

CHARLESTON

REAL PRODUCERS®

CONNECTING. ELEVATING. INSPIRING.



TOP PRODUCERS

Robin and David Phillips

REALTOR® TO WATCH

Chelsea Bolden

MEET THE PARTNER

Radiant Home Inspections

LET'S GET REAL WITH CHARLESTON

REAL PRODUCERS — Event Recap

COVER STORY

KATHERINE COX TEAM

Cover photo by Kate Benson

OCTOBER 2022

COASTAL LIVING Consultants

Insurance for all of your needs



Haynes Johnson

"Coastal Living Consultants, Insurance Agent BJ Guido specifically, has been a go-to insurance referral for my Real Estate clients and myself personally for over 5 years. He is extremely knowledgeable, and as an Insurance Broker, is able to shop an array of coastal insurance services for quotes to get the best rates and coverages available. Highly recommended."



BJ Guido AAMS
Managing Partner

(843) 410-2561 | bj@coastallivingconsultants.com

coastallivingconsultants.com



CAR | HOME | MOTORCYCLE, BOAT, RV | BUSINESS INSURANCE

LOOKING FOR THE WAY HOME?

Whether you're buying for the first time or looking for that warm southern getaway, we can help you find your way home. Talk to us for these, and all your mortgage loan needs including:

- Jumbo Loans
- Residential Lot Loans
- Physician Loans to 100% LTV (For Doctors, Dentists & Veterinarians)
- Bridge Loans
- Construction Loans to 95% LTV

Contact First National Bank Mortgage today.



Josh Feldman
Mortgage Banker
NMLS # 659173
843-364-5626 (Cell)
FeldmanJ@fnb-corp.com



APPLY NOW



Tyler Wilhoit
Mortgage Banker
NMLS # 964188
843-442-9055 (Cell)
WilhoitG@fnb-corp.com



APPLY NOW



Dan Butts
Mortgage Banker
NMLS # 448596
843-343-8609 (Cell)
ButtsD@fnb-corp.com



APPLY NOW

1060 Cliffwood Dr.
Mount Pleasant, SC 29464



EQUAL HOUSING LENDER, MEMBER FDIC
NMLS # 766529



YOUR TRUSTED LENDER



Navigating the mortgage process is exciting and easy with the right partner. When you work with us, you'll get local experts who provide superior service backed by a full range of loans and programs. We treat our clients like family, support our communities, and forge lifelong relationships, so you can count on us for years to come – wherever life takes you.

Ready to experience the CCM difference?
Contact us today.

Ready to experience the CCM difference?
Contact us today.



Meg Robb

The Robb Team
NMLS546549
C: 843.532.5873
Meg.Robb@myccmortgage.com
www.MegRobb.com



Brandon Andrews

The A Team
NMLS65043
C: 843.608.0470
BrandonA@myccmortgage.com
www.BrandonATeam.com



Kellie Collins

Lowcountry Mortgage Team
NMLS1776559
C: 843.810.7219
Kellie.collins@myccmortgage.com



Don't let the BIG one
GET AWAY!
 Have your buyers pre-approved with me!



Award Winning Snapper

TEAM LEMAN **CMG** FINANCIAL



Heather Leman
 Senior Loan Officer | NMLS ID #279616
 (843) 380-6151
 heather@teamleman.com
 team-leman.com



TABLE OF CONTENTS

 08 Preferred Partners	 12 Publisher's Note	 15 FAQ
 18 Meet the Charleston Real Producers Team	 22 Meet The Partner Radiant Home Inspections	 29 Nominate Your Favorite Vendor
 34 Save The Date	 41 Save the Date	 44 REALTOR® to Watch Chelsea Bolden
 52 Top Producers Robin & David Phillips	 60 Cover Story Katherine Cox	 70 Event Recap



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

ARTIFICIAL TURF & PUTTING GREENS

Lowcountry Artificial Turf
(678) 294-0409

BANKING

First National Bank
fnb-online.com

BANKING & MORTGAGE LENDING

Wells Fargo
(843) 367-3162

BANKING - MORTGAGE

Princeton Mortgage - Wes Sellw
(843) 368-2124
wessellw.com

South State Bank
(843) 906-5296
southstatebank.com

BUILDER

David Weekley Homes
(843) 654-5559
davidweekleyhomes.com/charleston

K. Hovnanian
(843) 706-7651
khov.com

BUILDER/DEVELOPER

Cresswind Charleston
(843) 832-6100

CLOSETS/ INTERIOR/ GARAGE ORGANIZATION

Closets By Design
(843) 225-6725
coastalsouthcarolina.closetsbydesign.com

CLOSING LAW FIRM

Hankin & Pack Law
(843) 714-2798
hankinpacklaw.com

Holliday Ingram LLC
(843) 970-3770
hollidayingram.com

Shumaker Law
(843) 996-1900
shumaker.com

Suttles Law Firm LLC
(843) 636-8841
suttleslaw.com

CLOSING REPAIRS

Blue Tape Solutions
(843) 410-9249
bluetapesolutions.com

CRAWLSPACE SOLUTIONS

Crawlspace Medic
(843) 209-5644
crawlspaceclinic.com

Low Country Crawlspace
(843) 259-8194
fb.me/lowcountrycrawlspace

DUMPSTER SERVICE

Dumpster Dads
(843) 433-2189
thedumpsterdads.com

ESTATE SALES

Blue Moon Estate Sales
(843) 801-6777
bluemoonestate.com/charleston

FINANCIAL ADVISOR / INSURANCE

Lushen Evans - New York Life
(843) 509-3775
newyorklife.com/agents/levans03

FURNISHINGS/DESIGN

Infinger Furniture
(843) 553-4663
www.infinger.com

FURNITURE & CONSIGNMENT

Restore
(843) 559-4009
seaislandhabitat.org/restore

FURNITURE & HOME DECOR

GDC Home
(843) 571-5142
gdchome.com

GARAGE FLOOR COATINGS

Patriot Floors
(843) 628-5905
patriot-floors.com

HEADSHOT PHOTOGRAPHY

Stephanie Selby Photography
(843) 323-7953

HOME AUTOMATION

Home Telecom
(843) 277-7307

HOME INSPECTION

Coastline Inspections
(843) 252-4698
coastlineinspection.com

HOME RENOVATION & REPAIR

Shem Creek Customs
(703) 963-3676

HOME SECURITY

ASI Solutions
(843) 300-5463
asisolutions.com

HOME STAGING

Show Homes of Charleston
(843) 606-2811
showhomescharleston.com

HOME RENOVATION & REPAIR

Shem Creek Customs
(703) 963-3676

HOME SECURITY

ASI Solutions
(843) 300-5463
asisolutions.com

HOME STAGING

Show Homes of Charleston
(843) 606-2811
showhomescharleston.com

HOME WARRANTY

Marcia Germain - Choice Home Warranty
(843) 990-6065
chwpro.com

HVAC

Local Mechanical Heating & Air
(843) 843-6325
lbmphvac.com

INSURANCE

Brightway Insurance - The McKenzie Agency
(843) 403-4554
brightway.com

INSURANCE AGENCY

Goosehead Insurance - AD Lewis
(843) 877-5445
gooseheadinsurance.com

INSURANCE BROKER

Schirmer Insurance Group
(843) 881-4707
sigsc.com

INSURANCE AGENCY

AIASC Insurance - Kristi Hutto
(843) 763-7525
aiasc.com

INSURANCE BROKER

Home Insurance Agency
(843) 867-3640

INSURANCE BROKER

L.H. Griffith & Company LLC
(843) 553-8643
lhgriffithandco.com

INSURANCE BROKER

Mappus Insurance Agency
(843) 345-4743

INSURANCE BROKER

Sheally Insurance Group
(843) 881-1381
sheallyinsurance.com

INSURANCE BROKER

Sheally Insurance Group
(843) 881-1381
sheallyinsurance.com

INSURANCE BROKER

The Barrett-Broughton Insurance Group
(843) 576-1470
insuringthelowcountry.com

INSURANCE BROKER

The Peoples Insurance
(864) 414-4061
thepeoplesinsurancellc.com

INSURANCE BROKER

Coastal Living Consultants
(843) 410-2561
coastallivingconsultants.com

JUNK REMOVAL & HAULING

Palmetto Container
(843) 442-0809
palmettocontainer.com

JUNK REMOVAL SERVICES

Charleston Junk Removal
(843) 364-9360

LAW FIRM

Evan Smith Law Firm
(843) 804-8550
evansmithlawfirm.com

LAWYERS - FULL SERVICE FIRM

Cobb, Dill & Hammett, LLC
(843) 936-6680
cdhlawfirm.com

MOLD/WATER/FIRE RESTORATION

ServPro Downtown Charleston
(843) 577-2470
servprodowntowncharleston.com/

MORTGAGE

American Pacific Mortgage
(843) 813-6745

MORTGAGE

Atlantic Coast Mortgage - Gabriella Tripp
(843) 730-4242

MORTGAGE

Chris Gonzalez - South State Bank
(843) 810-4821

MORTGAGE

CMG Financial
(843) 670-5512
cmgfi.com

MORTGAGE

Cross Country Mortgage
(843) 628-3455

MORTGAGE

Derek Goulette - Finance of America
(949) 280-8044
derekgoulette.com

MORTGAGE

Heather Leman
(843) 343-8169
team-leman.com

MORTGAGE

Mortgage Network
(843) 384-2469

MORTGAGE

Nicole Gordon - Princeton Mortgage
(973) 975-2182
nicolegordon.princetonmortgage.com

