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▶▶ march – publisher’s note

Written By: Anita Jones & Bill Poulin

CAROLINA COAST REAL PRODUCERS LAUNCH PARTY

This year is just marching right along isn't it? We are loving that the days are getting longer, and we see little blooms popping up which shows that spring is right around the corner.

OUR INAUGURAL EVENT IS COMING SOON You Are Invited!

We are so excited to have you join your fellow *Carolina Coast Real Producers* at our first event here in the Myrtle Beach market. This is where like-minded successful agents, like you, get to socialize and network with each other. You have worked with many of your peers that you will see here. But most of the time you are so focused on completing the transaction for your client, that you do not have the time to get to know the REALTOR® across the table from you at closing.

Our goal is to build community among our top agents and their preferred partners. We will send out an invitation within the next few weeks. These events are totally social with live music, drinks, great food and gift totes for the first 150 attendees.

Thursday, April 8, 2021
Marina Inn at Grande Dunes,
Myrtle Beach
4:30pm-6:30pm
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RSVP Required. We cannot wait to see you there!

Anita and Bill

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Alyssa HOLMES

▶ rising star

Written By: **Dave Danielson**
Photography by: **Jeremy Kierez** - High Tide Content

The Sky's the Limit

The small aircraft pierced the bright blue sky above the Carolina coast.

Inside the plane was Alyssa Holmes years ago when she was a teenager. She caught sight of the landscape below, but her attention turned to the instrument panel. It was her turn to take the controls again. She did ... with ease.

That was the scene that played out many times as Alyssa came of age and worked toward her pilot's license.

"I didn't have my driver's license yet, but when I started flying, I wasn't nervous. I had my brother and dad with me," she smiles with the memory. "And I thought, if they were doing it, I could do it, too."

Those moments in the cockpit years ago were predictive of Alyssa's future — her career today as a REALTOR®/Broker with Century 21 Thomas ... and her place as this month's Rising Star.

Early Lessons

Alyssa grew up in the Cherry Grove area of North Myrtle Beach, South Carolina, where she gained extensive knowledge of the Grand Strand.

"I've been very blessed that I came from a very good family. I've worked since I was 14 years old. Growing up my dad taught me a good work ethic," Alyssa recalls. "That was instilled in me early on. Like dad said, 'Nothing will replace hard work.'"

Through those early days, Alyssa received experience that connected her to the land itself.

"My dad is a local land surveyor, and I remember going out with him when I was younger," she says.

Rapid Rise

Six years ago, she earned her real estate license, joined the team at Century 21 Thomas, and has been there ever since.

"It wasn't easy at first. I look very young, so as I was getting started with my career, I had people who thought I didn't have enough experience for them," she says.



"It was hard for the first six months, but I think a key for me was my mindset," Alyssa explains. "Once I built confidence in the field, that made a big difference."

"It takes a lot of hard work and persistence. Real estate doesn't just fall in your lap. You may talk with someone that isn't ready to buy or sell this month, but they might be next month," she says. "I think it is all about being persistent and patient."

Real Results

The passion Alyssa has for her work comes through during those times where she sees the results.

"I love the outcome of all that hard work ... when you see the excitement and joy on my clients' faces when they see a home that's right, or when they start a new chapter in their lives," Alyssa emphasizes. "I love meeting new people, too, and building relationships through time."

Her efforts produce phenomenal results. In fact, in 2020, Alyssa recorded an astonishing total of 87 closings — as an individual, with no dedicated support team around her.

...



I love the outcome of all that hard work ... when you see the excitement and joy on my clients' faces when they see a home that's right, or when they start a new chapter in their lives

Clearly, that kind of output doesn't just happen. It takes a lot of positive, planned effort through days that can stretch up to 18 hours.

"I use a day planner. That fills up pretty quickly, so I have a notebook that I use, too," Alyssa says. "I'm always taking notes and doing my best to stay organized about where we are at with each transaction."

What Matters Most

In Alyssa's free time, she spends it with her family. They enjoy being outdoors.

"We ride four-wheelers, and also enjoy boating and fishing," she says.

Alyssa also has a heart for giving back, too. In fact, she's a sponsor for programs at North Myrtle Beach High School, and she's also involved in her church.

