

# YOUR SPEAKERS



## **DAWN R. GOULD, ESQ. | GOULDLAW, LLC** **GouldLaw, LLC**

Ms. Gould was a prosecutor for the Frederick County State's Attorney's Office for over 10 years prosecuting child support cases from the establishment phase to the enforcement phase. She was also the Legal Liaison for the State's Attorney's Office Child Support Division with the Non-Custodial Parent Employment Program and the Frederick County Workforce Services, both of which assisted individuals in breaking barriers to obtaining employment.

Ms. Gould also has a background in drafting legislation as she was a policy analyst for the State Legislature, Maryland General Assembly, Department of Legislative Services.

Ms. Gould is a Member of the Maryland State Bar Association, the Frederick County Bar Association, the Frederick County Chamber of Commerce, the Women's Business Network in Frederick County, and the Frederick Professionals Networking Group. She is also a Board Member of the Delaplaine Arts Center located in Frederick County and volunteers there on her free time. She also volunteers with various outreach programs that serve the homeless and those in poverty.

Ms. Gould received her law degree from Hamline University, School of Law, in St. Paul, MN, and received her undergraduate degree from the University of Maryland, College Park, MD.



## **KAREN SMITH | MONEY MENTOR GROUP, LLC**



Karen Smith is a certified Life Coach and co-owner of Money Mentor Group, LLC. Her husband's sudden and unexpected death before the age of 50 made her realize that even though they were knowledgeable about finances, they were not prepared for this unexpected Life Event. That experience led her to author her book, "I Didn't See That Coming!" which includes worksheets and an easy 4-step process to organize, record, review and store the important legal, financial and insurance documents that have a significant impact on the after-effects of a Life Event.

Karen has spoken at various venues in the DC metro area, including Maryland Women's Conference and Maryland Society of Accountants. She is a member of Women's Business Network and the 2014 class of Frederick County Chamber of Commerce's Leadership Frederick County. Her and her husband live in Frederick, and enjoy traveling as much as possible. She has three daughters and two stepchildren, which includes seven grandkids. She can be reached at karen@moneymentorgroup.com



## **JANE HELM | MONEY MENTOR GROUP, LLC**



Jane Helm is the Principal of Money Mentor Group. As a Certified Financial Coach, Jane combines decades of financial services experience with a degree in social work and psychology to bring positive financial change to her client's lives.

Jane partners with clients to take meaningful and consistent action to achieve a life of financial well-being. As a strategic, visionary thinker, she inspires people to optimize their full potential while maintaining a focus on their personal financial goals. She collaborates with her clients to ignite awareness and access understanding of what drives financial choices. This type of financial coaching leads her clients to increased confidence in making their personal financial choices.



## **PEGGY MAGNANELLI | RE/MAX**



I have been a resident of Frederick for 29 years. I started in the real estate industry back in 2002 as an administrative assistant and eventually became a real estate agent. I found that I loved the industry. Since, I have successfully helped, on average, 20-30 people every year buy and sell homes. I am here to help buyers to purchase the best house for their budget, and help sellers get the most for their home in their time frame.

My focus has always been, educating my clients on the process of buying or selling a home. To be able to guide my clients successfully through the Real estate transaction I make sure that I am up to date on all the changes in the lending and title world as well as the real estate world. To that end I take a lot of extra classes. I take great pride in the designations and certifications I have achieved. I hold the CRS (Certified Residential Specialist) designation which less than 4% of all Realtors in the United States has. I also hold the SRS, & ABR designations and the PSA, and MRP certifications.

I have also served as the President of the Women's Council of Realtors in 2012 and 2018, on the Board of Directors for the Frederick County Association of Realtors (FCAR) in 2012 and 2013 and continues to serve on the FCAR education and affordable housing committees. I am a local real estate expert in Maryland. If you want an agent that is educated, experienced and focused on your success, look no further than Peggy Magnanelli!



## **KEVIN CAREY, CMPS | SUMMIT FUNDING, INC.**



With 18 years in the mortgage business, my focus is on educating my customers with regard to the best mortgage for their particular situation. Specifically, I will work with you to select a mortgage that compliments your short and long term financial goals, a mortgage that works within your budget. In order to take this holistic approach, I use the tools available to me through my Certified Mortgage Planning Specialist (CMPS) designation. This difficult to achieve designation, held by less than 1% of mortgage originators nationwide, brings consideration of financial, tax, and estate planning into the crafting of your mortgage. My network of related financial professionals in these areas serve as a team of advisors to insure you choose the right mortgage, one that compliments your financial goals.

Buying a home is likely the biggest purchase you will make over the course of your lifetime and deciding when and how to refinance that mortgage also requires careful consideration. I am a homeowner myself, and I have a family too. I understand these considerations and have designed my mortgage process and services around helping family's make the right decisions with their mortgage. I take this role very seriously and I truly appreciate the many families that have counted on me to handle their home financing.