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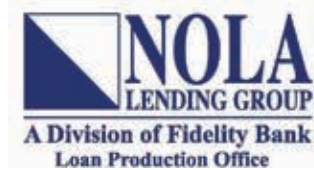


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RP If you are interested in contributing or nominating REALTORS® for certain stories, please email us at gina.miller@realproducersmag.com.

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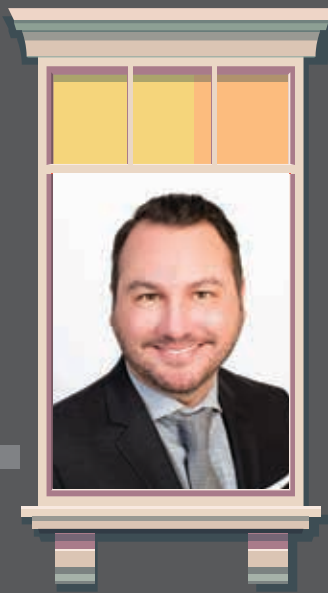
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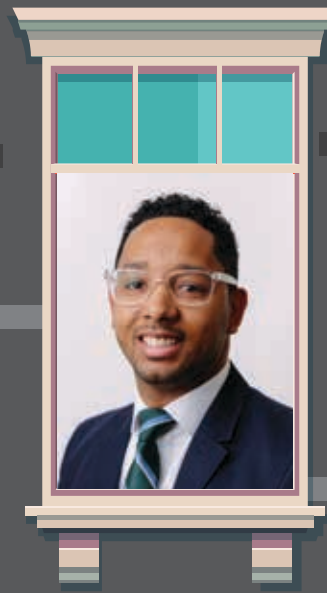




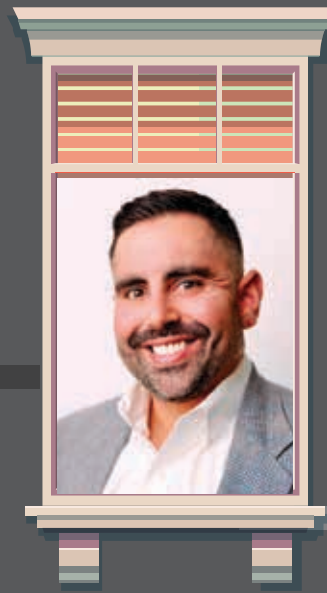
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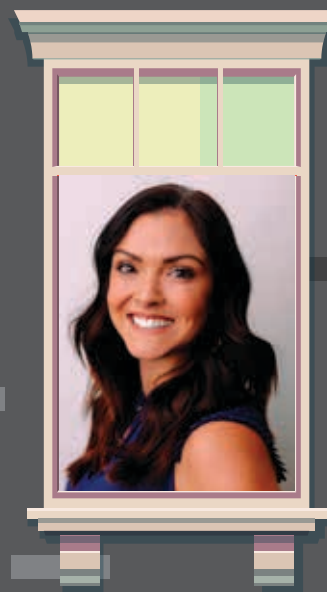
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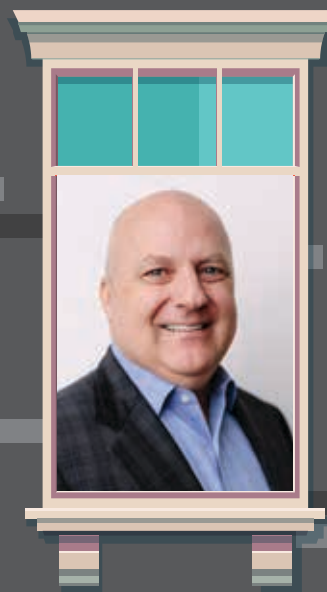
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Hey, February

It's the month of all things Cupid, chocolate and hearts, but it's also, and most importantly, your publisher's birthday. Yep. I'll be continuing my hike up the hill of life and turning 53. When did that happen? I don't know, but it happened.

I've come to the conclusion that you can be anything you want to be in life ... except younger.

Speaking of being anything you want to be, this issue is brimming with four incredible women that decided what they wanted to be and went for it! Kayla, Stefanie, Chasity and Kelly ... four influential women, each with their own original stories that will inspire you and encourage you.

