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SPRING IS HERE!

Hurray! Spring is finally here.

I have always loved this time of year, and it is extra special now that we live at the beach. It has been a long, cold winter. Probably because of the pandemic, this winter seemed to last longer and be colder and wetter than usual. The newly blooming flowers, sunshine, warm weather, busy waterways, and sparkling ocean have the makings of a magical spring for those of us lucky enough to live here.

Travel is opening again, and seeing your Facebook posts from Las Vegas, Miami, the Virgin Islands, and other fun spots brings a smile and lifts our spirits. Maybe we should add a travel column featuring your favorite places and the best things to do while there. What do you think?

Finally, the vaccines are flowing, Covid-19 cases are diminishing, restaurants are coming back to life, and the tourists are coming back. Events like the annual Blue Crab Festival in Little River and the Country Music Festival are scheduled with local pandemic protocols. The pre-pandemic normalcy seems a world away, but we are slowly moving forward. I know Bill and I have a renewed appreciation for everything we can now do.

We are so excited to be able to hold our very first event – our *Carolina Coast Real Producers* Launch party at Marina Inn – Grande Dunes! We hope to see many of you there. We will be posting lots of photos online and in our May publication.

We thank you so much for your love and support! Enjoy the excitement and hope of spring. See you at the beach!



We are always looking for great content. Please email me with your ideas at anita.jones@realproducersmag.com.

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After sitting down for a conversation with REALTOR® Jacinda Wright, three things will become abundantly clear: She is a woman who loves her family, loves life, and loves real estate. As the saying goes, the key to success is hard work and determination. Jacinda, an agent with Century 21 Broadhurst, has demonstrated that principle in spades.

Jacinda's story begins as a child growing up in Conway, South Carolina. When she graduated from Conway High School in 2000, she relocated to Columbia to attend Columbia College. While going to college, Jacinda became a club DJ and one of very few female DJs who actually used real turntables. Soon, she was working as a DJ in clubs across the state. When she graduated from college in 2004 with a Bachelor of Arts in Political Science and a minor in Communications, Jacinda was approached to appear on the then-Rap City television series on BET. She agreed and was the first female DJ from

South Carolina to appear on a nationally syndicated platform for the hip-hop industry. She then went on to other hip-hop sectors across the Southern region and worked briefly on Wynn 106.3 in Florence.

Before getting into real estate, Jacinda owned a local urban entertainment magazine and hosted promotional events for the local hip-hop industry. It was when she separated from her husband, she realized that a career change was in order and

...

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Jacinda's beautiful smile brightens a rainy day!

I'M PASSIONATE ABOUT REALLY BEING A GREAT RESOURCE FOR MY CLIENTS AND BEING ABLE TO ASSIST THEM IN ANY WAY THAT I CAN. **THAT SOMETIMES GOES BEYOND THE ACTUAL REAL ESTATE TRANSACTION.**

”



Now this is the look of success!



Jacinda is beaming with a mother's pride.



••• reinvented herself. Real estate presented itself as a breath of fresh air.

"I actually took a real estate class when I lived in Columbia back in 2006," Jacinda said. "I passed the class but failed the LLR exam. I was much younger, about 24 years old. I was married and comfortable with my life at the moment so I never attempted to re-take the exam and pursue my real estate career. When my ex-husband and I separated, that was a total life change. I decided I needed to really get serious about life, so I gave real estate another try." This time, she passed the exam with flying colors, and the rest is history.

Now with six and a half years of real estate experience under her belt, Jacinda is passionate about being a trusted advocate and guiding force for her clients through the process from start to finish. "There are so many people who get intimidated by real estate whether they are buying, selling, or making an investment," she said. "I'm passionate about really being a great resource for my clients and being able to assist them in any way that I can. That sometimes goes beyond the actual real estate transaction."



Jacinda is incredibly passionate about helping first-time homebuyers. She also loves her service work with the CCAR Community Outreach Committee and the Housing Committee, which works for Habitat for Humanity. Additionally, she supports Backpack Buddies and The Shepard's Table. "For me, it's all about what you can give to the world," Jacinda said.

In her downtime, Jacinda loves spending time with her family, including her son, Khadafi, 11, mother, Evelyn, and dog, Hasi. "We try to keep things simple in today's society," Jacinda said. She does love the simple things in life: reading, traveling, great food, and great experiences. She also loves to explore and use social media marketing and strategy.

