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publisher's note
Dees Hinton

As I write this Publisher's Note, some four weeks in advance of its publication date, our nation is in the midst of a powerful movement seeking justice and a pandemic virus that is threatening everything in our existence. While so much can be said about these current events, I recognize that this magazine exists not for you to hear my personal views and values, but for you to hear the voices and stories of your colleagues in the real estate industry. My hope is that by continuing to introduce you to influencers within the community through this magazine – revealing not only what you might have in common but what might make you different from one another – it can serve as a vehicle for positivity and even for challenging

your perspective. Hard conversations are rightfully being had all around us right now. Here at *Central Mississippi Real Producers*, we commit to our mission of connecting, evaluating, and inspiring real estate professionals, and of being a community that supports and cherishes every top producer and advertiser with respect for your unique story. I hope that you will always feel welcomed and encouraged to share your unique story with us.



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▶ top producer

Written by **Susan Marquez**
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SUZIE MCDOWELL

Building Success, One Relationship at a Time



Suzie McDowell learned to be resilient while growing up as an Army brat. “My father was a fighter pilot in the Air Force, first flying 100s for two years in Vietnam, then he transitioned to C1441 Globemaster for the remainder of his career.” Full-time military families typically move every three to five years, and while Suzie hated this while she was growing up, later in life she began to realize what a blessing it had been to have the opportunity to travel the world at such a young age.

While she never really knew what she wanted to do when she grew up (other than the standard veterinarian or rock star), Suzie always worked hard. “That was instilled in me at an early age. My dad had us doing chores from the time we could form a sentence. He was gone a lot, so it was up to us to keep everything going around the house. He taught us to change our own oil, change tires, take care of yard equipment and how to go out and make money when needed with paper routes, lawn mowing and such.”

...



When it was time to go to college, Suzie chose Mississippi State University, or rather, her father chose it for her. “He went to State, and although I had never formally lived in Mississippi, he told me that if he was going to pay for my college, that’s where I had to go!” She had family in this area but had never spent any time here. “I moved from Illinois to Starkville and loved it!” Eventually, Suzie’s parents moved to Brandon.

After college, Suzie held a variety of jobs, including working for twelve years at Mississippi Blood Services in Flowood. “My position in community relations required me to travel around the state, often overnight. My husband was an Air Force pilot and was gone frequently, and I had a small child, so that became exceedingly difficult to navigate.

About that time, Suzie’s good friend Teresa Renkenberger convinced her to sell real estate. “She was very successful at it, but I was concerned that because I didn’t exactly have roots here, it might be more difficult for me than it had been for Teresa.” The advice given was “It’s really what you



put into it, it’s the relationships you create, it’s the consistency, it’s working nights and weekends, and if you want it bad enough, you will succeed at it.”

Suzie got her license in October 2007 and closed on her first home in December of that year. “For my first three years selling real estate, the running joke was that I couldn’t sell a home over \$120,000. As it turned out, that was my biggest saving grace.” Not that Suzie was being strategic. Since she started off in a difficult economic climate, Suzie didn’t know any different. She just worked the way she was trained and stayed focused. “I did a lot of foreclosures and short-sales. I became very close to the buyers and their families. What I didn’t anticipate was that the folks who bought starter homes in the \$80K to \$150K range would want to move up and become repeat clients in three short years!” Looking back, Suzie laughs at how jealous she was of the agents that sold \$400,000+ homes. “I had to sell three to four

houses to their one, but that also meant my client base was literally doubling at a crazy fast rate.”

She did \$3.8 million in sales her first year, and Suzie’s biggest year to date was \$33 million in sales. Last year she did \$24 million in sales. Her “worst” year was in 2010, the dreaded BP oil spill year, in which she did \$3 million in sales, which is still not bad at all. “It did teach me how to manage my funds better and make sure I was prepared for these surprise issues in the future. This was one of the first topics I would preach when I started teaching newer agents the ‘ins and outs’ of the business.”