We all have a story. We all have something that led us to where we are now. I was sharing with a friend last week about my February 14, 2014. Even though it was eight years ago, this moment feels engrained in my mind like it just happened. They say traumatic events tend to stick. It stuck. I was living with my parents after my juice bar went belly up and trying to recover some expenses. We were eating at a locally owned Italian restaurant in their small town one night, and I mentioned to the owner that if he ever needed extra help, I'd be happy to do so. He said he was busier than usual for Valentine's Day and could put me to work. I was like, okay. Why not. I'm broke. I waited tables in college. I might as well.

I dressed up not really knowing the waitstaff attire, and when I arrived

they handed me a branded T-shirt that was much larger than I needed with a grease stain across the front. I went into the bathroom and put it on and gave myself one of those pep talks that you give yourself before you have to go through something undesirable ... like telling your husband you accidentally threw away his vintage Journey concert tee or changing a disgusting diaper.

"You can do this."

"People have done harder things."

"This will make you stronger."

"This will make for some really good material if you ever do write your book."

I walked out of the bathroom with my head held high, and I waited those tables. I delivered hot manicotti, lasagna and buttered garlic bread to couples sitting on the same side of the booth for five hours. I treated them like they were eating at Del Frisco's in Dallas and walked out that night with \$40 in tips.

I'd seen better days.

You want to know what that experience taught me? If so, keep reading.

It taught me that you don't know someone's story. Not one person that I served that night knew anything more about me than I was the lady waiting tables in a small Texas town on Valentine's Day in an oversized, grease-stained T-shirt.

If you read this magazine each month, you'll notice a pattern. The REALTORS® featured within the pages have had to walk through some less-than-favorable times to get to where they are today. They've waited some metaphorical

tables. They've shared some difficult days. In sharing these stories, we create connections and gain appreciation for one another. Vulnerability is both beautiful and a little scary, but I've found it to be quite freeing and a surprising gateway to the relationships I was looking for all along.

SAVE THE DATE

We are so excited to get together on February 8 at Greystone Country Club for our I ♥ REALTORS Brunch & Learn. This will be the first of this type of event for us, and we are coming in hot with a panel of experts that will encourage and inspire you to dominate your business and life in 2022. Experts that have endured the messy and come out on the other side willing to share their hard-won knowledge with our community. There will be door prizes, and opportunities to connect with your peers in the industry in a fun, unconventional way! As always, this event is exclusive to our Top 300 REALTORS® and Preferred Partners.

Attendance is limited, so get those RSVPs in before it's too late!

Last thing. *And I'm old enough now to be your sage and spout wisdom out like it's my duty.*

If you are in a season of waiting tables, sitting in the restaurant or owning all the restaurants, just remember, it's a season, and life goes by really fast. Learn as you go, and be kind.



I ♥ You,
 Gina

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LENDING

▶ partner spotlight



POLISHED AND PROFESSIONAL

By Erin Phelps

In 2007, Chasity Graff opened LA Lending. At only 27, Chasity embarked on what's become 14 years in the industry making sure borrowers have the smoothest and easiest process when becoming homeowners.

"I worked for a wholesale lender before starting my company, and basically it was my job to train other mortgage brokers on how to

do their job. I saw what they did, and I liked that way more than what I was doing," she said with a laugh.

LA Lending takes a borrower's loan application and shops it with multiple lenders, making sure that it's the

best application possible before the underwriter sees it. Unlike going to a retail outlet, LA Lending provides personalized feedback to make sure that everything is correct and accurate on a borrower's application to give them the best chance to achieve homeownership.

"My team and I want to get people who deserve homes into homes with the best rates possible. It's number-crunching and playing with computers all day, but we love it!"

For the first nine years, Chasity did every part of LA Lending herself. Having just recently had the opportunity to hire a team, Chasity reflects on the challenges of business ownership in the beginning. "I was doing every single aspect of every application I got – from collecting financials to closing – I finally had gotten to a point where with the number of applications I was getting, I was able to hire employees. It was a huge step for me. Suddenly, I had families depending on me and my company, and it felt like a huge privilege."