For the up-and-coming real estate agent, Jacinda offers this advice: "As a REALTOR®, you are an independent contractor, so be who you are and be confident in yourself. Do not copy the next agent; just make your own way, and you will develop a supreme clientele that will recommend you to all their family and friends, and the latter will do the same."

Jacinda lives by this quote, a mantra whom her late father, Zebedee Pack, embodied: "Do your best, and the best will come to you."

“
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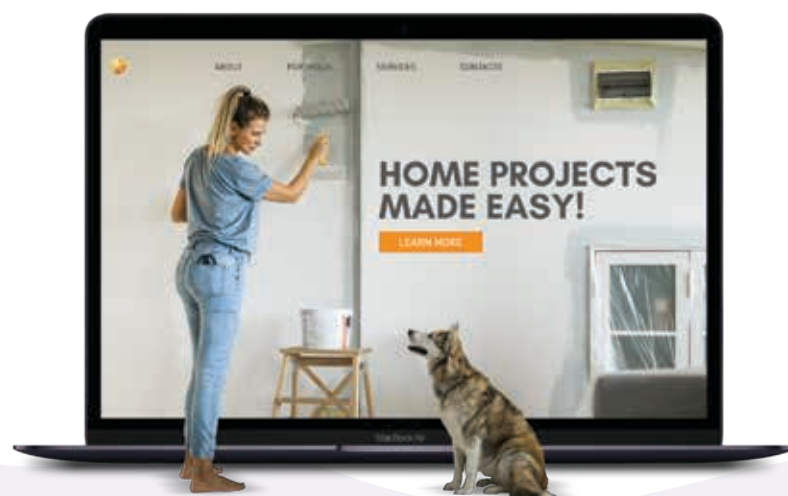


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what are you **REALLY** SUBMITTING with your offers?

▶ pre-qualification or pre-approval

By Carl Monsour, Bank of England Mortgage

You've heard the terms **pre-qualification and pre-approval**, but what do they *really* mean? The terms have been used interchangeably, but their true definitions differ. As a REALTOR®, it is important to know what that "pre" letter really means to you.

To keep it simple, if the lender has only "talked" to the borrower, possibly reviewed credit, and it looks to be okay, then that is a pre-qualification. If the lender has actually reviewed/received critical documents (pay stubs, divorce decree, etc.) and then had it analyzed by underwriting (which most likely is an automated underwriting system, not a person), then it's considered a pre-approval.

Unfortunately, not everyone in the lending industry holds to those two exact definitions. Some call what is actually a pre-qualification a pre-approval letter, and vice versa. Let's take a closer look...

Pre-Qualification

The very first step for your client to take if they are ready to start a new home search is to get pre-qualified. This is a no-cost, no-commitment, 10- to 20-minute analysis that will give you a great starting point to know what they qualify for. This can be done in person or on the phone with a loan officer, or in most cases complete an online form. They will provide some basic information, such as employment and assets, and allow the lender to pull a credit report to look at their current monthly debts and credit score. Sometimes, lenders will issue pre-qualifications without even pulling credit, they just use what the buyer tells them. Typically, **no documentation is given to the lender.**

By providing these items, your lender will be able to determine an estimate of the maximum monthly mortgage payment and how much they can borrow. These aren't concrete numbers, more of a **gauge so you know your price range.**

Pre-Approval

Once they have been pre-qualified, the next step would be to get pre-approved. This process is more involved, requiring paperwork and the help of a loan officer. Documents typically needed are copies of pay stubs, bank statements and tax returns; additional documents may be needed as well that can affect qualifications such as a divorce decree or asset statements. Additionally, a credit report is pulled to get a better understanding of credit history and debts. Once that information has been analyzed and entered into a **complete application**, most times, an underwriting analysis is done to confirm exact qualifications.

Then, the lender can provide a pre-approval letter stating how much they are approved to borrow. **Note — this is more based on the payment, not the price of the home**, although they do work hand and hand. The approval is based on the loan amount and payment, not the price of the home.

Keep in mind getting pre-approved does not mean final approval; once you put an offer on a home and the offer has been accepted, the loan will still need to go through processing and underwriting before final approval is granted. **A good pre-approval should eliminate most "surprises" that can prohibit the deal from closing.**

An experienced loan originator who has been through many different scenarios and problematic files can spot early on in the pre-approval process the potential issues and resolve them before your buyer is under contract. **The loan originator makes all the difference, not necessarily the company they work for.**

What does this all mean to YOU?