REAL ESTATE LAW

Premier Nationwide Lending
(843) 569-2812

REAL ESTATE LAW

Stephanie Medlock - Benchmark Mortgage
(843) 216-8997

REAL ESTATE LAW

MGCLaw
(843) 576-2900
mgclaw.com

REAL ESTATE LAW

The Donaldson Law Firm, LLC
(843) 881-8400
donaldsonlawfirm.net

REAL ESTATE LAW

Nexton
(843) 900-3200
nexton.com

REAL ESTATE LAW

ORGANIZING AND MOVING ASSISTANCE
Home Etiquette
(843) 818-3232
homeetiquette.com

REAL ESTATE LAW

PAINTING
Silent Service Paint
(843) 291-3998

REAL ESTATE LAW

PHOTOGRAPHY
Coastal Real Estate Photography
(843) 212-7763
coastalrephoto.com

REAL ESTATE LAW

POOLS
HCA Pools
(843) 224-9327

REAL ESTATE LAW

PRESSURE WASHING SERVICES
Pressure Washing Charleston
(843) 801-8008

REAL ESTATE LAW

PROPERTY MANAGEMENT
CREC Property Management
(843) 818-6412
crecpropertymanagement.com

REAL ESTATE LAW

REAL ESTATE CLOSING
Weeks & Irvine LLC
(843) 531-6440
weekslawfirm.net

REAL ESTATE LAW

REAL ESTATE PHOTOGRAPHY
Keen Eye Marketing
(843) 224-9213

REAL ESTATE LAW

REAL ESTATE PHOTOGRAPHY/VIDEOS
DLV Roofing & Exteriors, Inc
(843) 724-3477
www.dlvroofingcharleston.com

REAL ESTATE LAW

ROOFING
Hixson's Roofing
(843) 816-0679
hixsonroofing.com

REAL ESTATE LAW

SOCIAL MEDIA MARKETING/MANAGEMENT
Callieo Digital
(854) 500-1667
callieo.com

REAL ESTATE LAW

TITLE COMPANY
Cooperative Title
(843) 628-3299

REAL ESTATE LAW

TRANSACTION COORDINATOR
The Closers, LLC
(843) 424-6502

WE ♥ REALTORS®

Do you feel the love? Nexton is still growing strong thanks to more trails, shops, eateries, homes – and agents like you by our side. Thanks for all you do.

[NEXTON.COM](https://www.nexton.com)



VISIT US AT THE INFO COTTAGE 116 Clearblue Loop, Summerville, SC 29486



Award-Winning Client Experience

Ethan Lane

Branch Manager, NMLS# 1381273

(843) 384-2469

www.EthanFLane.com

 @ethanlanemortgage

321 Wingo Way
Mount Pleasant, SC 29464



TOP 1%
MORTGAGE ORIGINATORS
In America 2020



 **NEWLAND** Newland is the largest private developer of mixed-use communities in the United States. With our partner, North America Sekisui House, LLC, we believe it is our responsibility to create enduring, healthier communities for people to live life in ways that matter most to them. [newlandco.com](https://www.newlandco.com) | [nashcommunities.com](https://www.nashcommunities.com)

 **NORTH AMERICA SEKISUI HOUSE**

©2022 Nexton. All Rights Reserved. Nexton is a trademark of NASH Nexton, LLC, and may not be copied, imitated or used, in whole or in part, without prior written permission. NASH Nexton, LLC ("Fee Owner") is the owner and developer of the Nexton Community ("Community"). Certain homebuilders unaffiliated with the Fee Owner or its related entities are building homes in the Community ("Builders"). Fee Owner has retained Newland Communities solely as the property manager for the Community. Prices, specifications, details, and availability of a Builder's new homes are subject to change without notice. EQUAL HOUSING OPPORTUNITY.

© 2021 Mortgage Network, Inc. NMLS ID #2669, South Carolina-811 Mortgage Lender / Service License #11 - 2462; Georgia Residential Mortgage License #5441; North Carolina Mortgage Lender License #111497. This is not a commitment to lend. Restrictions apply. Equal Housing Lender. For full legal disclosure, visit www.mortgagenetwork.com Lender and Disclosure Information page.



Publisher's NOTE

The stats this month reflect totals for the first half of 2022 — and what a year it's been already! With rising interest rates, our market began to normalize at the beginning of the summer. While the shift felt startling at first, every real estate professional I've spoken to has welcomed the change. The market we've been in for the last couple of years wasn't sustainable.

How we speak about the market shift matters. It's important we let clients, other industry people and anyone else you speak to on any given day know this market is healthier, stronger and still an incredible time to buy or sell real estate. As an expert in real estate, more people than you probably realize look to you for cues about how the market is doing. Be sure you're positive when you're talking to them.

In many previous notes here, I've suggested reaching out to your trusted partners to network and brainstorm about best practices. Having coffee and connecting with others in our industry is invaluable to growing your business and serving your clients. Specifically, sit down with some of your trusted mortgage professionals (if you

don't have a couple, look at our partner index — any of them would be happy to meet) and get advice from them on how to talk about interest rates. They are full of ideas on how to get deals done that support your clients' dreams of owning a home or a portfolio of homes.

Especially in a shifting market, connecting with others in our industry is critical. It helps you get fresh ideas, look at things from a different perspective and lets you know you aren't alone in your challenges. We love creating events that help you connect with your peers. Be on the lookout for our future events.

Be sure you have Dec. 2 saved on your calendar for our biggest event of the year, our Black Tie Holiday Party!



Sincerely,
Ryan Jones



SONYA PITT
Branch Manager / RMLO | NMLS #182524
Licensed to originate in SC and GA
GA License #54967
sonyapitt.com



BETH TEAGUE
Residential Mortgage Loan Originator
NMLS #1725965
bethteaguemortgage.com



LAURA MACON HEATH
Assistant Branch Manager
RMLO NMLS #1095626
laurahmacon.com

Local LENDERS HELPING Top PRODUCERS



PREMIER
NATIONWIDE LENDING



Where dreams are defined.

101 A Lumber Lane | Goose Creek, SC 29445 | 843.569.2812 | pnlendingsc.com



With over 40 carriers in South Carolina, Goosehead has the capability to customize all your insurance needs to ensure you are receiving the best coverage at the best rate.

Goosehead – The smarter, simpler way to purchase insurance.



Home • Auto • Umbrella • Flood

AD LEWIS Agency Owner

843.877.5445 | direct • 800.474.1377 | SERVICE

1349 OLD GEORGETOWN RD., SUITE 206 | MOUNT PLEASANT, SC 29464

www.goosehead.com | a.d.lewis@goosehead.com

Let The Closers put together the pieces for your closings so you can focus on the special moments!

The Closers, LLC

Contact The Closers by email. One of our closing coordinators will be in touch!
Ashley Beames & Lisa Manderville • Co-Owners/Closing Coordinators • findtheclosersllc@gmail.com

\$3 MILLION

DONATED THIS YEAR TO HELP END MODERN-DAY SLAVERY.



Did you know there are more victims held against their will today than ever before? That's why The N2 Company – the company behind this publication and 850+ others like it – is financially committed to end human trafficking.

FOR EVERY AD WE SELL, N2 DONATES ENOUGH MONEY TO FREE 2 SLAVES FROM CAPTIVITY.

Thanks to the businesses within these pages, our Area Directors, and readers like you, we're able to break the chains of this horrible reality.



Visit n2gives.com to learn more about our giving program.

FAQ

ABOUT THIS MAGAZINE



Real Producers is a national brand and platform that started in Indianapolis in 2015 and is currently open in over 100 markets. Charleston Real Producers started here in our area in 2019.

What is the purpose of Real Producers magazine?

The mission of *Charleston Real Producers* is simple. We strive to inform and inspire the top-producing real estate agents in the Emerald Coast market and connect them socially. We do this by telling their personal stories and how they have succeeded and failed. What drives them to achieve year in and year out. Where they spend their time when not working, and what they are passionate about outside of real estate. We give local top-producing REALTORS® a platform to tell their story in a way they have not been able to do so before.

The secondary focus is to provide an avenue for our preferred partners to create relationships with these top performers on a level that they might not achieve independently.

Who receives this magazine?

The top 500 producing agents in the greater Charleston area. This is based on total volume sold. At the beginning of each year, the ranking will reset again and continue to do so every year with a fresh update of top performers.

What is the process for being featured in this magazine?

It's really simple — you can nominate other REALTORS® (or yourselves!). We will consider anyone brought to our attention because we don't know everyone's stories, so we need your help to learn about them.

A nomination currently looks like this: You email us at ryan.jones@realproducersmag.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be they have an amazing story that needs to be told. Perhaps they overcame extreme obstacles, they are an exceptional leader, they have the best customer service, they give back to the community in a big way, etc. The next step is an interview with us to ensure it's a good fit. If all works out, we put the wheels in motion for our writer to conduct an interview, write the article and schedule a photo shoot for our photographers.