In 2012, Suzie looked up to Shirley Rowe with McIntosh and Associates. “Both Sylvia Drake and Shirley were incredible mentors to me,” says Suzie. “Shirley had \$16 million in sales that year. That is who I wanted to be like,” she laughs. “It took me five or six years to get to that point, then I kept going!” Suzie was staying busy with regular residential resale but had noticed a relatively untapped market at that point (after the market crash) of new construction by builders who weren’t represented by REALTORS®. Suzie started working with builders, asking them if she could show their homes on the weekends and eventually started working with a few builders

as a list agent. Currently, about forty percent of Suzie’s business comes from new construction. “Many agents, at least back then, were afraid to directly contact builders. I personally just needed to be able to show some of my buyers’ new construction.”

Suzie started her real estate career with Merck Team Realty, then switched to McIntosh & Associates. “In 2012, I landed at Keller Williams Realty, where I am today,” she says. While she often puts in sixty to seventy hours a week, Suzie says she really enjoys the business. “I’ve heard that only twenty percent of people who get into real estate stay in it. I think it depends on how you work it. For me, it’s the development of relationships along the way. Real estate has afforded me the opportunity to take care of my family and others that I care about. So much of my business comes from referrals. The business has changed a lot in recent years. While I do plenty of marketing, this will always be a relational business as opposed to transactional.” Three years ago, Suzie hired Ashley Boutot to help her. “She has been such a huge blessing to me and really partners in all I do. I could never keep up this kind of volume without all the help and expertise she brings to the table. Ashley is a little ray of sunshine and everyone in our business knows it!”



I HAD TO SELL THREE TO FOUR HOUSES TO THEIR ONE, BUT THAT ALSO MEANT MY CLIENT BASE WAS LITERALLY DOUBLING AT A CRAZY FAST RATE.”

than they do. I was beyond thrilled to talk a couple of friends into starting staging companies knowing how many REALTORS® could use it.”

Another of Suzie’s true passions is travel. “I am of an age where I would much prefer to give my children, family and friends experiences or memories as opposed to gifts.” Suzie has investment properties in Perdido Key, which is a place she goes to frequently with her children. “I’m a beach person, so I go there whenever I can. Our last ‘bucket list’ trip was to the Exumas in the Bahamas where we went to different islands, swam with pigs, sharks and visited an island overrun with bearded dragons!” Next on her list is a trip to Turks Caicos and the Florida Keys. “Our days on earth are numbered and we don’t get a chance to choose the day we leave. So, in the meantime, we need to take the adventures, love our people, and take care of each other. God’s got the rest!”

... According to Suzie, if you can sell between \$4 and \$8 million a year, you are making a very good living and still have quality time for your family. If you can keep seven to ten good listings at any given time, you should easily be able to attain that goal. “Also remember that 90% of this business is working well with others, and that does not mean just your clients. The way you treat other agents, brokers, home inspectors, appraisers, lenders, and attorneys can also make or break your business. Every sincerely nice gesture or thank you will make a huge impression on someone else and I am a firm believer that when you do good, you get good.”

The mother to three children, Suzie says she took her kids along with her to show houses for years. “I was

able to take my kids out of daycare altogether after my third year of selling and seeing me work was a good example for them and taught them a strong work ethic.” These days, Suzie’s kids work on her clients’ yards, put out signs, clean windows, create and deliver fliers or any number of things she needs them to do. Tyler (21), will start back at Ole Miss in the fall, Robbie (18) will start EMT school in the fall, and Will (24) is working full time for Farm Bureau.

One of Suzie’s passions is decorating. “I am always looking around a room, disassembling or reassembling in my head! I imagine my friends do the same with my wardrobe choices! I have been staging the homes I sell for years; the fact is that I don’t want their home on the market any longer



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Ashley Burke

BUILDS BUSINESS BY BUILDING RELATIONSHIPS

Ashley Burke has lived a non-traditional life in a sense, and she has made it work well for herself and her family. “As a child, I was a non-traditional military brat,” she explains. Ashley grew up in Biloxi, where she went to school from kindergarten through twelfth grade, instead of moving around like so many other kids in military families did. She attended Southern Miss where she majored in elementary education.

“I taught school for two years until my husband got a job with the National Guard to be a pilot.” The couple moved around to several places while he was in pilot training before settling in the Brandon area. “I never went back to teaching,” says Ashley, who instead managed The Limited in Northpark Mall. When she had her two sons, seventeen months apart, she retired to be a stay-at-home mom. “God led me to homeschool the boys until they were in the third and fourth grades, which was a wonderful experience.”