As she thinks about her own rapid rise in the business over the last few years, Alyssa offers some



straightforward advice for others considering a career in the business.

"It's important to listen to your clients, and to really work hard to uphold their best interests," she says.

With honesty, integrity and hard work, Alyssa continues elevating the experience for her clients. And one thing's for sure when you think about her potential in the business ... the sky's the limit.

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▶▶ what type of mortgage loan is best for my clients?

By **Tim McCoy** - Anderson Brothers Bank, Myrtle Beach

For most people, buying a home is the biggest financial purchase they will make in their lifetime and the process can seem overwhelming. Finding the right house is probably the number one priority for most of us but just as important is finding the right mortgage loan that aligns with their financial means or goals.

There are several different types of homebuyers in the market looking to obtain a mortgage loan (FIRST-TIME HOME BUYERS, VACATION OR SECOND HOME BUYERS, INVESTMENT BUYERS) and there is not a "one loan fits all client's needs" out there. It is the job of the mortgage loan officer to understand the client's situation and match them with the mortgage that makes the most sense for them.

Some of the mortgage loan types available in today's market include:

Conventional loans
Government loans – FHA – VA – USDA
RURAL DEVELOPMENT
Jumbo Loans

These different types of mortgages can vary in length, terms, and rates and all of this will affect the monthly mortgage payment required to be paid.

FIRST-TIME HOME BUYERS

Little to no money down
Limited credit history
RURAL DEVELOPMENT LOAN –
100% financing
FHA LOAN – 3.5% Down
CONVENTIONAL LOAN – 3% TO 5% down
All of these loans do allow for a relative, typically MOM or DAD, to give a gift of money toward any or all down payment and closing cost.

MORE EXPERIENCED HOME BUYERS

Those who have been through the process before, include:
Vacation or second home buyers
Buyers relocating to the area for whatever reason
Retirees or future retirees who are looking to move in the area either now or in that not-so-distant future.
Second-home purchases typically require a minimum of 10% down payment.

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Keep in mind that with the exception of a VA loan most loans will require that the customer carry mortgage insurance or private mortgage insurance with a down payment of less than 20% down. The amount of the private mortgage insurance is determined by several factors that include the percentage of down payment if less than 20%, credit scores, and loan amount.

I encourage everyone to get Pre-qualified before shopping for a home. It is obviously beneficial for all parties involved (buyer, seller, and real estate agent).

You also want to make sure that your clients are looking for homes and down payment options that fit within their budgets.

If you have any questions, please call or email me at [843-702-0737](tel:843-702-0737) or Timm@abbank.com



Sam Stathos

► sponsor spotlight
Written by: Lindsey Wells
Photography By: Jeremy Kierez - High Tide Content



AN IMMIGRANT BACKGROUND & ENTREPRENEURIAL SPIRIT EMBOLDENS THE AMERICAN DREAM

A propensity for business mixed with his knack for entrepreneurship was only part of what fueled Sam Stathos to forge a path to college and law school at an early age; his success also stems from his father's immigrant story. Sam's father's family emigrated from Greece to South Carolina, initially settling in Greenville before eventually spreading throughout the Upstate area.

Sam was born in Greer and his family moved to Myrtle Beach that same year. "I grew up at the intersection of an immigrant household and efforts to assimilate emboldened by an entrepreneurial spirit that captures the essence of the American Dream," Sam said. Higher education was a priority in his family, a vehicle for a better future, one that was never available to his parents.

Sam attended college at the University of North Carolina at Chapel Hill, followed by the University of Richmond School of Law, from which he graduated in 1997. After law school, he had the privilege of working in private practice in Columbia before returning to the Grand Strand. Now, Sam is an attorney and owner of Patrick & Stathos, LLC, a law firm focused on assisting individuals and businesses with a broad range of real estate and business law matters, including litigation. As a result of the practice, it is not unusual that the firm also addresses issues of probate, family law, and homeowner's association law.





Family fun in New York City – Empire State building in background



Family trip to Washington, D.C.