What does it cost an agent/team to be featured?

Zero, zilch, zip-po, nada, nil. It costs nothing, my friends, so nominate away! This is not a pay-to-play model whatsoever.

Who are the preferred partners?

Anyone listed as a "preferred partner" in the front of the magazine is part of this community. They will have an ad in every issue of the magazine and attend our large events. We don't just find these businesses on the street, nor do we work with all companies that approach us. One or many of you have personally referred every single preferred partner you see in here. We won't even take a meeting with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network, not only of the best REALTORS® along the Emerald Coast but the best affiliates as well, so we can all grow stronger together.

How can I refer a preferred partner?

If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at ryan.jones@realproducersmag.com.



How many buyers can your business afford to lose in this market?

TEAM C WILL ROLL UP OUR SLEEVES WHEN OTHERS THROW IN THE TOWEL AND FIGHT FOR YOUR BUYER. WE WORK UNTIL THE DEAL GETS DONE.

Phil Crescenzo
Branch Manager
NMLS 95618
843.531.8210

PJ Crescenzo
Sales Manager
NMLS 1643723
843.813.6745

 **Team Crescenzo**
Partnered with American Pacific Mortgage

teamc@apmortgage.com | teamcmortgage.com

We Care. We Communicate. We Close

All information contained herein is for informational purposes only and, while every effort has been made to ensure accuracy, no guarantee is expressed or implied. Any programs shown do not demonstrate all options or pricing structures. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans subject to underwriting approval. Some products may not be available in all states and restrictions apply. Copyright © 2022 American Pacific Mortgage Corporation. NMLS #1850



MEET THE CHARLESTON

REAL PRODUCERS TEAM



Ryan Jones
Owner & Publisher



Jennifer Guerra
Writer



Kathryn Monroe
Operations Manager



Shelley Eaton
Reprints Coordinator



Photographer



If you are interested in contributing or nominating Realtors for certain stories, please email us at ryan.jones@realproducersmag.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Charleston Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

PATRIOT

EPOXY FLOOR COATINGS

THE ULTIMATE
DECORATIVE FLOOR

GARAGES PORCHES PATIOS

100+ Color Options Anti-Slip Durable Chemical-Resistant UV-Stable

patriot-floors.com /// 843-628-5905
 @patriot.charleston @patriot.epoxy

LIFETIME
WARRANTY

CALL OR TEXT FOR
YOUR FREE ESTIMATE

Let our closing attorneys open a door for you.

Serving the Charleston Area from Two Locations

735 Johnnie Dodds Blvd., Suite 100
Mt. Pleasant, SC 29464

40 North Main Street, Suite 202
Summerville, SC 29483



Ryan Gunther
P: 843.848.6002
E: ryan.gunther@mgclaw.com

mgc | REAL ESTATE
LAW GROUP

mgcrealestate.com
 @MGCLawRealEstate
 @MGCREalEstate

The McAngus Goudelock & Courie Real Estate group serves residential and commercial clients from eight offices across South Carolina.

Showhomes Charleston

showhomes
HOME SERVICES

Staging, ReStyling, Updating, Consultations, Furnishings & more
843.606.2811 www.showhomes.com/charleston/

RESA-PRO
REAL ESTATE STAGING ASSOCIATION

2022
Best of Houzz
Service

 **FUNDTHATFLIP**

Bring More Value to Your Clients

STREAMLINED FINANCING & SERVICES FOR REAL ESTATE INVESTORS

- Fix and Flip
- New Construction
- Fix and Rent
- Fast, Reliable Closing

JOSHUA BLACKWELL | Territory Manager
 ☎ (843) 860-5865
 ✉ joshua.blackwell@fundthatflip.com
 🌐 FundThatFlip.com

 **FINANCE of AMERICA**
- MORTGAGE -

Our Experience & Local Relationships will give you the Competitive Edge in today's hot real estate market.

David Blackmon Loan Officer NMLS: 1407672 (843) 860-6834 David.Blackmon@FinanceOfAmerica.com	Angela Christian Branch Operations & Business Development Manager (949) 403-0316 Angela.Christian@FinanceOfAmerica.com	Derek Goulette Branch Manager NMLS: 325427 (949) 280-8044 Derek@DerekGoulette.com
---	---	--

Finance of America Mortgage, 1115 Fairchild Street, Suite 310, Daniel Island, SC 29492

©2022 Finance of America Mortgage LLC is licensed nationwide | Equal Housing Opportunity | NMLS ID #1071 (www.nmlsconsumeraccess.org) | 1 West Elm Street, First Floor, Conshohocken, PA 19428 | (800) 355-5626 | AZ Mortgage Banker License #0910184 | Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act | Georgia Residential Mortgage Licensee #15499 | Kansas Licensed Mortgage Company | Licensed by the N.J. Department of Banking and Insurance | Licensed Mortgage Banker -- NYS Banking Department | Rhode Island Licensed Lender | Massachusetts Lender/Broker License MC1071.



▶ meet the partner

RADIANT HOME inspections

By Jennifer Guerra
Photos by Charleston Real Estate Media

Charleston native Jeff Yandle has built Radiant Home Inspections into our area's premier inspection agency through complete transparency with agents and their clients. Jeff and his right-hand man, Ed Schellenger, use up-to-date technology to ensure clients are getting a safe, well-maintained home while promising to make everything easy to understand.

"As home inspectors, we take our jobs very seriously. Our role is to introduce buyers to their homes. Once they fall in love with the useful floor plan and charming neighborhood, we come in and evaluate the property from a different perspective. We inspect the systems and structure of the home for safety and functionality. Our reports are tailor-made for each buyer to briefly explain the systems and components of their new home, along with maintenance

information. Along with this personalized approach, our technology sets us apart. We utilize top-notch thermal imaging cameras during each inspection to help us get a better idea of how the building performs. We use drones for roof inspections if the roof is unsafe for walking or otherwise inaccessible. We also use Horizon reporting software, which includes an interactive Action List with each report. This Action List pulls all callouts from the report and helps agents quickly build repair request forms, and even include photos if desired."

The top-notch technology Radiant Home Inspections offers is one of many reasons why they stand out in such a saturated market. Using thermal imaging that



•••

highlights hard-to-find defects, such as water damage, insulation voids and electrical hotspots, among many other problems unseen by the naked eye, is a game-changer. Living in such a warm and humid climate could also lead to mold problems, and Radiant Home Inspections has an answer for that as well: air sampling. Sending those samples off to a lab to ensure air quality is free of mold and other allergens is a godsend for families with allergies. If that isn't enough to sway you that Jeff and Ed are the best of the best, they also offer same-day reporting, knowing that time is of the essence when trying to close a transaction.

Most agents know inspections are probably the most daunting, nerve-racking part of any transaction. Jeff and Ed are here to ensure that not only are things done properly, in a timely manner, but that they are also done correctly, and any issues that arise are explained in a way that clients can easily digest and understand.

"Helping clients feel more confident about their purchase is rewarding to us. Obviously, the major defects hiding in crawlspaces and attics are big money items

for negotiations, but equally as rewarding is finding that previous repairs are holding up well. Often buyers are concerned about a bathroom renovation executed as a result of a leaky tub or a large area of the floor system which had to be replaced due to a termite infestation. It's nice when we can evaluate the condition of such areas and assure a buyer that everything was done in a professional manner."

Jeff knows the importance of the way in which he speaks to clients, as some inspectors think it's their job to essentially blow up a house and call out a ton of defects. That is not what Jeff would want done to him, so he wouldn't do that to anyone else. "Deal killers is what I call that," Jeff says. "Reading reports is usually very technical, we talk in plain English while explaining defects and discussing systems in a way that people understand, but we include enough industry terms so that buyers and agents can communicate effectively with contractors."

Treating their clients and REALTORS like friends comes naturally to Jeff and Ed. While their clients are an extension of their friend groups, their families are the reason they do what they do. Jeff's wife Sarah is an agent herself, so he knows just how hard REALTORS

work to get the job done. Jeff's "mini-me" son Wesley is following in his dad's footsteps! He has an engineer's mind and has always been curious about how things work. His daughter Walker is just learning to walk, so the jury is still out on her interests and strengths. When Jeff isn't coaching Wesley's soccer team every Saturday, you will probably find him chasing his kids around a local brewery. Ed's spunky and athletic daughter Caroline specializes in keeping her parents on their toes.

While Radiant Home Inspections treats their clients like gold, they also take the time to give back to their community as well. Since Jeff's niece was diagnosed with Type 1 Diabetes in 2017 at the age of four, his family has spent time and cash supporting the efforts of JDRF. The Juvenile Diabetes Research Foundation is a cause extremely close to his heart, and a portion of each inspection fee goes to support a philanthropy such as this.

You would be hard-pressed to find a more caring and knowledgeable inspection company to watch over the largest purchase one can make than Radiant Home Inspections. Proving that the more you care about others, the more successful you will be, Jeff and Ed's business is booming, and the Charleston market is blessed to have these two watching out for it.





