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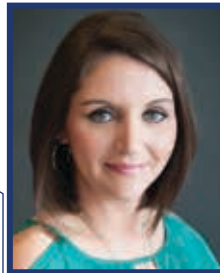
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►► publisher's note: dees hinton

HAPPY NEW YEAR! WELCOME, 2022!

For most of us, the new year is a time to reflect on the past year and plan for the coming year. We take a moment (or more) to remember the people and experiences of 2021, then we think about the future.

January brings a clean slate of ideas, fresh perspectives, and an opportunity to set new goals and objectives. We take the experiences of the previous year and try to improve for the upcoming year. The experiences of the last year are excellent tools to build a better new year. Regardless of the goals and resolutions each of us commits to, the goal is to improve life in the coming year.

Central Mississippi Real Producers is growing, but our Mission is the same: To identify, promote and enhance the relationships of top REALTORS® in Central Mississippi and connect these REALTORS® with the top industry partners that help them sell more real estate.

This year our team is setting goals to reach more REALTORS® and

industry partners to help them connect and grow their businesses. How are we going to do this?

We will continue to have our large social night events and are planning the next one for March 2022!

We are also happy to announce a new monthly smaller event – the magazine reveal – where we will bring together that month's features along with a few of our ad partners. We think this will be another fun way to celebrate and announce the features and also a more intimate setting for them to get to meet some of our ad partners. Be on the lookout for pictures on social media of our January Magazine Reveal!

We are also accepting recommendations of any Top Producer, Rising Star, Icon in the Industry, or just a unique, interesting REALTOR® that you would like to see featured in the publication! We want to know who you want to know more about. Just email us!

We also want to recognize and promote any charitable, non-profit, or service work you are involved in! Is your office doing a fundraiser? Are you a part of an organization that gives back to the community? If so, please contact me or Cindy about story ideas in this area! Volunteer work is close to our hearts and we would like to share the good things going on!

We are always open to new ideas and we always want to hear from you!

You can contact us at:

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From the entire staff at
Central Mississippi Real Producers – Happy
New Year!
Dees



HAPPY BIRTHDAY!

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1/23 Greg Shows | 1/26 Wanda Leiczak | 1/26 Katie Warren | 1/29 Brooke Witcher



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Allan SUMMERLIN



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Written by Susan Marquez. Photography by Abe Draper Photography

Allan Summerlin has a thing for numbers. After graduating from Canton Academy, he enrolled at Mississippi State University where he earned both a bachelor's and master's degree in accounting. "I went to college knowing I wanted to be an accountant."

His first job out of college was with KPMG, an international accounting firm. "I worked there for a few years," says Allan, "then I went to work for one of my clients, which is what many accountants end up doing." While hanging on to his CPA license, Allan left the accounting world and stepped into non-profit work. "I worked with the Partnership for a Healthy Mississippi, then I was the chief financial officer for Big Brothers/Big Sisters of Mississippi."

For a few years, the notion of working in real estate was in the back of Allan's mind. Mandy Gardner was an agent for Century 21 and lived

across the street from Allan and his wife when they first got married. "We went to several Century 21 Christmas parties and that was really my introduction to real estate." But it took a while for Allan to make the leap into real estate as a profession.

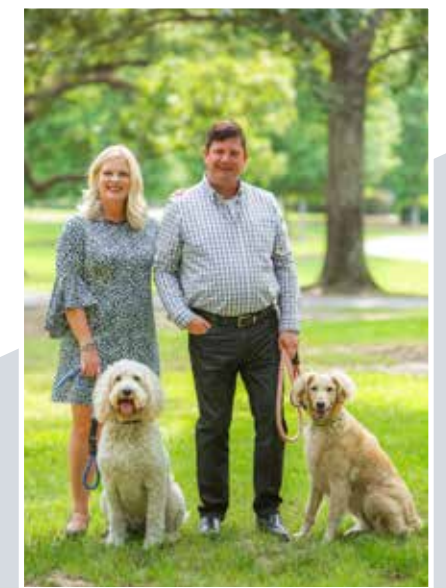
"Accountants are not big risk-takers," he laughs. "I was studying to take the real estate exam when I got the call from Big Brothers/Big Sisters. They had recruited me before and this time they were asking if I knew of anyone to take on the role of CFO. I stepped up and took the job."