The attorneys at Patrick & Stathos, LLC, go far beyond merely representing their clients. They strive to understand their clients’ long-term goals to forge partnerships and long-lasting relationships. “This requires that our practice areas overlap so we can assist clients through their intended result,” Sam said. “We value relationships. We are not in business to handle one transaction without earning a follow-up referral from a REALTOR®. We also understand and appreciate the invested time and resources a REALTOR® must advance to get a deal done. Once a contract arrives in our office, it is our duty to represent the client, but to also work in a collegial manner with the REALTOR® to best serve our mutual client.”

As with any good leader, Sam believes his responsibility as a lawyer is to maintain a positive and inviting work environment for his employees. This environment allows each person to achieve their goals without sacrificing the good of the firm. By virtue of his chosen profession, Sam takes pride in crafting business deals or finding common ground issues to bring parties together in contested litigation. “Conversely, if that common ground does not exist or is ignored, then I am able to represent my client zealously so they may achieve their goal knowing they have attempted to exhaust all reasonable options with the opposing party,” he added. “Regardless of the situation, the common thread is the skill to listen.”

Being an attorney is just one facet of Sam Stathos’ life. Personally, as a husband and father, his highest responsibility is to his wife, Ashley, and two children. Sam said his family takes priority over any matter in his life. In life before COVID-19, the family enjoyed traveling together. “We are fortunate to have family in Greece, so that is always a special trip, but visiting larger metropolitan areas within the U.S. is always a great time, especially when we see it through our children’s eyes,” he said. Sam and Ashley are also heavily involved in their children’s extracurricular activities. In their downtime, they enjoy the benefits of living near the water.

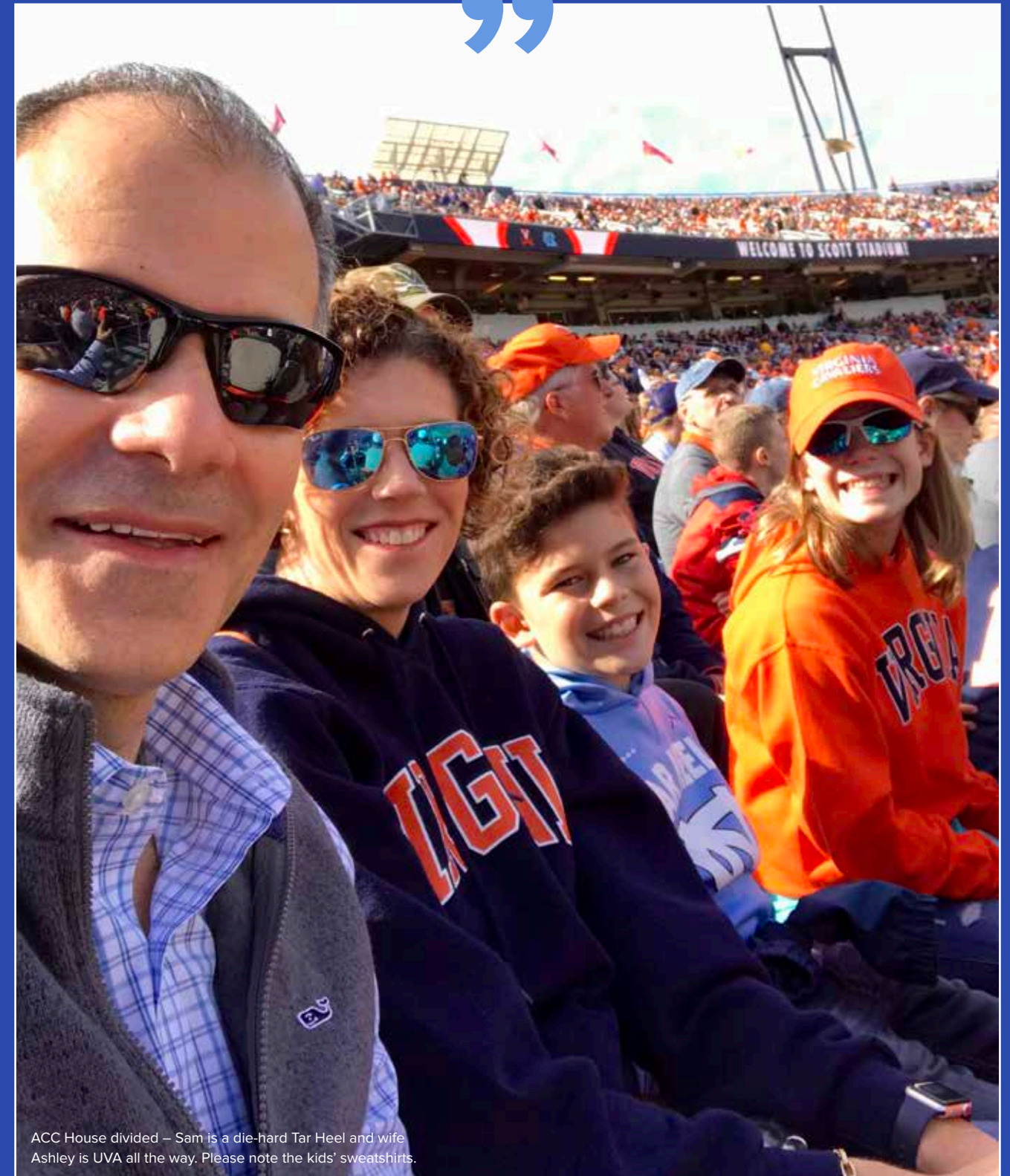
Ultimately, what drives Sam Stathos is his innate desire to be a good husband, father, and someone who positively influences those with which he interacts. “I also want to be known as a good leader who pursued what he loved,” Sam added. “Someone that listened to learn with the intuition to engage in any venture without fear of failure or criticism. In short, the ability to influence others whether by example, action or otherwise, but universally cause them to join together in achieving a common goal.”