AT



ATLANTIC COAST
MORTGAGE

Gabriella Tripp

Branch Manager & Senior Loan Officer


NMLS ID 1439792

(843) 730-4242

gtripp@acmllc.com

acmllc.com/gabby-tripp

496 Bramson Court, Suite 120, Mt. Pleasant, SC 29464

 Atlantic Coast Mortgage, LLC | Branch NMLS 1741009 | Company NMLS ID 643114 (www.nmlsconsumeraccess.org)



Download my app to apply!

Don't be TRIPPED up at the closing table by using other lenders!

Your clients' exciting and new homebuying TRIPP starts now!

Call the Tripp Team today!



FIRSTS ARE EVERYTHING



"I have been working with Patrick Townes recently and he is amazing. Very knowledgeable. I will continue to use McCants in the future!" - Leo C.

McCants Law Firm | Patrick Townes
 Call Patrick Today!
 (843) 884-9394 | patrick@mccantslawfirm.com
 782 Johnnie Dodds Blvd A • Mt Pleasant, SC 29464

Infinger FURNITURE

Mattresses • Accessories

REALTOR rewards program



FREE REWARDS PROGRAM THAT HELPS YOUR CLIENTS AND YOU!

Stop spending hundreds of dollars on thank you gifts for your recent client purchases and let Infinger Furniture issue a gift card in your name.

This program is 100% free to you and helps your clients furnish their new home. Plus, as gift cards are redeemed in your name, you will accrue points that allow you to save at Infinger Furniture.

SIGN UP TODAY!
InfingerRealtorRewards.com

217 South Goose Creek Blvd. Goose Creek, SC 29445
 3 Miles North of Northwoods Mall • 843-553-4663

NOMINATE YOUR FAVORITE VENDOR

Every partner you see represented in this magazine has been referred to us by one of your top-producing peers!

If you have a great vendor that you love and would like to help their business grow, please nominate them to us by sending their info to Ryan at ryan.jones@realproducersmag.com.


Thanks for helping us grow!



Trim, Base, Shiplap Install | Bathroom Remodels | Kitchen Remodels
 Custom Built-Ins | Tile Floor Install | Lighting Install

Shem Creek Custom is a family-owned business run by husband and wife team, Greg and Brittney Lannes.

843-814-1004
greg@shemcreekcustom.com
shemcreekcustom.com




CHANGE YOUR PERSPECTIVE with Chris Gonzalez

"I am proud to be a part of South State Bank where I can now offer you and your clients a new perspective on lending."

With 18 years of banking experience and 13 years of mortgage experience, Chris is committed to providing the responsive and personalized service each customer needs to navigate the mortgage process with ease and confidence in order to take their next steps forward.

This is banking at its best.
This is Banking Forward.



SouthState

All loans are subject to credit approval. Equal Housing Lender.
NMLS# 403455, Member FDIC.

Your Mortgage Partner



 The Chris Gonzalez Team

Christopher Gonzalez
Vice President, Mortgage Banker
NMLS# 263360
34 Broad Street, Charleston, SC 29401
Office 843.810.4821 • Mobile 843.810.4821
Christopher.Gonzalez@SouthStateBank.com
SouthStateBank.com/ChristopherGonzalez



NOW PRE-SELLING WITH PRE-CONSTRUCTION PRICING

K. Hovnanian's newest community of single-family homes is officially open for pre-sales, which means your client can take advantage of pre-construction pricing for a limited time! Contact us to schedule a tour for you and your client to learn more about this amenity-rich community located in the heart of the Lowcountry.

Pine Crest offers eight gorgeous single-family home designs, fun-filled amenities, and an idyllic Summerville location close to downtown Charleston and local beaches. Nestled in the well-established master-planned community of Cane Bay Plantation, residents will enjoy a variety of scenic walking trails, a picnic pavilion, and a refreshing pool and pavilion. Pricing starts from the \$300s.

KHOV.COM/PINECREST | 843-351-1050 | FAIR WINDS BOULEVARD & PINE CREST VIEW DRIVE, SUMMERVILLE, SC 29486

Pine Crest is offered by K. Hovnanian at Pine Crest, LLC. Artist rendering; illustrative purposes only. Prices subject to change without notice. Real Estate Agents/Broker/Realtor must register their client in person or client's first visit at each community for the Agent to receive a commission or referral fee, or register their client in advance using the Rapid Registration form, available by calling (833) 861-5763 or by emailing SEC.Georgia@khou.com or pine.crest@khou.com. Registration is valid for 30 days. See a Sales Consultant for full details. Equal Housing Opportunity.



The BACKYARD RESORT you've been DREAMING OF

Fiberglass Pools | 29 USA-Made pool and tanning ledge models, with 21 of those produced and manufactured right here in South Carolina.

Contact us today and let's bring your vision to life!



CONNOR ANSLEY

Owner & Charleston Native • HCAPools@yahoo.com

HCAPools.com • 843.224.9327



HCA Pools is locally owned & operated with a stellar reputation earned through years of helping customers in the Charleston area under HCA Landscapes with top-quality services.

Delivering Thorough Unbiased Truth

Buyer Protection and Realtor Relief Plan includes 90-day warranties free with whole home inspections!



OUR SERVICES

- Whole Home Inspection
- Water Quality Sampling
- CL100 Termite Letters
- Lead Paint Testing
- Radon Testing
- Asbestos Sampling
- Sewer Scope Inspections
- Meth Residue
- Pool/Spa Inspections
- Project Management
- Indoor Air Quality
- FHA Foundation Certifications

We make the inspection appointments for you!



Real time online availability & scheduling.



Only providers of 360 photos in every report.



Media rich same day reports.

Licensed, Insured, Bonded, Verified Background Checks



Pro-Tech Inspections

843.580.2999

www.pro-techinspections.com

Ready to schedule a closing? Give us a call today.

- RESIDENTIAL & COMMERCIAL REAL ESTATE CLOSINGS
- REFINANCES • HOME EQUITY LINES OF CREDIT
- FORECLOSURE ALTERNATIVES • CONSTRUCTION LOANS
- REO REAL ESTATE OWNED/BANK OWNED PROPERTIES
- MANUFACTURED/MOBILE HOMES • TITLE INSURANCE



Weeks & Irvine, LLC

ATTORNEYS AT LAW



Mark W. Weeks



Robert L. Irvine, III



Joseph W. Kessinger

(843) 553-9800 | www.weekslawfirm.net

NORTH CHARLESTON OFFICE | 8086-B Rivers Ave. North Charleston, SC 29406

SAVE THE DATE

Charleston Real Producers
CHARITY GOLF TOURNAMENT

PRESENTED BY WES SELLEW AND PRINCETON MORTGAGE

WEDNESDAY, NOV. 16
PATRIOTS POINT GOLF CLUB



BENEFITING THE MONKA FOUNDATION

Save the date for our second annual charity golf tournament, presented by Wes Sellew and Princeton Mortgage.

Last year's event was a huge success, and we can't wait for another year of fun!

In addition to the fun, we will be raising awareness for The Monka Foundation. Can't wait to share more about the work this wonderful organization is doing!

If you would like more info on playing or sponsoring a team in this tournament, please email ryan.jones@realproducersmag.com ASAP, as our space is very limited!

ARE YOU READY FOR HURRICANE SEASON?

Call Mappus Insurance! The trusted source for wind and flooding in the Charleston area since 1960.



Jim Booth's well-known painting, "The Storm"

HOME | WIND & HAIL | FLOOD | AUTO



www.mappusinsurance.com

Thank you for your referral!
(843) 763-4200



FRONTline
INSURANCE

GUIDE YOUR CLIENTS TO CHARLESTON'S BEST ACTIVE-ADULT LIFESTYLE



Cresswind Charleston New Home Guides are ready to help you take the stress out of finding the right community for your 55+ clients.

- New homes from the \$300s to \$500s
- Gated community 30 minutes from downtown Charleston
- Nationally award-winning lifestyle program, full-time Lifestyle Director, resident-only clubhouse with 30+ clubs and interest groups
- Fitness center, aerobics/yoga studio, arts-and-crafts room, demonstration kitchen
- Resort-style pool, tennis and pickleball courts, event lawn and amphitheater
- Lakes and ponds for fishing and kayaking, walking trails, and over 1,000 acres of preserves and conservancy

CRESSWIND
CHARLESTON

Nine, designer-decorated models open daily
Schedule a tour • 843-832-6100
CresswindCharleston.com

© 2022 Cresswind is a registered trademark of Kolter Homes. Prices, homesites, home designs and other information subject to errors, changes, omissions, deletions, availability prior sales and withdrawal at any time without notice.

KOLTERHOMES

LET'S PREPARE YOUR HOME TO LIST

Pressure Washing & Painting



Call **Charleston Renewed, LLC** for a **FREE** quote today!

843-241-3119 • charlestonrenewed.com • info@charlestonrenewed.com

Cooperative Title

Cooperative Title, LLC is an independent title and escrow service company that provides well-qualified, licensed professionals with more than 25 years of experience in the real estate and mortgage lending industries.

Contact Cooperative Title today to experience our promise!