As a REALTOR®, when you have a pre-qualification or pre-approval letter, **ask** the lender what they HAVE done to issue the letter. If they took an application, and maybe pulled credit, it's a pre-qualification (possible problems ahead). If they took an application, pulled credit, reviewed documents and ran it through automated underwriting, it is a pre-approval letter (solid foundation). **Don't assume because they work for a certain institution that they did one or the other.**

Pre-qualifications are great if we are in a time crunch, however, pre-approvals should be preferred.

No matter the lender, bank, loan originator, know what you are working with, **it's your career, your reputation and your name on the line when you make that offer. That letter is submitted with the offer, by you!**

I have been in the business for 23 years and make sure that whatever letter I provide to my REALTOR® partners, they know exactly what is in their hands. It makes all the difference when that communication is given, as our relationship can depend on it. I appreciate that and would never take it for granted, and that is reflected in the Google 5-star ratings I earn. So, the next time you receive a pre-approval letter, ask yourself, what am I really submitting with this offer?

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You have the vision in your mind. Go ahead. Close your eyes and indulge yourself.

It's a beautiful day. You climb aboard a sleek vessel and head for open waters.

Does that dream sound familiar? If so, you can open your eyes to a real boating experience unlike any other — and it is nearby when you become a member of the Freedom Boat Club of the Grand Strand.

Chris Speckman is owner of the club that serves the area, including North Myrtle Beach, Murrells Inlet, and Southport, North Carolina.

He smiles as he describes his work that also happens to be his passion.

“We are really like a country club on a boat. We deliver that same kind of experience. In the process we own a good number of boats and our members can select the one they want,” Chris says.

The Best of All Worlds

Those who own a boat understand the benefits. At the same time, they also know that ownership comes with ongoing responsibilities.

“Here with the Freedom Boat Club of the Grand Strand, we take all of those away,” Chris explains. “This is boating made simple. We take care of all the hassles of boat ownership, including the maintenance, insurance costs, dock fees and, for some former boat owners, the ‘biggest’ hassle of boat ownership — the cleaning of the boats, which is all handled by Freedom Boat Club.”

If you have a specific vision of your experience on the water, Freedom Boat Club has the boat for you.

“Instead of making a boat fit what type of boating you want to do, whether it be cruising or fishing or water sports, you can take out a boat made for that purpose,” Chris says. “You can take a pontoon if you have 12 people to cruise, a center-console fishing boat if you want to fish and a sport boat for skiing or tubing. We take care of all of the hassles

of cleaning, maintenance, repairs and so on ... so that our members can just enjoy a great boating experience.”

An Experience for Everyone

Those who have an interest in boating ... but who don't have the experience ... have found the right place to begin their boating lives.

“When we have new members join the club, we give them tremendous support. We put them through a minimum of four hours of on-the-water training. And really, the training is unlimited,” Chris explains. “We continue training until our members are comfortable on the water.”

The club offers a wide range of boating experiences for its members. And, with more than 60 boats and four locations, the menu of options continues to grow.

“We have something new this year. It's a VIP boating section of bigger boats,” Chris says with a smile.

Team Spirit

Chris is the first to shine the spotlight on the team at the Freedom Boat Club that makes the magic happen for members, including co-owner Paul Speckman, Membership Director Karen Berry, Dock Manager Dave Patterson, Fleet Manager Wilson Rankin, and more than 20 dock hands whose numbers swell during the peak of the summer boating months.

The group forms a family that extends inland, as well.

“We are more than just a boating club,” Chris says. “We spend a lot of time together doing other things such as taking in a baseball game together. We also have fun special events like Docktails, which is cocktails on the boat. We create relationships as a social club, and we're ready to move forward with that again after COVID.”

The Freedom Boat Club continued its strong connection with members over the past year, despite the pandemic.

“We did a Christmas drive-through where we handed out meals,” he says. “We also had a barbecue cookout where people could pull up and have that experience, too.”

A Growing Presence

Freedom Boat Club has a growing presence around the world. In fact, the organization that got its start in Sarasota, Florida, in 1989, today boasts more than 250 club locations, including the U.S., Canada and France.



This team ensures you get a great boating experience. They are awesome!