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ACC House divided – Sam is a die-hard Tar Heel and wife Ashley is UVA all the way. Please note the kids’ sweatshirts.



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For everybody, there's a cause near and dear to the heart; something you hear about and just can't seem to shake. For N2 Publishing, the company we partner with to produce the *Carolina Coast Real Producers* publication, it's the epidemic of modern-day slavery.

There's an estimated 40.3 million people around the globe who are trapped in forced labor or sexual exploitation. And while most of these people are trafficked overseas, many still are being trafficked in our own communities. And yet, we're often oblivious to these men, women, and children, and to the horrific reality in which they live.

Here's the good news: Something is being done about it.

As a for-profit company, N2 Publishing stays in business because we're good at generating revenue, but we don't know anything about rescuing victims or bringing traffickers to justice. That's the impactful role of nonprofits - the real heroes in this fight. But they need revenue to be the best at what they do...and raising funds is where most charities fall short. Therein lies a perfect synergy - between for-profit companies seeking an even greater purpose and nonprofits with the passion and know-how to save lives.

A few years ago, the leaders of N2 Publishing realized the essential role they could play in the fight against human trafficking, and N2GIVES came to life. In 2017, through this giving program, the company partnered with more than 30 nonprofits selected as part of a lengthy, in-depth vetting process. N2 donated \$2.2 million to fund the impactful work these charities do to fight the great injustice. In 2018, N2 increased its donation to \$2.5 million - not including the purchase of a home now used as the first emergency shelter for human trafficking victims of its kind on the East Coast.

And for the past two years, N2GIVES has done more.

\$3 million was given in 2019 and again in 2020 to help nonprofits continue their work of rescuing and restoring the lives of trafficked victims. This means, to date, N2GIVES' total contribution to fight modern-day slavery has surpassed \$10 million.

But this issue won't end with N2 or with the charities it supports. It takes a greater sense of awareness among business owners and residents in communities nationwide, as well as the giving of funds or volunteer time. Consider joining this effort with N2GIVES. Together, we can bring hope to the hopeless.

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giving back to
the community

Written by: Lindsey Wells

PAULETTE PARSON



WHAT YOU DO MATTERS

We've all heard the saying, "Time flies when you're having fun." The same rings true for REALTOR® Paulette Parson, of Realty One Group Dockside, who has been in the industry for over 25 years. After just one conversation with Paulette, three things become abundantly evident: she is a woman who loves her family, loves South Carolina, and loves real estate.