Raymond W. Smith, Esq.
843.860.4395
rs@cooperativetitle.net



Susan J. Primiano
843.926.5811
sp@cooperativetitle.net

- Title/Escrow Closings • Purchases/Buyer Representation
- Sales/Seller Representation • Refinances • Home Equity Loans
- Loan Modifications • Construction Loans
- Bank-Owned/Government-Owned Acquisitions
- Notary Services • Title Insurance Provider

CHARLESTON • MOUNT PLEASANT • SUMMERVILLE

843-628-3299 • Info@cooperativetitle.net • www.cooperativetitle.net

ARE YOU COVERED?



THE BARRETT BROUGHTON INSURANCE GROUP

Lowcountry Insure is Insuring The Lowcountry powered by BBG Insurance

BRI BARRETT-BROUGHTON
(843) 576-1470 • insuringthelowcountry.com
bri@barrettbroughtongroup.com
6650 Rivers Ave, North Charleston, SC 29406

HOME INSURANCE • AUTO INSURANCE • FINANCIAL SERVICES

HP HANKINPACK

DRIVEN BY INTEGRITY, DEFINED BY SERVICE.

"Ashley is my go-to closing attorney for all of my clients! He cares deeply about my clients and his staff treats them with the utmost care and concern. Regardless of your real estate needs, Ashley and his team will guide you through the process towards a seamless transaction."

- Jim Hart, Broker, NextHome Specialists -

S. Ashley Farr

1247 Nexton Pkwy, Ste 104, Summerville, SC 29486
843-714-2798 | ashley.farr@hankinpacklaw.com
www.hankinpacklaw.com



CALLIEO DIGITAL LOOKING TO LEVEL-UP ON SOCIAL?

Callieo is designed to help Real Estate Agents understand, implement, and utilize the most effective social media strategies.

& more



GET IN THE GAME
with the MOST
COMPETITIVE COVERAGE!



L.H. GRIFFITH &
COMPANY, LLC

Auto-Owners
INSURANCE
LIFE • HOME • CAR • BUSINESS

HOME | BUSINESS | AUTO | LIFE



Rachel Davenport

Agency Manager

864-828-0579 • rachel@lhgriffith.com

www.lhgriffithandco.com

@RachelSellsInsurance

WE DO IT ALL!

We can stain/treat your fences and decks to restore them or just to take them to the next level!

Call today for your **FREE ESTIMATE!**
(843) 291-3998

John Hayes & JD Gray
Bonded & Insured | Veteran Owned & Operated



SILENT
SERVICE
PAINT

EST 2020

SKETCHY
CRAWL SPACE?
**WE'LL GO
DOWN THERE
SO YOU DON'T HAVE TO!**



TOTALLY NOT REAL AWARDS, BUT WE ARE AMAZING!

**FAST & FREE
INSPECTIONS**
PHOTO & VIDEO
REPORTS
SHOW CLIENTS.
CLOSE DEALS.



I ♥
CRAWLSPACE
MEDIC!



(843) 225-7892
crawlspacemedic.com

ENCAPSULATION - VAPOR BARRIERS - FRENCH DRAINS
SUMP PUMPS - DEHUMIDIFIERS - STRUCTURAL REPAIRS



Zillow
Certified
Photographer



CREM

CHARLESTON REAL ESTATE MEDIA

"I am always impressed with how quickly the process goes. The photographers are friendly, arrive on time and complete the job in a timely manner. The end results are quality photos that we can use in various parts of our business. CREM is great to work with!"

- Hunter Quinn, Local Home Builders

(843) 608-1426 • WWW.CHARLESTONREM.COM • INFO@CHARLESTONREM.COM

1156 Bowman Rd., Suite 200 | Mount Pleasant, SC 29464 @charlestonrealestatemedia





COBB, DILL & HAMMETT'S REAL ESTATE DIVISION IS COMPRISED OF ATTORNEYS SEAN A. SCAPELLATO, D.J. SHYMANSKY AND DAITON BUTLER. THEY HANDLE RESIDENTIAL AND COMMERCIAL CLOSINGS AND TITLE SERVICES. PERSONALIZED SERVICE FOR OUR CLIENTS AND THEIR REALTORS IS OUR SPECIALTY.



CALL TODAY | **VISIT US ONLINE**
843-936-6680 | www.CDHLawFirm.com

WE HAVE OFFICES IN MT. PLEASANT, SUMMERVILLE, NORTH CHARLESTON, AND GEORGETOWN.



SOUTHERN STAGING
BY WALTON DESIGNS

EMILY WALTON
(843) 532-7888
emily@southernstaging.com
www.southernstaging.com
@SouthernStagingSC

The Ultimate Home Inspection ExperienceSM



Whether your clients are buying or selling, a Pillar To Post home inspection will give them peace of mind about the home, especially in today's market. The Leslie Team has performed more than 7000 local inspections, from historic homes to new construction.

- Choice of Home Inspection Packages
- Convenient scheduling
- E&O insured



- FEATURING**
- **PTP360[®]**
Interactive 360[°] Visual Inspection Summary
 - **PTPFloorPlan**
An accurate floor plan of the entire home
 - **PTPEstimates[®]**
Cost estimate for Inspection Summary items
 - **PTPHomeManual**
The digital owner's manual for the home

Contact us today!
The Leslie Team
843-881-4740
Sam.Leslie@pillartopost.com
charlestoncounty.pillartopost.com
Lic #RBI.145B



Serving the Charleston Tri-County Region since 2004

*Where available. Not all services are offered by every office. Each office is independently owned and operated.



Save the Date

**FOR THE CHARLESTON REAL PRODUCERS
BLACK TIE HOLIDAY PARTY**

December 2 • Friday • 7 PM

**MARK YOUR CALENDARS
AND STAY TUNED FOR
MORE INFO!**





DESIGNING HOMES WITH YOUR CLIENTS IN MIND

That's The Weekley Way

David Weekley Homeowners
Melanie, Grayson, Brandon &
Lyla Holbrook with Daisy

And the way you sell.

When it comes to selling homes, your name matters. That's why we stake our reputation on helping you enhance yours. Selling a new David Weekley home to your Clients means more than simply giving a family a place to live. It means providing a rewarding home building journey and creating an inspiring space where their dreams can come true. That's how reputations are built - one exceptional experience at a time - and it's why we make our Team a seamless extension of yours. That's The Weekley Way.



Homes from the high \$200s to \$600s+
in the Charleston area
843-998-7987

David Weekley Homes



See a David Weekley Homes Sales Consultant for details. Prices, plans, dimensions, features, specifications, materials, and availability of homes or communities are subject to change without notice or obligation. Illustrations are artist's depictions only and may differ from completed improvements. Copyright © 2022 David Weekley Homes - All Rights Reserved. Charleston, SC (CSC-21-005016)



FALL for the best CHOICE!

Contact Marcia today to learn about our Preferred Partner options.

CHOICE Home Warranty

Marcia Germain | Account Executive
843-990-6065
mgermain@chwpro.com
www.chwpro.com



COASTAL INSURANCE PRESENTS MANY CHALLENGES... LET ME HELP YOU NAVIGATE THEM

YOUR TRUSTED ADVISOR
Kristi M. Hutto, CIC, CISR - Risk Advisor
843.725.4933 • khutto@aiaasc.com

AIA ANDERSON INSURANCE ASSOCIATES, INC.
Providing outstanding customer service for over 40 years!

www.aiaasc.com

Home | Flood | Valuables | Auto | Umbrella



LET US BE A PART OF YOUR HOME TEAM

CMG FINANCIAL
HOME LOANS SIMPLIFIED

Contact Matthew to keep your life easy and your client's happy!

Matthew Mieras
Branch Manager Retail Lending

(843) 670-5512 • mmieras@cmgfi.com

www.cmgfi.com/mysite/matthew-mieras

NMLS# 245686

765 Long Point Road, Mt. Pleasant, SC 29464 | Branch NMLS# 1594871



▶▶ REALTOR® to watch

By Jennifer Guerra
Photos by Charleston Real Estate Media



CHELSEA BOLDEN



Chelsea Bolden of House and Home Coastal at Teamwork Realty has taken the adversity that she has faced throughout her life and career and has turned it into an extremely successful business that spans three states. Her knowledge of multiple markets and ability to handle any issue thrown her way has made her a stand-out agent not only in the Charleston market but the busy metro D.C. market as well, helping people up and down the eastern seaboard. Chelsea is proof that with faith, hard work and the ability to continue learning and growing, anything is possible.

“I am proud of the resilience my parents instilled in me. They always spoke to me in affirmatives,

and that has a lot to do with my success. I always believed I could do anything and have an element of faith that if it is destined, it will be. The confidence I have makes me always believe I could do it because my parents told me I could. Though faith was never forced on me, it was a choice, and therefore I’ve executed what was expected of me without being told what to do. I saw how that worked with my parents and grabbed a hold of that real quick!”

Her strong faith throughout her life has made even the most difficult circumstances bearable, as she and her family have been through the fire and came out stronger on the other side. “I’m originally from New Orleans, LA, deeply rooted and enriched in





“
I AM PROUD OF
THE RESILIENCE MY
PARENTS INSTILLED
IN ME. THEY ALWAYS
SPOKE TO ME IN
AFFIRMATIVES, AND
THAT HAS A LOT TO DO
WITH MY SUCCESS.”

historical legacy from both of my parents — similar to the locals of Charleston. However, in 2005, Hurricane Katrina not only took my family’s home; it also took memories. Overnight I packed 17 years of life into two suitcases and got the very last flight as a solo teen and met my mom in D.C., where she was working for the government. Adversity helped the seed grow and impacted my whole family from a huge loss to gain we couldn’t have even imagined.”

