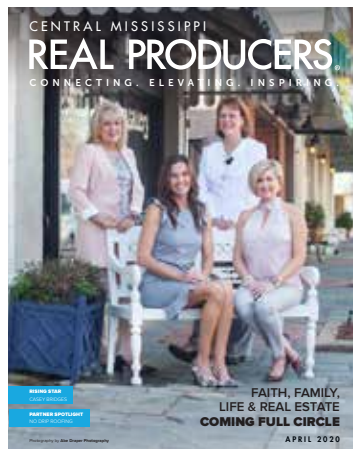


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TABLE OF CONTENTS



05
 Meet The Staff



09
 Publisher's Note
 Dees Hinton



10
 Top Producer
 Brad Burleson



16
 Rising Star
 Paige Monk



22
 Partner Spotlight
 Family Termite and Environmental Inc.



25
 Lessons Learned From COVID-19



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publisher's note Dees Hinton

It Pays To Read Our PUBLICATION!

Welcome to the first-anniversary edition of *Central Mississippi Real Producers*! It is hard to believe that it has been a year since we launched our publication here in Central Mississippi. It has been an interesting journey so far. I have met so many people and shared the stories of some great REALTORS® and industry professionals.

This month's Top Producer is Brad Burleson. Brad is the owner and managing broker for Ulist Realty, and a perennial sales leader in Central Mississippi real estate. Brad and Ulist represent a change in style from the traditional way real estate has been marketed in the past. Based on the sales numbers that Brad has had in the past couple years, his marketing approach is extraordinarily successful.

Paige Monk is July's Rising Star feature. Paige is an incredible producer for Three Rivers Real Estate. Paige has been in real estate sales for less than four years and along with her husband, Caleb, are a formidable sales team.

Our Partner Spotlight for July is on Family Termite and Environmental Inc. Thomas Tramel and his staff came highly recommended to us by several REALTORS® and do a fantastic job with their termite control methods. If you want an amazingly fast WDIR for your closing, then give Family Termite a call.

As I have mentioned in my notes every month, the whole purpose of what we are doing at *Real Producers* is identify, connect and promote the top real estate agents in Central Mississippi by telling their stories and sharing their successes. I believe it's working, and I have had several REALTORS® tell me that it's working. COVID-19 sure has influenced our platform. Getting everyone together for our social events is fun and an important part of what we do. The events are obviously on hold until it is safe to bring everyone back together again. We are hoping that we will be able to have another event sometime in August. We will let you know and promote it well in advance, like we always do.

In closing I just want to say that in the midst of everything that is going on in our world, change is one thing that will always be constant. If you don't like what's going on now, it will change. If you do like what's going on now, it will change. It always has. It always will. It's how we frame it and respond that matters. The elite performing REALTORS® and industry professionals that we work with understand this. Embrace the changes as they come, and like I said last month, adapt, adjust, and carry on.

If there is anything that I can do to help you, please reach out to me at dees.hinton@realproducersmag.com. I welcome ideas on how we can do better at *Real Producers*. I also want you to let me know about industry partners that you consider elite. The first REALTOR® to email me the name of an industry professional that we can both follow up on will win a \$50 Amazon gift card. This also lets me know that someone is actually reading my Publisher's Note. Ha!

Oh, one more thing ... the photo is my COVID look. It's gone now, but thought I would give you a good laugh!



Keep up the good work!

Be safe, and God bless!

Dees

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BRAD BURLESON



► top producer

Written by **Susan Marquez.**
Photography by
Abe Draper Photography.

A Marketer at Heart



When it comes to marketing and selling, broker Brad Burleson learned from one of the very best. “My grandfather was Bobby Miles, who owned a successful furniture store in the area. “I was baptized into sales at an early age,” says Brad. “Working with my grandfather is a big part of my history. He was my best friend!”

Brad grew up in Raymond and graduated from Hillcrest Christian School before attending Mississippi College. “I had to stay local to work in the furniture store. I also got to eat dinner with mama in Raymond every night.” He met his wife, Leann, as he was finishing up at Mississippi College. They married and moved to Brandon.