“It is great to see the way people respond to what we are doing. As members, people don’t need to buy one boat and only have that type of boat to enjoy. With us, they’re getting a whole fleet of boats,” Chris emphasizes. “It is a very cost-effective way for people to get into boating. Plus, as boats get more expensive, Freedom Boat Club gives our members an opportunity to continue enjoying boating or enjoy it for the first time.”

A Feeling Like Family

Chris treasures time spent with family, including his wife, Ashley, and their three daughters — 20-year-old Sydney, 11-year-old Ellory, and 10-year-old Avery.

That family feeling extends to the 600 members of the Freedom Boat Club of the Grand Strand.

“Our members are like family. When we find out someone is in the hospital, we send flowers and go visit them. What we do here isn’t just about the boats. It’s about the relationships we get the opportunity to build with people.”



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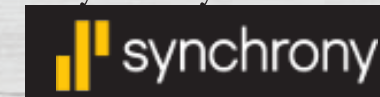


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▶▶ giving back to the community

Written By: Ashley Daniels

Photography By: Jeremy Kierez, High Tide Content

Following the GOLDEN RULE to the EXTRA MILE



DONA LEE
is committed to
helping her clients
and helping others
in the community



I want to be remembered for being kind, generous and helpful to others...One of my favorite sayings is: **'PEOPLE DON'T CARE WHAT YOU KNOW, UNTIL THEY KNOW THAT YOU CARE.'**



Always known to go the extra mile, Dona Lee extends that standard of ethics beyond her devotion to her clients into her commitment to giving back to the Myrtle Beach community to which she migrated in 1984.

An accomplished REALTOR® for 36 years (with RE/MAX Southern Shores since 2011), Lee serves others through First Presbyterian Church (FPC) of Myrtle Beach, where she is a deacon. Through FPC, she has become involved in many community causes, including Habitat for Humanity and Mobile Meals, as well as church-sponsored flower delivery. She really enjoys Operation Christmas, a burgeoning program that provided gifts for children that might not otherwise have had any Christmas at all. Right before our phone interview, she was in the middle of cooking dinner for the family of a fellow church member and colleague in the industry who is ill.

Lee is also a member of the Coastal Carolinas Association of REALTORS® (CCAR) and has served on both the Hospitality Committee and the Community Outreach Committee for many years. With the Community Outreach Committee, Lee has participated in Habitat for Humanity builds and fundraisers, with beach cleanups, Relay for Life and Helping Hands of Horry County.

She has also taught a life skills class and participated in the Thanksgiving dinner distribution and Halloween Festival for the Boys and Girls Club of Myrtle Beach. This club now has a beautiful new facility on the corner of Dunbar Street and Mr. Joe White Boulevard.

"I've been very blessed, and I am so grateful for the many people who have helped me in my career," says Lee, "and I am doing my best to pay it forward."



With the Carolina Forest Beautification Committee, Lee picks up trash with other Bluffs neighbors the second Saturday of every month – unfortunately there is a lot of trash out there every time!

Teaming up with the City of Myrtle Beach and the Myrtle Beach Police, Lee has also been involved with the International Student Outreach Program (ISOP) since its inception in 2011. ISOP provides support and guidance for the more than 3,000 international students who come to the beach each year to work. It is designed to basically protect them from predators who take advantage of their youth and lack of knowledge of the area when they arrive. Over the years, the program has grown and has been remarkably successful.

“At our orientation sessions [which take place in Myrtle Beach, North Myrtle Beach and Surfside] several times a week from May through July, the students are helped with filling out the application for their social security card, obtaining bank accounts and post office boxes. They are also given information on ocean safety and bike safety,” says Lee. “Their parents send them here on the J-1 program and pay sponsors to look after them when they get here. But not all sponsors are of the same caliber, and the ISOP steps in where there is a need. We even have greeters at the airport to meet them when they first arrive and are most vulnerable.”

“I want to be remembered for being kind, generous and helpful to others,” says Lee. “One of my favorite sayings is: ‘People don’t care what you know, until they know that you care.’”

Caring for others is almost an innate trait of Lee, born and raised in Pittsburgh, PA, as the oldest of five. “While I have had a lot of great family

role models who have shaped my life, my father and mother are at the top of the list,” she says. “Their ethics and fortitude (and attitude!) have been great examples to follow.”

Lee earned a bachelor’s in education from Slippery Rock State College (now University), and later a master’s in student personnel and counseling. She then worked as a residence hall director at Slippery Rock, IUP and Philadelphia College of Textiles and Science in Pennsylvania before moving to Myrtle Beach in 1984.

