-unit properties, condominiums
- FICO as low as 620
- Down payment as low as 3.5%
- Delegated underwriting

JUMBO PROGRAMS

- 5% down Jumbo
- FICO as low as 660
- 1- to 4-unit properties, condominiums
- Primary residences
- Second homes
- Investment properties
- Low down payment with no mortgage insurance (MI)
- 1st & 2nd combos
- Delegated underwriting

NICHE PROGRAMS

- 3% down Dr. loans
- Foreign nationals
- High ratios
- Alternative income
- Early access
- Multi-family Jumbo
- Non-warrantable condominiums
- Portfolio conforming & Jumbo programs
- QM & Non QM
- Primary residences
- Seasonal 2nd homes
- Jumbo investment

Contact me for more details!



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