Brad sold furniture in the family store before moving into an outside sales role with Ashley Furniture and selling the line to smaller stores. “At the time, drug sales reps were doing great, so after all that time in the furniture industry, I went to work selling drugs, legally.” Six months later Brad, along with a thousand of his “closest friends” were all laid off due to economic pressures. “I went straight to real estate school. My grandfather has always had a hand in real estate, including developing several neighborhoods. He had income from various sources; he wasn’t one to have all his eggs in one basket. I’ve carried that mentality with me to this day.”



•••

In 2008, Brad got his license. “A family member referred me to Carl Merck at the Merck Team. I was fresh out of classes and needed a mentor. Carl knew that I would be holding a spot, as I told him I wanted to open my own business. He understood. I spent several years there and garnered lots of experience from Carl on how to run a real estate brokerage”

Brad founded his business, Ulist, and began really breaking down the real estate industry. He decided that just because something is always done a certain way, that it isn't the only way. “I wanted to look at my business as a new age real estate company where we're kind of changing the guard in how real estate is done. The way I look at it, there's enough sand in the sandbox for everyone.”

•••





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...

Brad says he works non-stop. "I probably work two times more than anyone wants to," he says. "I'm a marketer. I was trained to be a marketer. Homes just happen to be what I market. The truth of the matter is that I love to serve people. I like to make the home-buying and selling process simple. I take problems and put them into black and white processes. A home purchase is usually the biggest financial decision of people's lives. Helping to make that happen is my gift, by putting this crazy puzzle together. I can do it with one hand tied behind my back!"

A timeline Brad's developed gives his clients confidence. I usually have three things clients need to focus on each week. The first thing is what we've done. Then we focus what we are doing. Finally, the focus is on what we need to do. That keeps me on track as well. It also helps in keeping my colleagues on the other side of the transaction informed and

on track." Another reason for Brad's success is that he has implemented the use of technology in his business. "We are 100-percent tech-driven, which allows us to scale and grow the business."

When he's not working, Brad stays busy with his growing family. "Our family has completely changed in the last six months. We went from having one child to four when my brother's wife passed away unexpectedly last September. He has moved in with us for now, and we have a beautifully blended family. Our daughter is 9, and my niece is also 9, so that's like having twins. We also have a 6-year-old and a 3-year-old. Nothing's as easy as it used to be, but I can't imagine it any other way. They enrich our lives."

▶ rising star

Written by Susan Marquez.
Photography by Abe Draper Photography.

PAIGE MONK

Faith and Determination

Paige was born and raised in a small town in the Mississippi Delta where she was taught about hard work and faith by her mother and grandmother. “I have been very blessed to have had such strong women in my life,” she says. Her family relocated to Richland when she started high school, and it was there that she met her husband, Caleb. The couple have been together since the age of 15 and married for nine years this past April. ...





As this month's *Real Producers* rising star, Paige works at Three Rivers Real Estate. Prior to working in real estate, Paige had a successful career in the body-shop industry. "I began as a receptionist and worked my way up to manager." The work was both challenging and stressful, but she enjoyed her job and career goals she was working to reach. Paige was working as a service advisor when she found out she was pregnant with their second daughter. "I worked between 60 and 80 hours a week at that time." Paige was offered a manager's position shortly after the birth of their second daughter and was ecstatic. "I felt like my hard work had paid off; I had finally reached my goal and felt on top of the world."

Little did she know God had other plans for her life. Paige had some complications with her third pregnancy. "That caused me to rethink everything. The life we were building was great, but it wasn't what God wanted for us." Paige followed the direction she was led and quit her job. She enjoyed the time at home with her children and was feeling good about her choice. While at home one day she received a call from a previous employer. "It was a deal I just didn't think I could pass up."

Paige started back into the workforce thinking she had made the right decision. "Looking back, it was definitely a lesson God needed to teach us, as we were relying



again on our own plans for our life instead of trusting Him. It turned out to be a terrible decision, and I felt stuck, so I prayed."

Paige felt like God placed people in her path to direct her next decision, which was to become a REALTOR®. Paige decided to take the real estate exam. "I didn't go to classes, I just studied on my own whenever I could find a moment." She took the exam twice and didn't pass. "Looking back, I know that was God's timing." Paige got very serious when she felt the time was right. "I studied at work, at nights, on weekends and did all my pre-licensing work. I got my license in June 2016."