At that point in LA Lending, Chasity hadn't had a manager or boss since her early 20s, so making sure that she was able to foster a healthy office environment was one of her main challenges as a business owner. "I've never had bad employees, but right now I have the most amazing team. My employees are the biggest asset of my company, and we all really just click." Her team of three have been with LA Lending for over a year, and Chasity credits them with being able to provide the most excellent experience for her customers.

"I love what I do so much that any issue is not really an issue, it's just an obstacle to overcome."

No matter what challenges have rocked the mortgage world, Chasity and her team have pushed through. "Hurricanes and floods and any time the weather affects home buying, it can be a challenging time for us, but honestly, it's the surprises of each day that keep me going. Each application is different, each home is different, each REALTOR® I work with is different. Although what I'm doing is the same, the experience evolves each time, which I love."

As she navigates the lending world, Chasity has two kids ages 9 and 11 who benefit from the flexibility that business ownership provides. "Being self-employed allows you to take off to watch a basketball game and gives me the freedom to be present in my kids' lives that I wouldn't have in a 9-to-5 job."



“
I LOVE
WHAT I DO
SO MUCH

THAT ANY ISSUE IS NOT
REALLY AN ISSUE, IT'S JUST AN
OBSTACLE TO OVERCOME.



Sometimes I work late nights, but when I need to be there for my kids, I can be. And I can give those allowances to my employees, too. I never ask them to work late, but they still do, and I hope that's because they know they have the freedom to be present in their families' lives when needed.”

The world of mortgages can seem intimidating, but Chasity has advice for anyone looking to be a borrower anytime soon. “Honestly, a mortgage is an involved process, and it's not something that can be done with an eight-minute online survey. Make sure you understand the process and do research. It's never too early to call a mortgage professional and do a financial check-up, and never sign a purchase agreement without speaking to a mortgage professional!”

Chasity works with clients for about a month over the course of their loan application, and because she spends so much time with her clients, some of them have become her very best friends. “We work so hard to make sure our clients feel like people and not just an application number, and in return, I feel like I'm a part of their family! I love seeing my clients update their social media saying they had a baby or some big news. It's just so rewarding.”

Chasity considers each application a journey and loves the process of getting people into homes. Although many folks helped her along the way, ultimately Chasity Graff grew LA Lending herself. “LA Lending was my baby before I had babies, and it is so dear to my heart.” It's safe to say that Chasity would welcome you with open arms to let her and her number-crunchers lead you to your perfect home.



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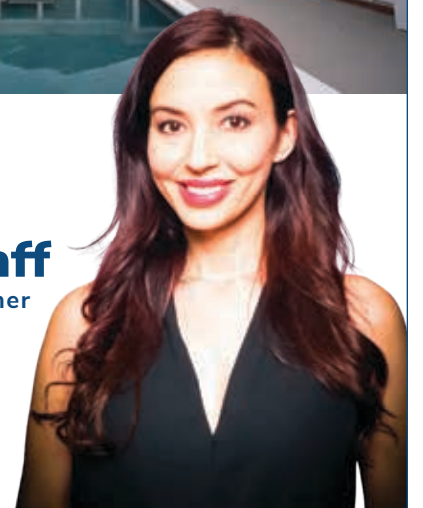
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By Ruth Gnirk
Photos by Trenton Gordon

Driven by her belief that God creates each person uniquely to accomplish the work He has prepared for them to do, Kelly Gable approaches all of life with intentionality and a spirit of excellence.

Kelly invested 15 years in advertising sales for Greater Baton Rouge Business Report and inRegister. She enjoyed informing clients of various products and services, but her favorite part of the job was making connections with business owners and community leaders. Kelly is naturally passionate about relationship-building and customer service.

Though she enjoyed and excelled at her advertising job, she wanted to focus more on the relational aspect and be involved with her clients on a deeper and more intentional level. In early 2018, Kelly began to feel restless and entertained the idea that it was time for a career change.

Through a series of conversations with friends and personal introspection, she decided that becoming a REALTOR® was the change she was searching for and the next step in her journey.

