



he ever-evolving real estate market has had more twists and turns than a mystery novel over the past several years. There has been an obvious shift of late due to rising interest rates and limited inventory. Frequent changes can often spark fear in real estate professionals who lack the experience, patience, or pluck needed to navigate choppy waters.

A proven agent such as Mary Ann O'Keeffe, however, knows not to wilt under such pressure. She simply adapts to the times, takes a long view from a business perspective, and guides her clients to positive outcomes, time and time again.

"Every year is a new year and I pretend I'm a brand-new agent," she says. "I create a business plan and don't just rest on the history and experience that I have, because there's always more to learn. I can't believe how exciting the real estate market is, and it's constantly reaching a new level."

Now in her 15th year as a Realtor, O'Keeffe recently switched brokerages and joined Keller Williams in Newtown, where she continues to represent buyers and sellers as one of the most successful agents in Bucks County. She appreciates the support she is receiving in her new professional home, but understands that she is leading her own business. The success of her team—which includes her son, J.P.—depends upon being a creative thinker who is willing to go above and beyond for clients, often well outside the bounds of a 40-hour workweek.

A Steady Hand

Given her unique background and commitment to ongoing education, **Keller Williams Realtor Mary Ann O'Keeffe** guides clients to success even in the most turbulent markets.

BY MATT COSENTINO PHOTOS BY ALISON DUNLAP

O'Keeffe strives to educate herself through seminars and networking, and then passes on those lessons to her clients. She stresses that there are still good interest rates available, even now, and that buyers looking to wait out the market take the risk of missing out on their dream home, with no guarantee that prices will ever return to pre-pandemic levels.

O'Keeffe brings a unique background of thinking like a financial advisor, having worked for Merrill Lynch in multiple roles before transitioning into real estate. She also owns several investment properties

herself, and will advise clients to hold onto homes they purchased with lowinterest loans and take advantage of the bustling rental market, while moving into a new residence themselves.

"Say you've been living in your home for eight years," she says. "You've already paid most of the interest, and now it's pure equity for you. I can help you evaluate, price, and rent it, creating a new income stream that can pay off the remainder of your mortgage for you.

"Many times people don't realize they have that option," she continues. "I explain that they can borrow up to 20 percent of the equity in that property for their next home, and I guide them on how to be a landlord, which is often easier than they think."

In addition to educating clients, O'Keeffe has also mentored dozens of younger agents, including J.P., the eldest of her four adult children. Although she was initially apprehensive of his interest in jumping directly into the business after

graduating from Penn State, she soon realized he was a natural for the industry. Considering his success, she would not be surprised to see some of her other talented kids eventually join her team.

"J.P. has always been entrepreneurial-minded, so he was perfect for it," she says. "If I can't make a meeting and J.P. goes in my place, the clients always rave about how knowledgeable he is. That's something I'm very proud of, because he's learned a ton and has done exceptionally well in real estate."

Her scores of satisfied clients can say the same.



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