It was then that a series of events unfolded that placed her where she is now, with Three Rivers Real Estate. "I remember the night Caleb came across the article of how Three Rivers got its name," she said. "He told me I should check it out. It was a sign to us because that's the brokerage that had been

laid on my heart. It wasn't a matter of **should I go there**, but **when.**" Paige began the process of transferring her license to Three Rivers.

Paige has been a rising star in the real estate business, with 70-plus transactions in 2019 alone. "I am a mama at heart," Paige laughs. "I like being able to guide and protect my clients through the process." She gets very involved and tries to make the process easy from start to finish. "I admit, I love to hear that clients say they couldn't have done it without me. It means a lot to know you have been a part of someone's life in a positive and meaningful way."

Caleb now works full time with her at Three Rivers. "He's been with me since last year," states Paige, "and it's been wonderful. Everything we do is God-driven. We believe in Christ and what He stands for. We pray over every transaction. Looking back, He hasn't failed me yet. God has blessed us tremendously in our business, so I try to give back to him."



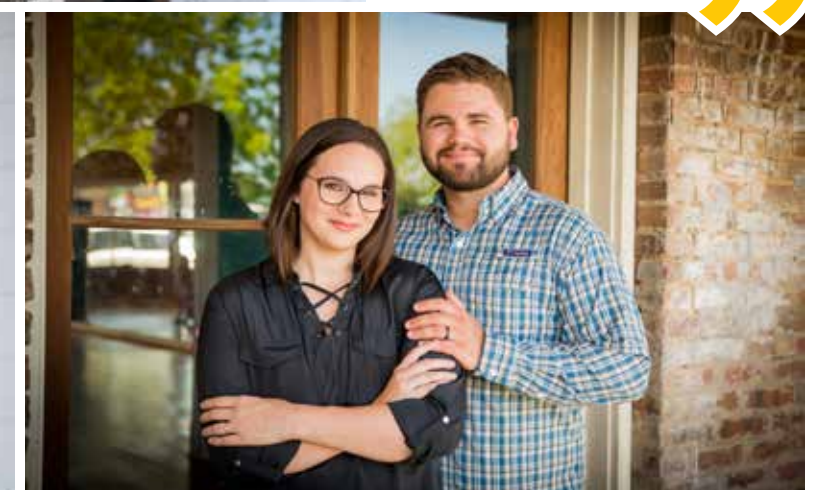


Looking back, it was definitely a lesson God needed to teach us, as we were relying again on our own plans for our life instead of trusting Him. It turned out to be a terrible decision, and I felt stuck, so I prayed.



The greatest satisfaction of her job is meeting so many different people and being able to have a positive impact in their lives. “I enjoy talking with and getting to know people. I’m always excited about listening and learning what’s important to them, and to work to meet all their goals and expectations. When you hire me, I strive to make lifelong clients and friends.”

There’s no doubt that Paige Monk will go far in this business. She has Caleb working with her, and she believes with God’s grace and his provision that they will leave a lasting impact. Their motivation comes from Paige and Caleb’s four daughters: Jenna (7), Bethany (6), Sarah (4) and Laura Grace (2).



FAMILY

TERMITE AND ENVIRONMENTAL, INC.

Thomas Tramel On a Fight Against Termites



Thomas Tramel is a self-made man who is doing his part to keep termites and other pesky pests at bay. As the owner of Family Termite and Environmental Inc. in Brandon, Thomas says he handles termite inspections and treatments statewide, and pest control in the metro area, although he is slowly building toward a statewide presence.

A native of Wilmer, AL, Thomas left his hometown at the age of 15. “It was 1998, and I felt a real need to get out of that town, so I started driving west until I ran out of gas in Florence, MI.” There was a help-wanted sign in the window of the gas station where he was stranded. “Inside was a Baskin-Robbins ice cream shop. I went in and got the job. I found a place to crash for the next couple of years.”

Thomas saved his money and brought his mom from Wilmer to live in a trailer in Brandon. “It was during that time that I started my first business. I started a lawn-service company.” Wanting to

learn more about business, Thomas went to work for a pest-control company in 2003. “I started as a helper, picking up garbage, washing trucks and anything else they needed me to do for \$7.50 an hour. I eventually did everything from answering the phone to working on the computers.” He worked for the company until 2010.