But with the boys gone at school all day, Ashley says she had the need to do something. “My husband and I had bought a few investment properties, and our broker, Linda Graham, was our neighbor.” Ashley’s husband planted the seed that would lead to her career in real estate. “He said that real estate builds to all my strengths and that I could still be present for our boys. He stopped traveling as much and said it was my turn. Linda was very straight with me about selling real estate. She never sugar-coated it. She said the profession can be hard on a marriage, and that the phone would become an important part of my life if I decided to do this.” But the profession also provided the flexibility Ashley was looking for. “We thought and prayed about it for a couple of years before I decided to go for it.”

After taking the two-week course at the Real Estate Institute, Ashley passed the real estate exam and got her license in August 2017, and six months later she made her first transaction. In her fifteen years in the area, Ashley has made many great friends, and she reached out to them, letting them know she was available to help them should they want to buy or sell a home. “My friends have been so good to me,” she says. “I love to help people, and I rely heavily on relationships. I suppose they trusted me because my business has continued to grow.”

Ashley teaches English as a second language through Pear Orchard Presbyterian, which she says is a great way to use her degree. Back when her boys were homeschooled, Ashley taught reading through the Jackson Classical program. “I didn’t think of that as being a sphere of influence for me, but many of the parents became my clients. It’s been so much fun watching kids I once taught find ‘their’ room in houses that I show them.” As a matter of fact, Ashley loves showing houses to families with children. “I love when they run through a house to find their room, and there always seems to be one kid who is like a little junior REALTOR®, which is so much fun for me.”



•••

From her time working at Coldwell Banker Graham and Associates, Inc., Ashley has learned that no two transactions are the same, and no client is the same. "I've had to learn how to balance work and family, and where to establish boundaries," she says. "But it's been worth it. This is a great job."

When she is not working, Ashley says she enjoys traveling with her family. "We try to live our life, so we always have money to do that." For the past five years, Ashley has been going to Coyote Fitness, "For my sanity. It's a way for me to exercise and get out any frustrations while focusing on being a better person." She also loves to cook, drink wine, and read. But her real obsession is cleaning and organizing. "I know



that may sound crazy, but I think it makes life easier when things are organized. My friends ask me to organize their homes and I love it. I know it helps relieve stress and helps them to live a better life."

Ashley sees working in real estate a long game. She has gotten off to a strong start and she is passionate about her job. "The most satisfying part for me is when I walk into a home with clients and I know - often before they

do - that it's the perfect home for them. I tell them that sometimes you have to kiss a lot of frogs to find what you're looking for, but when you do, there is nothing that beats that feeling of satisfaction."

▶ partner spotlight
written by Susan Marquez
Photography by Abe Draper Photography



SEAN CRONWELL

MAKING HOME OWNERSHIP A REALITY



Fourteen years ago, Sean Cronwell moved to Mississippi from his home in Oklahoma City to work in the mortgage loan business in this area. “It’s a career that suits my gifts,” he says. “I have a fairly balanced left and right brain, which is ideal for this kind of work.”

Sean attended the University of Central Oklahoma where he was a design major. “Design there was something that encompassed many industries,” he explains. “Basically, it’s learning how to identify a problem and coming up with the best possible solution. I am a creative problem solver by nature. So, in this line of work, I consider myself a mortgage designer!”

Sean is the branch manager and a loan originator at Mississippi Mortgage, which is a dba of national lender, Open Mortgage, LLC. His office is located at 4343 Lakeland Dr. in Flowood.

When it comes to purchasing property, each client has a unique situation. “I work to identify any problem, then I design a solution to get them to the finish line. Most of our referrals come from REALTORS®, mainly because they know we can help maximize the number of borrowers they bring to us. We do a very thorough pre-approval.”

After “falling into real estate” a few years after he graduated from college, Sean says he got his real estate license and began selling as a side gig to his other jobs as a youth minister and working in a coffee shop. “I became friends with the CEO of the real estate company. The company was growing rapidly, with over 120 agents. He asked me to be the director of marketing.” Sean took the job and although he made a good salary, he saw that the agents at the company were doing much better, so after one year he decided to go full time selling real estate.