Now, as an uber-successful REALTOR®, Chelsea is helping others realize their dreams and achieve them. As the owner of House and Home Residential in Washington, D.C., and House and Home Coastal here in the Lowcountry, she has been blessed with so many amazing opportunities that she credits to God and believes she is right where she is supposed to be, and where she will continue to be until directed by her higher power to do otherwise. However, operating out of multiple states is not an endeavor she can do on her own.

“House and Home is a brand operating independently between both brokerages where my licenses are hung. I am a team of one, with Pearson Smith Realty in Virginia and the Metro D.C. area, working with a stellar group of savvy colleagues to support my business efforts while I expand the House and Home brand locally here in Charleston at Teamwork Realty. As of recently, I have brought on a partner, Mrs. Brittany Boggs, to continue the endeavors of expansion, both locally and with the intent of furthering the multi-state brand.”

Chelsea met Brittany the first week she moved to Charleston, and in another “God moment,” she knew that was exactly the right

person to partner with. Brittany’s deep ties in new construction and her interior design experience have helped support Chelsea with the exponential growth of the House and Home name. With the added support of others, like her director of business operations, Maricris Flores, there is nowhere to go but up for Chelsea and her team.

Building a team, however, is taking a backseat to Chelsea’s real passion of coaching and developing other agents. Teaching best practices and how to be a consistent agent for your clients is paramount, regardless of where you sell real estate, and Chelsea is just the person to welcome the next generation of agents to Charleston and beyond. As she says, “Storms are going to happen, both physically and metaphorically, but that will never take away your knowledge. I’ve seen some great stories come out through adversity.”

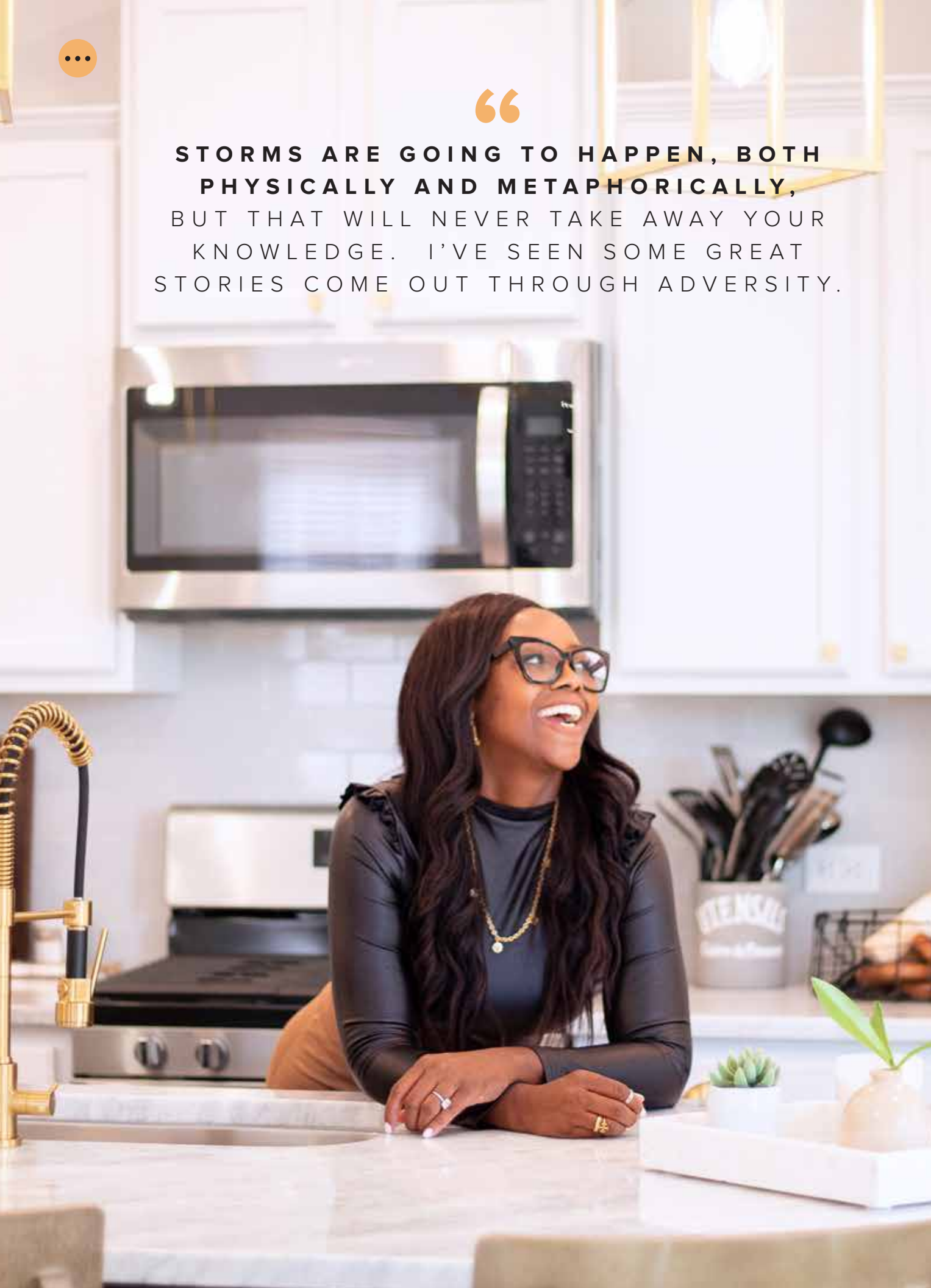
Tough times make tough people, and no one knows this better than Chelsea. Following an extremely rough case of COVID-19 where she suffered heart and lung damage, Chelsea still sold over \$15 million during and while recovering from something many people do not make it back from. It’s that fight, tenacity to succeed and heart to serve others that will make Chelsea’s climb to the top that much sweeter. As she says, “When things look darkest, once your sight is adjusted, you can see and move through that darkness with vision.”





“

STORMS ARE GOING TO HAPPEN, BOTH PHYSICALLY AND METAPHORICALLY, BUT THAT WILL NEVER TAKE AWAY YOUR KNOWLEDGE. I'VE SEEN SOME GREAT STORIES COME OUT THROUGH ADVERSITY.



Failing to plan is planning to fail.

Have you set your Q4 Objectives and Key Results? Are you tracking your activities, holding yourself accountable and time blocking?

We add so much more value than an “effortless” mortgage experience for you and your buyers! Let us help you achieve your Big Hairy Audacious Goals in 2023!



Nicole M. Gordon
Vice President, Princeton Home Loans
NMLS #252364
nicole@princetonhomeloans.com
o: 843.806.5132 | m: 973.975.2182
princetonhomeloans.com



806 Johnnie Dodds Blvd, Suite 100B
Mount Pleasant, SC 29464

©Copyright 2022 Princeton Home Loans, LLC (NMLS #2192204), 806 Johnnie Dodds Blvd, Suite 100B, Mount Pleasant, SC 29464 | 843-806-5132 | info@princetonhomeloans.com | Equal Housing Lender and supporter of Equal Housing Opportunity. SOUTH CAROLINA | Mortgage Lender/Service License | Regulated by SC Board of Financial Institutions | License No. 2192204 | Originally issued December 1, 2021 | Interest rates and products are subject to change without notice and may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. For licensing information, please visit (nmlsconsumeraccess.org) or (princetonhomeloans.com/legal)



**FASTER
TO ANY
DISASTER**

Locally Owned & Operated • SERVPRO of Downtown Charleston
(843) 577-2470 • admin@servpro10707.com
www.servprodowntowncharleston.com




**Residential Inspector
Serving the Lowcountry**



COASTLINE
INSPECTION SERVICES

**Friendly • Reliable • Professional
Thorough • 24-HOUR REPORT DELIVERY**
We look forward to creating a partnership with you!

(843) 252-4698
CoastlineInspectionSC@gmail.com
www.coastlineinspectionsservices.com
Ryan Allnutt, Owner



[f @CoastlineInspectionSC](#) [@coastlineinspectionsservices](#)
South Carolina License # 49739 • InterNACHI #: NACHI19062610

**We do roofing.
We do it well.**



FREE ESTIMATES!
Licensed & Insured

- Roof Replacements
- Roof Repairs
- Roof Maintenance
- Roof Inspections
- Siding, Windows, & Emergency Repairs

All Shingles, Metal, Slate, Shake, Tile, and more!