Paulette was born a dreamer. Raised in Gastonia, North Carolina, she was destined to do great things, and everyone knew it. "My mom even told me once that on my report card as a first-grader, it was written that I was too much of a daydreamer," Paulette said. The notion that good things come to those who work hard was instilled in her as a young child while being raised with her siblings by a hard-working single mother. Back in those days, being a divorced, single mother was frowned upon. Nevertheless, Paulette's mother never missed an opportunity to demonstrate to her children the importance of independence and tenacity.

The years went on, and Paulette and her three siblings put themselves through college. During her college days, Paulette gave birth to her daughter, Kathleen. Against her mother's wishes, she moved to California when her daughter was eight years old and she never looked back. "My daughter once said to me that the best thing I have done for her was move (to California) so she could experience other cultures and how other people live," Paulette said.



Her first job in California was at the Hotel del Coronado as a front desk agent, thus beginning her resort management career. She eventually moved her family to Hawaii, where she had been vacationing every winter for many years, and began selling real estate there.

In 2013, Paulette received a call from her brother: their mother was sick with Alzheimer's, and it was their turn to take care of her the way she'd taken care of them. Paulette, who was living in Alaska at the time, and her sister packed

...

up and moved to South Carolina to be with their mother. Paulette obtained her real estate license in South Carolina but sold very little the first year. She didn't know it at the time, but her mother had just under a year left before she passed.

But, you better believe, Paulette made sure that last year was worth her while. "She loved riding in the car, and she loved going for walks. The last year she was alive, the morning of her birthday in June, she had on her pajamas, and her only request was that she wanted to go, in her pajamas, to get coffee and a donut. So, that's what we did. I took her in her robe, pajamas, and slippers, and we went and got coffee and donuts," Paulette said, laughing. Her mother passed in 2014.

Since then, Paulette has kept her mother's memory alive through her work in real estate. She is incredibly passionate about helping low-to-moderate income families obtain housing through her work with USDA Direct, a program specifically for low-income individuals. "My mom always told me that everyone deserves a home," Paulette said. "This program is for people who work really hard but still need a little extra help." Paulette recalled a disabled mother and daughter whom she helped secure housing through the program. Another instance was a hard-working father of three who never thought he'd qualify, but Paulette was able to close on a \$230,000 home. Currently, she is in the process of assisting a woman, a CNA who walks to work every day, secure a safe home outside of the projects. "That's what this program is about, helping others."

Of course, low-to-moderate income families aren't her only focus; Paulette does it all. "I have one client who is on deal number 19 with me. I have also sold an \$11,000 lot. It's not about the money; it's about helping," she said, "and God will reward you big time." In 2019, Paulette had a brush with death when she flatlined and died on the operating table after a major health issue. She states emphatically, "God is keeping me here to help these people; I just know it."

In her free time, Paulette enjoys the simple things in life: reading, hiking, watching HGTV, and, of course, traveling. She has two beautiful grandchildren, Kristen and Drew, who have both gone on to do amazing things, just as she and her daughter have done.

Needless to say, Paulette has landscaped a future of which she can be proud. For her, success is being grateful for everything that has been given to her, everything she's worked for. Her sales numbers are just the icing on the cake.



“

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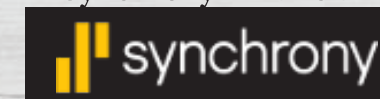


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BLAKE SLOAN

Positive Impact



SIGNS OF FUTURE SUCCESS

Blake's tireless drive is embedded in his DNA. Signs of that first emerged when he was a boy.

"I had a lemonade stand near the entrance to a nearby golf course," he recalls. "I also started a recycling business in middle school."

While most teenage boys would find plenty of less-than-productive ways to spend the money they earned, Blake is anything but typical. As he earned money, he invested in himself — paying his mother to order real estate and business books for him.

"I grew up around the business," Blake recalls. "My parents, my grandparents and my aunt and uncle all were involved in the industry. I was always fascinated by it, too, and I knew I wanted to be in it."

As he came of age, Blake's parents divorced.