“Starting a career in real estate is not easy,” said Kelly. “At the beginning, my main focus was learning the business before doing the business.” She placed her license with Keller Williams Realty Red Stick Partners, where the culture prioritizes God, family, and then business. “I feel at home there. I am so grateful for opportunities that helped build my confidence, such as Keller Williams’ coaching program, technology, and in-house education.” Kelly has been intentional about continuing her education, and last year she earned the advanced designation of Certified Residential Specialist.

Building Bridges

Kelly utilizes her strong communication skills through social media by providing Facebook live videos. She adds value to her community, and business, by interviewing local experts who offer products and services valuable to residential buyers and sellers. The videos, which last five minutes or less, feature informative interviews with experts in their field. “High 5 Live offers a way for me to interact with local business

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owners while building a bridge between them and the consumer.”

Kelly has positioned herself and her business as a boutique-like service. She walks carefully and patiently with each client throughout the entire transaction. In her previous position, Kelly worked with business owners. She enjoyed the relationships she was able to establish and build upon, and viewed her connections as a way to encourage others. Kelly still has the same mission, but now as a REALTOR®, she has a new avenue for impact.

“It’s one thing to be in someone’s place of business,” Kelly explained, “but now my clientele invite me into their homes. I’m able to attend to the whole

family, including the kids! It is a great honor for me, and I am humbled and grateful for every opportunity.”

Kelly is currently serving her second year as Communications Leader for the Louisiana Residential Real Estate Council. This year she also accepted an invitation to serve on the Agent Leadership Council (ALC). Being on the ALC is a high honor for which only the top 20% of Keller Williams agents qualify. This board of directors is actively involved in the leadership decisions that make the office more profitable and productive. “This industry is constantly evolving. I love to learn from others that are performing at a high level. It helps me stay on the cutting-edge and reach my full potential.”

Honoring her Roots

Kelly is a native of Monroe, Louisiana, where her family still resides. Her parents have been incredibly supportive. Their unconditional love, for each other and for her, give her a strong sense of identity and purpose. “I want to give God glory through my story and encourage others to step out in faith,” Kelly shared. “It is never too late to start something new. As Vince Lombardi said, ‘Perfection is not attainable, but if we chase perfection, we can catch excellence.’”



*Follow Kelly on Facebook at High 5 Live with Kelly Gable.



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SMRG

Stefanie Mars

REALTY GROUP

Stefanie Mars' journey to real estate is a story of faith. Looking for a career change, but never considering one in sales, Stefanie had to take a step back when, after a period of prayer and reflection, she felt called to go into real estate.

"I'm a very spiritual person, and this may sound strange, but the Lord told me to go into real estate. I thought to myself, 'That can't be God, because I am not a salesperson,' so I sort of wrote it off for a while."

She continued to apply to jobs she was more than qualified for, but every application came to a silent standstill. Instinctively, she knew that a higher power was pushing her to take the real estate licensing class. "Reluctantly, I took the class," she said with a laugh. "I thought, 'Okay, maybe if I take this class, God will unlock the job I've been looking for. I just didn't see myself as a salesperson.'" After a few weeks, Stefanie had completed an online real estate class, her license, and contacted a broker to sponsor her. A couple of weeks after that, a sorority sister called her and

became her first client. Ever since, it's been onward and upward for Stefanie, Broker of Stefanie Mars Realty Group, LLC (SMRG).

With Honor

Working with clients is not something Stefanie takes lightly. To her, it's an honor to assist clients in finding their unique home. "I honestly see this business as an opportunity to shepherd people through one of the biggest and most exciting decisions of their life. I want to help people make this decision well and do the thing that's best for them and their families." With a bright smile, Stefanie thinks back on how it feels to lead her clients into homeownership. "There's a lot of anxiety and reasons why my average client thinks homeownership is great for others, but not necessarily possible for them. When we get to the closing table, it's such a blessing to see the joy in their eyes as they realize they've done it!"

Empowering is a great word to describe Stefanie as a broker. Her current agents, Tammy Haney and Ebon Metoyer, bring their own gifts to SMRG and benefit from Stefanie's leadership and guidance. "I sort of had to forge my own way and make mistakes to learn things as an agent, and I want to provide my agents with something I never got as a new agent. I provide one-to-one mentoring where I

...

