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By Pat Rippey
Photos by Roy Cox
Team Photo by Raúl García

Matt Rhine of the Matt Rhine Group of Keller Williams Legacy may be an anomaly in the real estate world. For one thing, he doesn't respond to emails on vacation—he didn't answer mine—which I found both unusual and refreshing. Matt says he is lucky to finally have staff covering the urgent matters in his absence, allowing him to be truly present for family time. He says people in the industry might not believe it, but it is possible to disconnect occasionally. "I've finally figured out what my priorities are," he says. Matt still wants to be a big producer, but realizes "I don't want my kids to not know who I am." Secondly, Matt doesn't seek the limelight or aggressively put himself out there—the self-described nerd is definitely the put-your-head-down-and-work kind of agent and businessman. He rarely posts about himself on social media, avoids most industry gatherings, and doesn't look at the latest standings. He says he's way too competitive to be dialed in to what others are doing.

At just 21 years old and a senior at the University of Delaware, Matt was proud to become one of the youngest ever to land a job in the highly competitive field of pharmaceutical sales. He quickly found sales to be a good fit ("I like to run my mouth," he jokes). His first manager at Eli Lilly did him a huge service by insisting on two things before he started: that he get his real estate license, and backpack

through Europe—both of which Matt is grateful for having done at a young age. It's that kind of personal mentorship that has stuck with him and inspires him to pay it forward. When he finally started in real estate full-time, he jumped in with both feet. He wasn't the type to stop in the office for a few hours as some agents do; he worked a full day every day and treated it, as he puts it, "like an actual job."



The Matt Rhine Group
From left to right: Craig Kirkner, Ksenia Filchagina, Matt Rhine, Emily Maggio and Scott Carson



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The hard-working mentality can be traced back to his family’s fifth-generation Howard County dairy farm, where Matt started earning a paycheck in the first grade. He describes his father as a “no BS” kind of guy who instilled a strong work ethic in his three children. Matt jokes that cows don’t get a day off; the labor was unrelenting. Matt calls his older brother Jay the real hero of the family for taking over the farm after their father died; Matt was in the fifth grade and Jay was just 19 years old. Jay’s commitment allowed the family to stay on the land and continue running the farm for years to come. The property remains in the family and is now where Jay operates his successful Rhine Landscaping company.

No Magic Sauce

Fast forward to 2024—Matt is a top producer, finishing 2023 with over \$33.4 million and on track to exceed that this year. He owns and has invested in multiple properties across the State. As for his secrets of success, Matt says there’s no magic sauce. “I’m just one of the hardest working sons of guns you’ll meet. If you’re a decent person and have a really strong work ethic and you want to succeed, give yourself enough time and don’t quit; you’ll succeed.” Surprisingly, his goals don’t involve personal or team production numbers. He wants to change lives through real estate, whether it’s through a home sale or an investment portfolio. And while many in the industry find the culmination of the sale to be the most rewarding, Matt enjoys the challenge of winning people over and building rapport in those initial interactions, and seeing a transactional relationship blossom into a long-term partnership. To him, it’s all about cultivating someone’s trust after having planted the seeds—and then delivering the results.

Matt can’t see himself working for someone else. “I would be a horrible employee,” he says jokingly. He also doesn’t deny what a business coach once told him: that he is successful in spite of his own efforts to the contrary. He credits his operations manager, Ksenia Filchagina, for keeping him organized and the business running smoothly, and describes agent Craig Kirkner as an extremely hard worker who wears many hats. Matt says he couldn’t do what he does without his entire team, which frees up time to work on his podcast. It’s called All Roads Lead to Real Estate, and features guests knowledgeable on diverse subjects like life insurance, home warranties, the criminal justice system, and the changing landscape of real estate.

Matt met his wife Rebecca in a freshman dorm at college, and says they were friends for years, which he believes is a good foundation for a deeper relationship. They have three children: Charlie (8), Henry (5) and June (3). Matt learned an important lesson early and now makes sure he's never on the phone when he walks in the door, as the kids are young enough to still run to him for hugs. As for hobbies, Matt doesn't have much time away from work and activities with the kids, but that's fine with him. "I'm basically a kid," he says, confessing that he enjoys spending time in arcades and at the bowling alley.

Success Through Others

Matt admits he's a sucker for a hard luck story, and that plays into his desire to help people. "What I want is to help mentor and teach and grow others," he says. For the next chapter of his life, Matt wants to develop himself in order to build something bigger than his personal performance. He calls it "success through others" and hopes to find a handful of people he can pour into and replicate what worked for him. You might say he's looking for a few good men—or women—to help fulfill his dream. "That, to me, is more important than just selling houses," Matt explains. "That's actually a legacy, because then you change their lives and potentially their family's lives."

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Matt, his wife Rebecca and their children Charles, Henry and June