"My mom was in new home sales. It was very tough financially," he says. "I remember the girl I was dating at the time. Her father was the head of a timeshare company. He was always driving high-end sports cars and did very well, so I asked him about working with him. He told me to come back when I was 18 and that he would get me a job."

Blake agreed, and on the day he turned 18, he went to talk with the gentleman. His career began.

"During spring break of my senior year in high school, while a lot of others were enjoying spring break, I started selling," Blake says.

After high school, Blake moved on to Coastal Carolina University, where he played football. During his junior year, he had a better offer ... he left school and teamed up with his mother in real estate. In the meantime, he worked at night as

...

We each have the ability in life to affect the lives of those around us. How we choose to do that is up to us. In the process, when we give the best of ourselves, we can make an undeniable difference.

That's the spirit Blake Sloan brings to life and business.

As head of Sloan Realty Group, Blake makes a true, positive impact on those he meets.

"That's my biggest hope ... that I'm able to make an impact on someone's life," Blake says with a spark. "I want someone to leave as a better person than before they met me. I tend to push hard, but I do it with purpose ... to have a positive impact on the lives of people as a leader and friend."

•••

a bartender, sometimes going to sleep at 4 a.m. and rising again for work at 8 a.m.

In time, Blake and his mother joined a new brokerage. In the meantime, Blake was devouring as much information as he could lay his hands on. In 2008, he earned his Broker's license, starting his own firm.

"It was a tough time. It was during the economic downturn," he recalls. "It was scary, with a lot of sleepless nights, but we got through."

THE DRIVE TO THRIVE

While his youth was sometimes a barrier with some clients, Blake didn't allow himself the excuse.

"I got a lot of questions, with people asking, 'How old are you?' At the time, that was my weakness," Blake says. "But we turned it into a strength and a value proposition for clients. We hustled and pushed for referrals through service."

In the process, Blake kept building on a database of clients and contacts that enabled him to segment clients by areas of interest and other demographics to fuel ongoing communication and to bolster relationships. In the process, Blake worked 18-hour days.

Blake's gratitude for the members of his team comes through loud and clear. Today, Sloan Realty Group includes 24 agents, plus professional support staff.



Look at those smiles!

"I'm focused on creating a great culture and on making each other better," Blake explains. "I like to surround myself with people who feel the same way. We create a culture here where everyone tries to win together. We love the comradery we have here and the way that helps all of us keep the energy up."

EXCELLING THROUGH EXCELLENCE

Together, Blake and his team continue building excellence with a relentless focus on four key areas, including body and physicality; spirituality and happiness; balance in relationships and sales/sales psychology.

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“

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...

As Blake emphasizes, “It means a lot that we have customers who love what we do and send us referrals. For us, it’s about serving with excellence and using our core values to achieve excellence in every aspect.”

In turn, one of the most rewarding aspects of Blake’s career is spent supporting the success of those around him.

“It’s great to see people show up and change their lives in this business,” Blake smiles.

REWARDING LIFE

Away from work, Blake’s world is centered with family. That begins with his mother, Trena Draughn.

“My mom has always had a huge impact on me from a tenacity standpoint,” Blake emphasizes. “She stands strong and is a fighter. She taught me that, to survive in real estate, you have to be a fighter and handle the ups and downs as they come.”

Blake cherishes time with his fiancé, Kailey.

“We like being outdoors and we work out pretty much every day,” he says. “Some of our favorite things are hiking and walking together. We also love to travel. St. Thomas is our favorite. We also go boating a lot. We just really like to stay super active in what we do. One of the things we really enjoy is playing tourist here in the Myrtle Beach area, visiting all of the tourist attractions to really appreciate the place we live.”

Giving back is also central to Blake’s approach in life. For years, he was involved with the Boys and Girls Club Board of Directors. Another favorite organization for him to support is the American Heart Association.

As he reflects on his own career, Blake offers advice for others considering real estate.

“This is one of the toughest businesses and yet it’s one of the most rewarding if you can push through. The hardest thing is to get through that first and second year to pay the piper and build up that pipeline. Eventually, you will build up and be able to sustain. I’ve seen so many people who got so close but gave up just before they made it,” Blake says. “Go all in and never give up. There’s nothing more powerful than a made-up mind.”



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