By 2010, nonprofits were struggling due to the economic downturn. "I made the decision then to leave the accounting and non-profit worlds and in 2011 I got my real estate license." Allan kept thinking back to an elective class he took at Mississippi State years ago. "I took small group communication with a professor

named Hank Flick. That class was deeper than anything I ever needed in accounting, but something that professor said a few times during the semester stayed with me. He said you can make a million dollars a year, and if you don't like your job, you are still underpaid. Lucky for me, I love my job in real estate."

Allan says that so far his real estate career has been very interesting. "Both my wife, Amanda, and I have become broker associates at Berkshire Hathaway HomeServices Gateway Real Estate." Amanda is a full-time attorney with a firm out of Mobile, but she enjoys selling homes on the side. "In 2021, she had a momentous year. She sold a lot of higher-priced homes."

Allan and Amanda own a few homes themselves. "We have owned over 30 homes. We buy and sell condominiums and that has become a hobby of sorts



for us. We are involved with short-term leases, and for us personally, it has become a wonderful way to build wealth. It has good financial ramifications. I tend to overanalyze, which is part of my accountant nature.”

The couple is now living in their fourteenth home since marrying in 1999. “We are in our seventh home in Reunion. Amanda’s dad was an engineer, and they moved every couple of years when she was growing up, so she is used to it.” Rosemary Stovall has been the broker for all the Summerlins’ listings. “I went with Rosemary when I first started in real estate in 2011.”

Allan says he loves helping people buy a home. “It’s the most expensive asset they’ll probably ever buy in their lifetime. It’s a place where they’ll live, make memories and perhaps have a legacy for their children.” The goal for Allan is to always provide a first-class experience for his clients. “I love their excitement. A lot of my clients are people who transfer



“
People don’t always realize the sequence of events that must take place to close a deal.
I tell my clients that the race doesn’t start until we get a contract and the finish line is the closing.
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Most of my business is in Madison, but I'm not limited to that. I sell homes all over the area. I get such satisfaction helping

”

to this area. Most of my business is in Madison, but I'm not limited to that. I sell homes all over the area. I get such satisfaction helping a client find the perfect home and seeing the excitement that generates.”

While there are a lot of moving parts to each real estate transaction, Allan says that he enjoys them all. “People don't always realize the sequence of

events that must take place to close a deal. I tell my clients that the race doesn't start until we get a contract and the finish line is the closing.

A lot of things are out of everybody's control, so being flexible is important. And I've learned that it's important to have the ability to work with a lot of different personalities.” Being involved in the 2000-member Central Mississippi Association of

REALTORS® is one thing that helps keep Allan on track. He currently serves as the organization's treasurer.

When he's not working, Allan says he and Amanda love to travel. They also enjoy following MSU sports. But their happy place is the cabin they built off the Natchez Trace. “That's where we go with our Goldendoodles, Summer and Autumn, to unplug and unwind.”

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▶ rising star

Anna Kathryn Stewart

Dances into a Real Estate Career

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

Anna Kathryn Stewart marvels at her life as a ballet mom. “I grew up a tomboy - riding horses and playing in a barn all day - and now I have a girly-girl daughter who is dancing in The Nutcracker,” she laughs. “But the truth is, I love it.” Anna Kathryn has two daughters, Virginia (11, the dancer) and Mary Alice (8), a soccer player. She and her husband, Cliff, live in Madison and the girls attend Christ Covenant School in Ridgeland.



...

Raised in Jackson, Anna Kathryn graduated from Jackson Prep before attending Ole Miss for a year. “I transferred to Mississippi State my sophomore year, where I majored in international business. I really thought I’d do the corporate America thing.” For the first two years out of college, Anna Kathryn worked in the mortgage industry. “I did mortgage refinancing and unsecured loans. I loved being in sales, but after two years, I realized that being inside behind a desk all day was not for me.”