“I planned for my business for three years before starting it,” Thomas says. “I decided I knew enough about the business after working in it for seven years to open my own business in 2011.” Two months after he started his business, he

bought out the company he had worked for. “I wanted my business to be different. I named it Family Termite, because I wanted my employees to be like family, and to treat our customers like family. I always tell my employees that if they wouldn’t say or do something around their grandma, they shouldn’t say or do it around anyone else.” The business truly was a family affair at first. “My wife, Allison, worked with me for a while but returned to school. She is now a surgical tech at Women’s Hospital.”

Family Termite’s contracts are simple and basic, says Thomas. “We offer the most value, hands down. Our termite contracts are for life. Our customers don’t have to pay to have their home re-treated every five to 10 years. The treatment of a building is good for as long as the chemical

says it’s good. Then it’s time to re-treat, at no additional cost to the customer. We also do year-to-year contracts, and we do preventative treatments. People obviously like the way we do business – we have over 70,000 accounts!”

The initial cost of the contract is based on lineal footage. Yearly renewal is based on square footage. “We work with at least 200 different REALTORS®,” says Thomas. “We do a lot of WDIR reports for closings. We have a full WDIR department, and we offer a fully digital report for \$79. Each house is digitally rendered along with a full interior and exterior visual inspection. We send the report right away, which helps when a REALTOR® is trying to gather up everything for closing.”



Thomas says that Family Termite contracts with houses, not people. “That’s because we treat houses, we don’t treat people. If a home is under contract with us, the contract is automatically transferred at no charge to the new homeowner.”

While he ran out of gas in Florence, Thomas calls Brandon home. “I can’t think of a better place to live than Brandon. I love it here.” Thomas and Allison have two children, ages 11 and 14.

Thomas’s plans for the business is to take it statewide. “We have a set-up in D’Iberville on the Coast, and we are working towards having a full-time office there. After that, we plan to set up Family Termite and Environmental Inc. offices all over the state.”



“
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financial fitness

By Shauna Osborne

LESSONS LEARNED from COVID-19

As I sit down to write this article, it’s May, and things are pretty tough out there, financially. Almost all my friends and family – spread across many industries, socioeconomic classes, and age groups – are struggling in some way. Businesses across the country are wrestling with the decision to reopen and how to alter policies and mitigate their risks one way or another. While these are still the early days of financial recovery, right now, what lessons can we learn from the financial fallout of the COVID-19 pandemic?

Emergency Funds

Once considered a core financial practice for many, emergency funds have been seen as “wasted assets” in recent times by some financial advisors given today’s low interest rates. However, now, with many not sure from where or when their next paycheck may come about, having three to six months’ worth of living expenses put back in a savings account is, indeed, a lifesaver.

Panic Buying

First, I was delighted to learn there is a German term for this, *hamsterverkauf*, which roughly translates to “hamster purchasing.” You know what I’m referring to: toilet paper (and flour, sugar, and hand sanitizer) hoarders! Panic buying can lead to inflation of prices of staples, which we all rely on and should be able to afford. Consumers buy in stress, fearful they won’t have enough of what they need to get through the shutdown, thus stockpiling just in case, but it can hurt stores, as well, when they are not able to accurately assess supply and demand. Clearer messaging by both consumers and businesses seems to be the best solution here: stores should place limits on numbers of items purchased and be vigilant about communicating to buyers what is in stock and when. Buyers, too, should not contribute to the madness by hoarding or posting/sharing posts on social media that perpetuate panic.

“Lifestyle Creep”

“Lifestyle creep” refers to the phenomenon that occurs when nonessential/standard-of-living expenses increase as salary increases. Lifestyle creep is sneaky – we work hard, so we deserve nice things, right? However, what happens when that posh salary

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is suddenly disrupted? Those expenses remain, stark mementos of our extravagance. This pandemic should serve as an excellent reminder to live within our means and invest in ourselves first (in emergency funds and retirement accounts).

Risk Tolerance

Simply put, many of us are finding, in light of the extreme stock market volatility as of late, that our portfolios are less risk-tolerant than we thought when we last reviewed them. The good news is, after surviving this crisis, we will have a better handle on our *real* risk aversion.

Although times are challenging right now, it’s best not to panic and make short-term decisions you will regret in the long-term: “Don’t do something; just stand there,” as one investment advisor offered, a twist on the well-known saying. Stay focused on your financial goals and plan, and we’ll see you on the other side!



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