DLVroofingCharleston.com • (843) 724-3477




BLUETAPE SOLUTIONS
REAL ESTATE CLOSING REPAIRS

One-Stop-Shop • Inspection Report Repairs • CL-100 Repairs
Veteran-Owned and Operated • Fully Licensed and Insured

Bluetape Solutions was "recommended by my realtor. It only took 3 business days to get a contractor for service. Our contractor Pete is a jack of all trades and a perfectionist when it comes to his work. I found prices to be competitive and Kimberly in the office was a pleasure to deal with. I will use them again and highly recommend them."
- Brent M., Homeowner, 5-star review

BLUETAPESOLUTIONS.COM • 843.410.9249

ROBIN & DAVID PHILLIPS



▶ top producers

By Jennifer Guerra
Photos by Charleston Real Estate Media

Robin and David Phillips of The Robin Group at eXp Realty are the epitomes of a power couple. The two have real estate careers spanning close to 30 years and two countries. Originally beginning their journey in real estate in the Bahamas, the couple realized Charleston was the right place to build the business stateside, and the rest, as they say, is history.

“My family moved to the Bahamas in 1964 and started a small resort on the island of Green Turtle Cay. I was born in Florida, and my early education was on the island, then in Palm Beach, FL. At age 15, I went to boarding school in England and then university.

I studied culinary arts, along with hotel management and business. After college, I went back to the island to help in the family business for a few years, and then returned to England to pursue my career as a chef. I met Robin when I was back on Green Turtle Cay for Christmas in 1995. With me in England and her in Texas, we fell in love over two years of phone calls and letters. So, in late 1996 we moved to the island and purchased the resort across the harbor from the family’s and were married there the following year. Living most of your life on an island 3 miles long and a mile wide with a population of 450, you quickly learn how to do

everything from plumbing to electrical, mechanics to carpentry. I used these skills to develop the resort and build and sell 11 homes. But I have to say, the event that truly had the biggest impact on who I am today is marrying Robin,” says David.

“I grew up in Cincinnati, Ohio, a conservative town. The midwest values of hard work and service were ingrained in me since childhood. My parents pushed me hard to do well in school, and I was a serious gymnast from about fourth grade through high school. Gymnastics taught me to be tough at an early age. I remember falling off the balance beam and



...



I spent a semester studying abroad in Luxembourg, which changed me forever. It is the reason I got a job at a Fortune 500 company that allowed me to live and work in Germany, Mexico and Sweden. When I met David while on vacation in the Bahamas, I was swept off my feet. Because we began our relationship talking nonstop on the phone, David has been my best friend for 25 years.



breaking my ankle. Before my gymnastics coach would take me to the hospital, I had to do the double back handspring again, with one foot. After high school, I went to university for finance and accounting. I spent a semester studying abroad in Luxembourg, which changed me forever. It is the reason I got a job at a Fortune 500 company that allowed me to live and work in Germany, Mexico and Sweden. When I met David while on vacation in the Bahamas, I was swept off my feet. Because we began our relationship talking nonstop

on the phone, David has been my best friend for 25 years,” says Robin.

With David’s past work in development, Robin’s experience marketing the resort and their years of joint experience serving people, The Robin Group has a leg up on the competition. The knowledge Robin and David bring with them to Charleston differs from most agents in that they know just about everything when it comes to real estate. They have experience

in every single step, from the building straight through the sale.

“I would have to say our broad knowledge of real estate, construction, marketing and finance differentiates us from other agents in this area. This is a rare package in this business. Also, being in the restaurant business, we learned to let much roll off our shoulders. Anyone in that business will understand what I mean. It is not for the meek. From that, we learned not to take things personally, have a tough skin, and that calm, unemotional professionalism is always the best route.”

Like many other REALTORS® in the Charleston market, Robin and David also have strong backgrounds in food and beverage. David spent years in England honing his culinary prowess, and he and Robin opened Abaco’s first four-star restaurant. Proving that everything this couple touches turns to gold, moving to Charleston without knowing a single person and building a business that has already amassed over \$75 million in sales is just one of their accolades. In just 10 years, this power duo has become part of an elite few in the top 2% of agents in the area.

It hasn’t been easy, though. Life has hit these two with more than their fair share of challenges. Prior to moving to Charleston with their two beautiful children, William and Alexandra, their son was diagnosed with Aspergers, a form of autism. Through years of learning and growing, he is thriving, but it was not easy to get to where he is today. Alexandra spent a lot of her life taking a backseat to her



brother but has become a strong, independent woman and is crushing college at Lynn University in Boca Raton, FL. Their kids are everything to them and are the major reason The Robin Group has become the success that is.

In another major hit, in 2016, Robin was diagnosed with breast cancer and entered the fight of her life. She underwent an unconventional 12-hour reconstructive surgery, which few surgeons in the U.S. can do. However, she developed complications with a rare micro bacterial infection afterward that required months of care at a wound center, including wearing a wound pump daily to meetings and listing appointments. It was another humbling time and one that proved she and David could overcome any situation.

Throughout all their struggles, Robin and David have persisted in their pursuit of success. As a part of the eXp family, they have expanded their business to heights they couldn't have even dreamed about, and Robin sings eXp's praises, saying, "People need to understand eXp is different. It is a movement; it has a life of its own, and proximity is power. Because we are all owners in this company, we have more options. We have a voice, and we even have the CEO's cell phone number! eXp is really making real estate fun again!"

The Robin Group wants to share their success with their clients by providing the best service that they can while coaching them through the largest purchase they will likely ever make. Robin and David know struggle and want nothing more than to help ensure their clients have none while working with them. With a mantra to "experience the extraordinary," The Robin Group will continue to provide outstanding service while being committed to serving their clients and the real estate community. The Charleston market should count its blessings that the Phillips family landed on our doorstep.



I would have to say our broad knowledge of real estate, construction, marketing and finance differentiates us from other agents in this area.

This is a rare package in this business. Also, being in the restaurant business, we learned to let much roll off our shoulders. Anyone in that business will understand what I mean.



Are Your Clients Wanting a **NO MAINTENANCE LAWN?**

Refer them to us!
678-294-0409

www.lowcountryartificialturf.com   lowcountryartificialturf@gmail.com

FREE ESTIMATES • FAMILY OWNED & OPERATED • LOCAL

"We have worked with Suttles Law Firm since 2018. They provide **excellent service** and **attention to detail**. Brent is readily available to answer any questions that may arise.

Highly recommend!!"

SONYA PITT

Premier Nationwide Lending



Brent W. Suttles, Sr.



REAL ESTATE SERVICES:

- Residential
- New Construction
- Commercial
- Refinance
- Quit Claim Deeds
- Short Sale Negotiations
- Contract Review
- HELOC

1711 North Main Street – Summerville, SC
7410 Northside Drive – Suite 150 – North Charleston, SC

Brent@SuttlesLaw.com // suttleslaw.com // (843)636-8841



No matter where you are or where you're heading, keep your home **SECURE!**



Call for your home security consultation today!
843-970-0274 | info@asisolutions.com
asisolutions.com | @asisolutions

ALARM.COM Your Authorized Alarm.com Dealer in South Carolina

BUILDING RELATIONSHIPS THAT LAST



LowcountryCrawlspace@gmail.com

843-259-8194

Follow us on Facebook! @lowcountrycrawlspace



Organize Your Home Today or During Your Next Move!



Our results reduce stress and clutter saving you time, money and improving your overall quality of life! We deliver a bespoke service to create an ambiance that reflects your style and a functional end result making it easy for you to maintain.



Call us for a consultation at 843-818-3232
Follow us @homeetiquettecharleston | homeetiquette.com

SOLUTIONS TO FIT YOUR CLIENTS' NEEDS



Helping clients understand their options and achieve their goals is what makes my job so rewarding. Every client is unique, so together we can develop a personalized approach that meets today's needs and tomorrow's as well.
Give me a call today and let's prepare!

LUSHEN EVANS
Financial Services Professional



(843) 509-3775

levans03@ft.newyorklife.com

200 Meeting Street, Suite 401

Charleston, SC 29401





cover story

By Jennifer Guerra
Photos by Kate Benson



KATHERINE COX

A strong group of like-minded women have joined Katherine Cox at Katherine Cox + Co. with Coldwell Banker and have formed a team of unstoppable, highly engaged agents who have been crushing the Charleston market. Katherine has grown up in the Charleston area, and her knowledge of all things Lowcountry has been the biggest asset to her clients. As a team, they have sold over \$69 million in real estate last year alone, proving that if you have the right people by your side in this industry, anything is possible.

Women supporting women is just one of the reasons Katherine has made her team into a powerhouse in this market. With her roots strongly planted in the Charleston area, there is nothing she doesn't know about life in the Lowcountry. Starting as a stay-at-home mom prior to joining the real estate world would prove to be the best way to learn what families need as they move to our area. Her wealth of knowledge is not only helpful to her clients but other agents as well, as she can place families in the area that fits them the best. Educating clients on everything Charleston has to offer is Katherine's calling card, and her clients have reaped the benefits of that.

"Having been born and raised in Charleston, I am well versed on every nook and cranny of this unique town. From schools to subdivisions, I am a wealth of knowledge, having personally watched the area grow and change over the past 30 years. My roots are grounded in the Lowcountry, and I am committed to educating future buyers on every aspect of life here in Chucktown. I am passionate about serving my buyers and sellers by making their transactions as smooth as possible!"

With Katherine's encyclopedic knowledge of Charleston, coupled with the experience the rest of her team brings to the table, Katherine Cox + Co. has become a leader in real estate. Building her team thoughtfully and methodically, these ladies together are really unstoppable. Consistently focused on growth, Katherine first added Agent Melissa Stafford, whose background in design and passion for real estate was the perfect fit. Building her team around the relationships she has with her teammates is of the utmost importance to Katherine.