She has also lived in New Jersey, Maryland, Michigan, Florida and North Carolina – “I have almost always loved what I did for a living and where I lived – and when I didn’t, I moved on,” says Lee. “At this time, I feel like Myrtle Beach is my last move. If I ever retire, it will be here!”

When she first migrated to Myrtle Beach, she originally worked as a rental agent with the Ocean Resorts rental management, which encouraged her to earn her real estate license and become a REALTOR®. “It was not an easy decision. I wasn’t really crazy about going on a full-commission income,” says Lee, “but I always had enough other jobs as a bartender and waitress, so I could actually pay my bills during those first years. I had no idea when I decided to go into sales that it would become a lifelong career and passion!”

Since making the decision to become a REALTOR®, Lee has been named into the RE/MAX Hall of Fame and the RE/MAX Platinum Club, named as a Children’s Miracle Network Agent, and earned the CCAR REALTOR® Image Award. Last year, she had 46 transactions for a total \$13 million sold. “I want to be respected for doing the right thing, not just for the amount of money I’m



66
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99

making or for the accolades,” says Lee. “Having that respect – that’s really important to me.”

Her definition of success, in fact, is being healthy and happy and being respected on a personal, as well as a professional, level. When she’s not helping clients or helping others, Lee loves spending time with her husband of 33 years, Epp Lee, and daughter, Deven.

“They are my best friends, and keep me grounded in my life and in my faith,” she says.

The Lees love getting together with their large family and friends, walking on the beach, traveling

(when they can) eating out and watching sports; Dona and Deven are Steelers fans, Epp is a Dallas fan, and all three are Gamecock fans. Dona also loves to read – especially biographies.

Looking into the future, Lee, 66, says she really could not imagine her life – even in retirement – without some real estate involvement. What advice does she have for aspiring Real Producers?

“Keep your faith, be an agent’s agent, and be kind, doing unto other agents as you would have them do unto you,” says Lee. “And ... always put your clients’ needs first.”

For more information on Dona Lee, visit Donaleesellsthebeach.com or Facebook at: <https://www.facebook.com/DonaLeeRealtor/>.

Three Healthy Eating

Trends to Try -

and Two to Skip

Was Healthy Eating One of Your Resolutions?

Written By Betty Gold

Now that we are well into the year of 2021, and some of your resolutions might have dropped by the wayside, healthy eating should always be a priority. To help us understand which “healthy” ideas are actually good for you and which you are better off skipping, we tapped Margie Saidel, RD, LDN, MPH, vice president of nutrition and sustainability for Chartwells K12.

TRENDS TO TRY:

1. EATING FOR PHYSICAL AND MENTAL WELL-BEING

“Our collective experience with COVID-19 reminds us that both physical and mental health can be transient,” says Saidel. Mental health is something that has not always been connected to food, but there is an early indication that foods — and the nutrients they carry — play an important role in nourishing the brain and, consequentially, our mental well-being. “While food alone cannot reverse mental-health disorders, there are antioxidants, phytochemicals, vitamins, and minerals in fruits and vegetables, nuts, seeds, and healthy fats that can have a positive impact on anxiety, depression, stress — and just plain happiness.” We could all use a little bit of that.

2. FAMILY MEALS

We have all been spending plenty of time at home with our family, pod, or bubble for safety. And as a result, families are more routinely **eating meals together**. According to Saidel, this trend that came about as a result out of our current circumstances is one of **the best routines you can continue** that will benefit your entire family, especially your children. Eating at home is typically less expensive than eating out, but the advantages do not end there.

“By seeing parents eat healthy foods and a greater variety, children often model their behavior, and eat more fruits and vegetables, which provides the nourishment they need to support their physical and mental health,” she explains. “Other nutritional benefits of home-cooked meals are lower sodium, fat, sugar, and calories, as well as higher fiber. Kids who grow up eating family meals tend to eat healthier when they are on their own and exhibit better weight management. There are additional benefits to family time over a meal for children, including lower rates of depression and anxiety, higher self-esteem, and academic performance with lower rates of risky behavior.”



3. EATING FOR THE PLANET

With the severe cold temperatures suffered by much of our country this winter, climate change and the sustainability of our planet seems to be on a lot of minds these days. “Making small behavior changes, however, seems to be the trend, with the term ‘climatarian’ rising as the new buzzword for an agent of small change.”