She began selling supplemental insurance for Aflac. “I was a contract employee, which worked better for me.” Two years in, Anna Kathryn had her first daughter and became a stay-at-home mom. “That’s when I developed an interest for real estate, over ten years ago. I thought that selling real estate would be better for my schedule as a mom.” Anna Kathryn says she has always been fascinated with the real estate industry, “Every day when I put Virginia down for a nap, I’d turn on my computer and see the new real estate listings. I wasn’t in the market to buy a new home – I was just interested to see what was on the market.” She wanted to try her hand in real estate, but not while the kids were little. “If I do something, I want to do it 100%. That’s hard to do when you have two little ones to take care of.”

Last year, when the girls were in the second and fifth grades, Anna Kathryn decided it was her time to jump in the real estate pool. “I took the online course and studied at home. When everything shut down in April, I was home studying. By the time the girls went back to school in the fall I got my license.”

Anna Kathryn knew several people in real estate, including her friend Ashley Burke, who was with Coldwell Banker Graham & Associates. “Before I got my license, I talked with two companies. Coldwell Banker Graham



“

I play several roles in one transaction. But I love every moment of it because what I love the most is the people. I work with a variety of people and I learn from everybody, including the clients, industry professionals who help us get the transaction done, and the REALTORS® on the other side of the deal.

& Associates was one of them. I spoke with Linda Graham and had an immediate connection with her. Linda’s excellent reputation along with extensive industry knowledge made her the perfect mentor and I learned so much of what I know now on the job. I had already been in sales with Aflac and the mortgage industry, and sales jobs all operate the same. For me, it was just a matter of learning the real estate industry.”

As she spent more time in the industry, Anna Kathryn says she learned how much relationships with peers and within the industry matters. “I also learned how emotional a real estate transaction can be for a lot of people!” In her job, Anna Kathryn has had to wear several hats. “I play several roles in one transaction. But I love every moment of it because what I love the most is the people. I work with a variety of people and I





learn from everybody, including the clients, industry professionals who help us get the transaction done, and the REALTORS® on the other side of the deal. Every transaction has been fun and exciting!”

When she’s not selling real estate or being a dance or soccer mom, Anna Kathryn loves working out. “I’m in the gym six days a week. It’s my second home.” She also loves baking on the weekends. “When the kids were little, I baked and sold cakes. I still bake, but I do it for fun now.”

Anna Kathryn met Cliff while they were both students at Mississippi State. He is a CPA with Watkins, Ward, and Stafford PLLC. The family



attends church at St. Peter Orthodox Church in Madison, where she also teaches second- and third-grade Sunday School.

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BRIAN CREELY

▶ partner spotlight

SINGING
A NEW
TUNE WITH
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PARTNERS

Growing up in Greenville, Brian Creely dreamed of being a country music singer. He was serious about it. He attended Mississippi College where he studied music. Specifically, he was a vocal major. By his senior year in college, Brian was growing unsatisfied with his path. “They wanted me to sing too perfect,” he recalls. “I knew that if I stayed on the same path, I’d end up teaching or working in church, which I actually did a little bit.” Instead, he changed his major to business his senior year and that made all the difference in his career path.

After college, Brian got a job as a teller in a bank. He got to know the mortgage lender in his branch, Helen Carney, who saw something in Brian. “She encouraged me to go to work on the mortgage side of the bank, and here I am, 19 years later, still in the mortgage business.”

Brian opened the first Jackson-area branch of Success Mortgage Partners in Flowood in January 2021 after working for a couple of different banks and mortgage lending companies. “Someone who worked for SMP became a mentor to me,” Brian says. “He started contacting me in May 2018, and frankly, what he was telling me about the company sounded too



“
We have a different business model from anything I’ve ever seen. There is a real team backing me up and that makes all the difference.”

good to be true. I was busy and successful in my job at the time and I kind of brushed him off.”