“A sponsoring broker rarely engages so intimately with agents, but this is something that I felt strongly about offering so my agents don’t have to pay a coach to get hands-on training.”



...

teach my agents how to develop a business plan, set strategic goals, and develop career relationships in addition to the standard processes of real estate. A sponsoring broker rarely engages so intimately with agents, but this is something that I felt strongly about offering so my agents don’t have to pay a coach to get hands-on training. I won’t be able to offer this forever, but in this season of my career, I can, and I am excited about that.”

While Stefanie navigates her career, her family supports her through it all. Her husband, Peter, and children, Dillon, Chase, Xavier, and Ava, all demonstrate patience and kindness as she builds SMRG into the brokerage she needed as a new agent. “...I want to bring in agents who have the right heart and spirit. The only way you learn to effectively navigate the complexities of real estate is if someone takes you under their wing and teaches you or if you make a few mistakes and learn from them. My goal is to help my agents avoid unnecessary mistakes and pitfalls.”

Willing to Help

Getting to her brokerage was not always a smooth journey. Initially, Stefanie held a demanding full-time corporate job while also excelling as a real estate agent. “After getting my license, I was challenged with trying to juggle full-time employment and my blossoming real estate career. My husband, Peter, encouraged me to slow down and consider quitting my full-time job.” With her husband’s support, Stefanie took the leap of faith and went into real estate full time. In September 2019, Stefanie opened SMRG Real Estate. Since the time Stefanie opened her brokerage roughly two years ago, she’s sold 126 homes in the Greater Baton Rouge market alone, translating to \$30,000,000 in sales. Now, she’s hoping to be able to mentor 20 agents on the ins and outs of real estate, helping them achieve the same success or greater.

Know This

Stefanie will be doing her fair share of teaching agents about the real estate world, but there’s one thing she wants everyone to know. “There are gifts inside of everyone – these hidden treasures inside of our vessels that God has placed there that we don’t always know about. *I encourage everyone to listen to that small still voice inside of you that’s pushing you to do something, even if you never thought it was possible before. It won’t lead you wrong.*”



SMRG Team: Ebon Metoyer, Stefanie Mars, Tammy Haney



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KAYLA

Lockhart Johnson

PROPERTY DAUGHTER

“Nothing fuels me like taking a property from an empty lot to someone’s dream home — from the raw land, to building, to buying to closing, it’s what I love to do.”

When talking to Kayla Lockhart Johnson about development and real estate, it’s easy to see the passion behind her eyes and the love for her community in her heart. After living and working in the Greater Baton Rouge area for the past 30+ years, Kayla has a deep connection to the land. Throughout her career as an agent, Kayla has consistently been ranked in the top 1% of producers in the area, and now leads a team at Covington & Associates Real Estate, LLC.

A Strong Foundation

Her love for development was fostered at an early age by her late father, John Ellis Lockhart. “I was always fascinated with development, but it was my dad who introduced me to it. My dad developed land as a hobby, and every Sunday after lunch we rode around and looked at

properties to see if he could find a piece of land he wanted to play with, so I got the bug through him.” With a laugh, Kayla explained that she got into real estate almost by accident. Having many friends that were looking for property, Kayla would send her agent cousins, Jackie and Claudia, referrals in exchange for weekends at their beach condo; it was an easy gig for Kayla, but soon she drummed up so much business for her cousins, they told her to get her own license.

“Our deal went on for a year or so. I was finding so many properties for my friends that my cousins told me I needed to sell houses myself, so I did. They mentored me through the process, and I got my license.” With an interior design degree already in hand, Kayla embarked on the real estate journey with extensive experience in the business already under her belt.

Training Ground

Before the Livingston Parish board merged with Baton Rouge, Kayla started the Livingston Real Estate Economics Conference which held informative meetings and training opportunities for Livingston agents and builders. “The group allowed everyone to be updated on the market, on where growth was headed, and we had regular opportunities for education.” One of Kayla’s main goals for 2022 is to bring this conference back and focus on educating newer and younger agents.