Instead of eliminating animal products completely, Saidel says that a climatarian may try a plant-based meal a few times a week and generally follow a planet-friendly eating style. “This includes more local foods and humanely raised meat products that also have a lower environmental footprint.”

We can expect to find plenty of new meat substitutes and plant-based products this year in the grocery store and restaurants — even fast-food restaurants are making it easier for anyone trying to make a slight change to their diet. “It’s interesting to note that Yale University reports that over half (54 percent) of Americans say they are willing to try more plant-based food,” Saidel adds. “Shopping more mindfully for products that use less packaging and reducing our reliance on plastic wrap and single-use plastics will continue to be a goal of climatarians.”

TRENDS TO SKIP:

1. PROCESSED PLANT-BASED MEATS

“Plant-based meats are more popular and accessible than ever, which is great news because a reduction in industrial meat production is a win for the environment,” says Saidel. “But these processed meat alternatives may not, however, always be a healthier alternative.” When choosing a plant-based option, she recommends taking the time to compare available products and select options that have the least amount of sodium, fat, and sugar that may be added to enhance the taste.

2. “HEALTHY” COFFEE FLAVORINGS AND CREAMERS THAT ARE JUNK FOOD IN DISGUISE

Since our typical commute is going from one room to another at home, we are not frequenting our favorite coffee shops on our way to work every day. Instead, many of us are trying our hand at replicating our favorite coffee drinks at home. “This can be great fun and less expensive, but remember to carefully review your ingredients before you craft a daily drink,” Saidel suggests. “While we’re seeing an uptick in the variety of grocery store non-dairy liquid coffee flavorings, these can add a ton of sugar, unhealthy fat, and calories to your drink in an attempt to make it a tasty treat.”

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GOING THE



These big smiles show that these ladies enjoy each other and their work. Pat Anderson, Karen Wiener and Angie Tavik

DISTANCE



Ready for some fun!

There is definitely no shortage of moving parts in the real estate process. For clients, it can all be overwhelming.

That is why it means so much when they know they can count on a friendly, consistent presence throughout their journey to the closing table. A prime example of that is the comforting presence of Angie Tavik.

As a real estate agent and team leader, of the Angie Tavik Team with Century 21 Barefoot Realty, Angie takes pride in going the distance with her clients.

“People are retiring here or buying a vacation home here,” she says. “They are excited and can’t wait... It’s a gratifying role helping make my clients’ dreams become a reality!”

All-In Spirit

When Angie takes on something, she goes all in. After many years of dreaming about it, she and her husband, Bruce, bought a vacation home in North Myrtle Beach. After enjoying the area more than they could have imagined, they ultimately decided to make North Myrtle Beach their permanent home.

It was not long before other family members, including Angie’s mother, stepfather, and all three of her children moved to the area, as well.

As she says, “At that point, I was ready for a new challenge and decided to get my real estate license.”

A Rewarding Life

Away from work, Angie enjoys time with Bruce and their children. Their daughter Abby, and son-in-law, Eric, along with granddaughter, Grace, live in Charleston SC. Son Michael, who earned his real estate license last year, and daughter Alexandra also live locally.

In Angie’s free time, she enjoys golf, socializing with friends and playing bridge. She also enjoys looking at new model homes in the area ... and spending time with her two dogs: Duke and Chloe.



...

Moving Forward

Like most who get into the industry, Angie experienced a challenging beginning to her real estate career.

Through hard work and perseverance, Angie worked to grow her business by connecting with her clients, taking the time to answer all their questions and concerns, and working with them to find their perfect property.

Angie has built her business through time by remembering the golden rule. "I treat people the way I want to be treated. I assist my clients while exploring all of their options," she says. "If you do a good job, they're loyal and will refer friends and family when the time comes."

The result of Angie's dedication continue to show as each year her business has continued to grow.



Clients quickly see our friendly nature and how hard we work to get our clients what they want ... while helping make their dreams a reality.



They know they have the keys to success. And they love to tool around in Angie's adorable Mini-Cooper in this beautiful spring weather!

The Team

In 2020, The Angie Tavik team was formed and quickly became the top-performing team in the area. Working alongside teammates Karen Wiener and Pat Anderson, the teams dedicated spirit and determination focuses on going the distance for those we serve.

As she says, "Clients quickly see our friendly nature and how hard we work to get our clients what they want ... while helping make their dreams a reality."



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