Eventually, Sean began looking at the mortgage side of the business. “I love helping people reach their dream of homeownership and I thought I would be better suited to do this on the lending side of the industry.” Since he’s been in Mississippi, he’s been a top producer for Mississippi Home Corporation for their home-buyer programs. “I’ve been on the top originator list with the Scotsman Guide, and number three in the nation for USDA volume. We do a lot of Down Payment Assistance, 100% USDA rural development loans, and the MCC Tax Credit Program.”

Sean does a lot of loans, period. Last year, he closed 209 loans, making

him the number two mortgage loan originator in the state (per Scotsman Guide). “This year we are on track to surpass that,” Sean says. “I closed 26 loans last month, and I have 51 loans set to close this month. We’ve almost doubled the volume flowing through our business this year.”

Being efficient is something Sean prides himself on. “I have surrounded myself with a fantastic team, and we work hard to keep things on track.” Sean says that Mississippi Mortgage is a favorite of REALTORS® because of the vast solutions they offer to homebuyers. “Sometimes a client simply isn’t ready just yet. We’ll work with them to put together a game plan so they can eventually obtain a home loan.”

Sean still does a good bit of design work on the side, including branding for local businesses. His passion is modern design, and three years ago he designed

and had built an industrial modern home from the ground up in Fondren. “I bought the lot next door and I’m looking to build a couple more modern homes there. I would love to inspire more modern homes to be built in Jackson.” Sean says he has two shipping containers in his back yard that he will be converting to a modern guest house soon.

Working as hard as Sean does, it is important to stay physically fit. He does so by fencing. “A client gave me lessons about ten years ago and I’ve been doing it ever since.” Sean is a member of the Mississippi Fencing Club and attends tournaments regionally. “It’s a great sport that requires quick decisions, which I really enjoy.”



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By **Shauna Osborne**

back to school POST-COVID

One of the most stress-inducing repercussions of the coronavirus pandemic for parents was the closure of schools and childcare facilities. While undoubtedly the smartest move to contain the spread of the virus, parents were abruptly left in the lurch, trying to juggle childcare, homeschooling / crisis schooling, housework, and, in many cases, their own careers, a near-impossible feat. Now that summer is coming to a close, our thoughts turn to the new school year and the difficult questions parents

Countries where students returned to classrooms in the spring or never officially closed include Germany, Sweden, and Denmark in Europe, and China, South Korea, Japan, and Vietnam in Asia, among others. Universally, the school landscape has changed drastically, with pupils in most countries expected to wear masks and maintain strict physical distancing at all times. In Denmark, where schools reopened in April, new handwashing (immediately upon arrival and at least every two hours) and disinfecting proto-



must ask themselves: Should I send my child back to school? If so, what will that look like? Should we worry about a second wave of the virus?

cols for contact surfaces are in place, and teachers are required to hold classes outdoors whenever possible. Schools in Taiwan have instituted daily temperature checks and plastic desk partitions for students. In other countries, some age groups were given priority over others, such as in Germany, where high school seniors were brought back sooner so they could sit their final exams to graduate.

In essence, there is no one “right” answer to these questions; decisions should be based on each family’s unique circumstances. On the one hand, parents recognize that sending their children back to school will be beneficial in many ways. They can return to work and / or some semblance of pre-pandemic life, and students will regain healthy social interaction, access to essential support services, academic rigor, and valuable structure and routine. On the other hand, though we now know that most cases of COVID-19 in children are mild (and make up only 2% of cases in the U.S. and China, for example), gathering kids in a confined space could play a role in transmitting the virus to other kids and to vulnerable adults. Taking a look at other countries whose pandemic timeline is ahead of ours can offer a preview of how things might soon look in schools here in the U.S.

We can expect a similar environment in U.S. schools. In May, the CDC released a detailed treatise of considerations for schools that includes everything from limiting shared objects, increasing ventilation, installing physical barriers between students, and closing communal spaces such as cafeterias and playgrounds, to limiting visitors, field trips, and cohort sizes. Certainly, new guidelines for wearing masks, handwashing, transportation, and social distancing will play a role. As with so many tricky situations we’ve been faced with during this “new normal,” parents will need to take a deep breath, adapt, and move forward.

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