“I want to see Livingston Parish have a face again. I want agents here to be as educated as possible. Because I do so much new construction, I see agents all the time who don’t really know how the process has changed and what the costs and the timeline are to do this type of work; educating agents in real time about changing supply timelines and costs would be extremely helpful in smoothing out the process for them.”



cover story

By Erin Phelps
Photos by Aaron Hogan



“

Nothing fuels me like taking a property from an empty lot to someone’s dream home — from the raw land, to building, to buying to closing, it’s what I love to do.”



Kayla explains that putting on educational events in the past has taken up to six months because she and the others involved do so much research to understand the market and where it’s going. “It helps all of us to be informed. It helps me! The last event we put on had 300 people in attendance, which for Livingston Parish is phenomenal. We need these events back.”

Built Together

The current supply struggles have hit the development business hard. What used to be four to six months for building a home is now double, or even more. Fortunately, Kayla has strong relationships with local builders who persevere through it with her and the clients. Kayla works closely with developer Harold Davidson and

with builders John McDowell, SLC Builders and Chase Jarreau.

“Having worked with some of these developers and builders for 20+ years feels like a compliment to me. They have been instrumental to my success over the years.” Kayla explained that nothing would be possible without her excellent team, Brooke, Meg, and Amber. In addition to her team and partners, one REALTOR® went above and beyond for her and her family. In 2006, agent/buyers agent Matt Hughes stepped in to take care of Kayla’s clients when her son, Blake, was gravely injured while overseas. “He took on my business, taking care of my 17-year-old daughter and my household for four and a half months. Had it not been for Matt helping me during

that time, I don’t know where my career would have gone.”

With tears in her eyes, Kayla called on the memories of her father and how spending time with him led her to the career she has today. “My dad gave me love and a vision. My mom, Reba, heard me talking to an agent on the phone the other day and she looked at me and said, ‘Your dad would be so proud of you,’ and that meant everything to me.” Having never thought she’d see her dad’s hobby turn into her career, Kayla is so thankful for everyone who has helped her along the way. Specifically, she thanks Lawson Covington, Shelley Simmons, Alicia Levell and Kelly Wesley for their mentorship and support.



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financial fitness

By Elizabeth McCabe and Shauna Osborne



Should I See A Financial Advisor?

By Elizabeth McCabe and Shauna Osborne

When is it time to see a financial advisor? You've likely been successfully managing your money for decades, but certain long-term goals and life events may necessitate the integration of a professional, stepping in to assist when financial situations become too emotional, confusing, or complex to handle alone. Thanks to the rise in fee-based planning models, expert financial services are now more accessible than ever. Here are a few circumstances under which it's best to seek out the counsel of an advisor:

When Expecting Major Life Events

Preparing for a wedding, awaiting the birth of your first child, or approaching retirement? These major life events can seriously complicate even the most careful of financial plans. A financial advisor can help you embrace the changes in your life with ease and guide you through times of transition by securing your investments, helping you plan for the future, and maximizing your returns.

When Pursuing Financial Goals

Do you want to grow your savings or set up a 529 plan for your child's college education ... but don't know where to start? Or perhaps, you want to diversify your investment portfolio or pay off your mortgage by 2030. If you have specific, meaningful financial goals in mind, turn to a professional – a fiduciary legally obligated to put your best interests first – to help get you there.

When Ensuring Your Legacy

For many, the enduring pursuit of building and preserving wealth is for the ultimate benefit of our loved ones or chosen, beloved causes after we, eventually, pass away. Therefore, this “grand finale” of financial planning is one you'll need to get right – ensuring you have organized your affairs for your later years and prepared for the eventual transfer of your wealth. An advisor can point you in the right direction to help you protect your assets and leave things in the right hands for the next generation.

Plan for major life events, surpass your financial goals, and safeguard your legacy with the wise counsel of a financial advisor. You'll be glad that you did!

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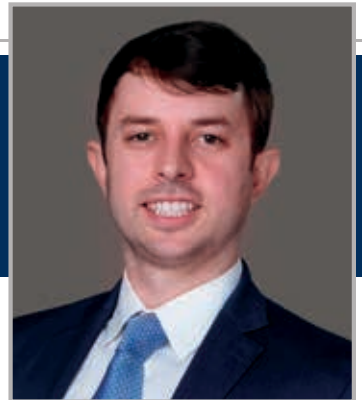
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