Things took a turn in 2020. “Major job stress almost put me in the hospital,” says Brian. My mentor called me and asked if I had lost my mind. He said work shouldn’t cause that much stress. I took a good hard look at Success Mortgage Partners and made the decision to give it a go.” Fortunately for Brian, the business has been all he thought it would be and more. “It has certainly exceeded my expectations.”

Success Mortgage Partners is a correspondent lender, which means they sell loans to investors. “We do our own underwriting,” explains Brian. “We have a different business model from anything I’ve ever seen. There is a real team backing me up and that makes all the difference.” Because of that, Brian says he can get out and do what he is supposed to do, which is bring in new business. “I review





a client's file and confidently turn it over to my team. They manage all the details."

Brian says he is impressed with the marketing efforts of Success Mortgage Partners. "They are able to get in front of the consumers before they even get with their REALTOR®, and I'm really excited about that. I'm also excited that Owen V. Lee, co-owner and CEO of Success Mortgage Partners, was recently elected to the Board of Directors of the Mortgage Bankers Association. That's a coveted spot and one that has a lot of influence in Washington. I'm proud to work for someone so knowledgeable in the industry."

“

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...

The father of three sons ages 15, 13, and 10, Brian resides and works in Flowood. He loves to sit on a beach whenever he can, particularly Perdido Key. "It's a very relaxing place for me." He loves traveling and says his new position with Success Mortgage Partners allows him that freedom. He still loves music and enjoys attending concerts every chance he gets. As for that education in voice, Brian says he puts it to good use singing in his car and at the occasional karaoke bar. "I have a group of karaoke groups I enjoy hanging out with."



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FINANCIAL RESOLUTIONS

WORTH KEEPING

» financial fitness

By Shauna Osborne

When January rolls around, many pin their hopes on resolutions related to health and wellness or new skills or hobbies; however, one area of aspiration that shouldn't be overlooked is financial health. Given the economic instability of the last couple of years, 2022 will be a crucial year for many in terms of financial recovery and recalibration. Take time now to revisit goals set previously, fine-tune as needed, and look ahead with confidence to the new fiscal year!

Pay Down Debt

Although, nationally, credit card debt actually fell during the pandemic year of 2020, the figures are still shocking: Americans owe around \$800 billion in credit card debt, according to Experian, with an average of over \$5,000 per household. This year, make it a point to get serious about paying down / off debt. Always pay more than the minimum payment; set a goal to pay off as much as possible, starting with accounts with highest interest rates, by planning exactly when and how much you'll allocate for which debt each month. If possible, refinance debt for a lower fixed interest rate.

Build Your Credit Score

Everyone is entitled to three free credit reports each year, one from each of the three nationwide credit reporting companies. Keep a close eye on your credit for accuracy via these reports or a credit monitoring service and promptly address any errors

you encounter. A poor credit report could have many adverse effects on finances, including paying higher interest rates and being rejected for loans. Though building better credit takes time, paying bills on time and utilizing a low percentage of available credit (under 30%) are two simple steps on the right path.

Make a Realistic Budget

January is the ideal time to institute a realistic household budget, after determining exactly how much your household is bringing in after taxes and into what "bucket" that income is going (e.g., utilities, housing, travel, etc.). Keep track of your monthly spending; there are many popular apps available, such as Mint and You Need a Budget, to help assess expenditures and stay on track. For those who struggle with monthly - or more long-term - budgets, experts suggest that weekly budgeting may be more manageable. Understanding where your money is going each month is key to reaching all your other financial resolutions.

Consider Retirement Savings

You likely have a retirement plan (e.g., 401(k)) set up through your employer to which you're already contributing. This year, work toward maxing out your contributions to your savings vehicle; if that's not possible, be sure to take advantage of your company's match contributions - or aim for 6 percent of your yearly salary if your employer doesn't offer a match.



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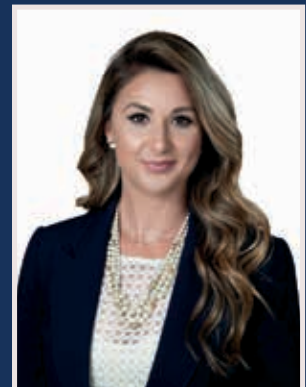
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