Hired next was Sarah Henderson, whose communication skills are appreciated by not just the team but every client who she helps. Katherine says,





“Sarah’s communication background helps her with the goal to best serve you. In order to do this, Sarah works hard to first understand your wants, needs and goals in your life.” Adding to the amazing culture at Katherine Cox + Co. is Mandy LeBlanc Manchester, who was born to do real estate. Growing up with generations of real estate developers has put Mandy in the perfect position to help her team as well as her clients, and all the awards she has won are proof of that!

Learning how to form the right team might just be Katherine’s superpower, as they have all formed a family. Kendall Koste and her over 13 years of experience has been such an asset to Katherine and the rest of the ladies on the team. The joy she feels by helping clients with their biggest purchase has been a dream come true to her, and it’s no wonder she has consistently been in the top 10% of agents in the MLS. Mariah Ola has a strong background in customer service and takes pride in providing

the best experience for her clients by striving for smooth transactions every step of the way.

As a fellow born and bred Charlestonian, Taylor Arent brings her business administration skills and grasp of all things Lowcountry to Katherine Cox + Co. Rounding out the team’s agents is Victoria Kiarsis, who is another team member that was born to buy and sell real estate, and even has a sister who is a star on *Million Dollar Listing New York!* However, you can have the best agents in the world, but without the support staff at Katherine Cox + Co., their success as a team would not be possible.

Marketing Coordinator and Social Media Manager Morgan Cox shares listings and real estate tips and highlights local businesses across the team’s social media sites, keeping them up with the times and putting them up front and center within the Charleston community and beyond. Administrative Assistant Lauren Hough is an integral part of this



family and has her hands in just about everything going on with the team. Last but certainly not least is Jen Sandie, who is quite literally the glue that keeps everything running smoothly at Katherine Cox + Co. Without her hard work and dedication behind the scenes, the team would be lost!

With hopes to grow slowly and consistently, Katherine will continue to keep her team a family. It's super important for her to be able to give her complete

guidance to each member of her team while keeping her promises to help them grow and flourish. Therefore, growing too large would make that impossible. "Katherine Cox + Co. is more of a boutique style real estate firm. It's not my vision to have such a huge team that people get lost in the shuffle. It's always been my intention to have like-minded women that serve their clients in the same way, with compassion and knowledge. Each of us is so different, but also so similar in nature and in the way we work," she

says. With each new agent joining the team, they get a three-month coaching program and accountability training to ensure each of the team's agents is on the same page when it comes to customer care.

Katherine is the perfect person to make her dreams a reality, and the Charleston market is lucky that she and her team of all-star women are working and living here. Their knowledge of all things Lowcountry makes certain their success and longevity through all the market's ups and downs will no doubt keep them at the top.



Katherine Cox + Co. is more of a boutique style real estate firm. It's not my vision to have such a huge team that people get lost in the shuffle. It's always been my intention to have like-minded women that serve their clients in the same way, with compassion and knowledge.



gdc
HOME
est. 1781

CHARLESTON, SOUTH CAROLINA
www.gdchome.com



FURNITURE • RUGS • ACCESSORIES • LIGHTING • FABRICS • BEDDING • OUTDOOR FURNITURE

MT. PLEASANT
695 COLEMAN BLVD.
843-849-0711

CHARLESTON
1290 SAM RITTENBERG BLVD.
843-571-5142

KIAWAH
420 FRESHFIELDS DRIVE
843-768-4246

KEEN EYE

LUXURY MARKETING

Innovative Media
Professionally Produced for Modern Marketing



Professional Video • Listing Photos • 3D Tours • Floor Plans
Listing Websites • Motion Graphics • Jobsite Timelapse
3D Renderings • Social Media Management • In-House Studio

BASIC PACKAGE

- HDR Listing Photos
- Highlight Video
- Virtual Twilight
- Social Media Content Pack
- Aerial Photo/Video

Starting at \$600



KNOCKOUT PACKAGE

- HDR Listing Photos
- Highlight Video
- Virtual Twilight
- Aerial Photo/Video
- Agent On-Camera Introduction
- Social Media Content Pack

Starting at \$775

Trusted by the Southeast's top agents since 2009.

"We hired Keen Eye to curate marketing materials for our real estate team and they did such an excellent job, we couldn't wait to come back for more! If the thought of being on camera makes you nervous, look no further! Andy has the tools to make you look like a pro, while feeling right at ease!"

Amy Byrne
REALTOR®, Compass



"Keen Eye provides a great product at a fantastic value. We've been working with the team for 5+ years now, and have had nothing but positive experiences with them."

Josh McConnell
Owner/COO, McConnell Real Estate Partners



"Keen Eye Marketing shows up and consistently delivers quality content. I never have to worry about how my photos will turn out and can trust the team knows exactly what to do. The photos/video elevate my listings and set a standard for excellence amongst the Realtor® community. Keen Eye is top notch!"

Cambron Elsey
REALTOR®, The Boulevard Company



"Keen Eye stands out from the competition without question. Their top notch service and quality of media is unmatched in our industry. An excellent team that offers professional and prompt service!"

Brian Kline
REALTOR®, Carolina One



"Finley and Keylan at Keen Eye Marketing are true professionals! They were always on time, prepared, and had great creative ideas. Their work is high quality and they go above and beyond for their clients. I highly recommend their services!"

Kim Molloy
REALTOR®, Carolina Realty Group



Charleston | Hilton Head | Beaufort | Bluffton | Savannah

www.KeenEyeMarketing.com



An Exceptional Lender for an Exceptional Home

Knowing each customer is unique, Cassandra focuses on providing a personal experience for every customer. Financing for your unique, one-of-a-kind home can be achieved with a **Professional Jumbo** mortgage from SouthState. With a Professional Jumbo loan, you are able to finance up to \$4,000,000 to buy a custom home or build your dream home.

Contact Cassandra today to learn more about the Professional Jumbo loan program with SouthState!

Cassandra Padgette

VP, Mortgage Banker • NMLS# 414431

632 Long Point Road

Mount Pleasant, SC 29464

Office 843.388.6547

Mobile 843.607.5018

Cassandra.Padgette@SouthStateBank.com

SouthStateBank.com/CassandraPadgette



All loans are subject to credit approval and program guidelines. Equal Housing Lender. NMLS# 403455. Member FDIC.

WELLS
FARGO

Home Mortgage



Invested in the community.
Committed to you.

When everyone comes together, the opportunities open up. The goals become focused, the path to success gets wider. I'm honored to be a part of this community.

Let's work together.



Jennifer Morris
Home Mortgage Consultant
843-367-3162
jennifer.w.morris@wellsfargo.com
homeloans.wellsfargo.com/Jennifer-W-Morris
NMLSR ID 249382

Information is accurate as of date of printing and is subject to change without notice.
Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2022 Wells Fargo Bank, N.A. NMLSR ID 399801. A55620482 Expires 05/2023



Imagine Your Home, Totally Organized!



Photography by Ebony Ellis

40% off *plus Free Installation**

Have your clients give us a call. With each client referral, you'll receive a \$100 Amazon gift card!**

*40% off any order of \$1000 or more; 30% off any order of \$700-\$1000. Free Installation on any order of \$600 or more.
**Client project must be over \$1000. Exclusions may apply.



Call for a free in-home design consultation and estimate.
[closetsbydesign.com](https://www.closetsbydesign.com) 843.258.5220 **REAL**

Closets byDesign®

Personalized solutions for any budget.

Custom Closets | Pantries | Laundry Rooms | Home Offices | Garages | Wall Beds

▶▶ event recap

Photos by Charleston Real Estate Media

Let's Get REAL with CRP

On 9/15, over 200 of Charleston's Elite real estate community joined at The Citadel Beach Club. With special guest speaker Chad Fleming bringing the heat with some inspiration and motivation, everyone left ready to go crush the rest of 2022!



Huge thanks to our presenting sponsor Stephanie Medlock of Benchmark Mortgage, our platinum sponsor, BJ Guido of Coastal Living Consultants and our gold sponsors Holliday Ingram Real Estate Law! Thank you all so much for making this event possible!

In addition to all the fun, we were able to learn a bit about The Brain Treatment Foundation and all the great work they are doing to support our veterans! To learn more about this wonderful organization, you can check them out at braintreatmentfoundation.com





HOLLIDAY INGRAM
REAL ESTATE LAW

SAY hi TO A NEW CLOSING EXPERIENCE

At Holliday Ingram we treat our clients like family. We're a relationship-driven team dedicated to delivering a unique closing experience that leaves our clients and their agents at ease and ready to celebrate.



KYLAH JORDAN



SUMMER REYES



BO ROBERTS

- PURCHASES
- SALES
- REFINANCES
- HELOCS

602 Front Street Summerville, SC
843.970.3770 • hollidayingram.com



HOLLIDAY INGRAM
REAL ESTATE LAW



Do your clients need Insurance?



Refer Andrew and get a FREE quote!

- ✓ Home
- ✓ Auto
- ✓ Business
- ✓ Life



THE PEOPLES INSURANCE

Andrew Mullinax, President

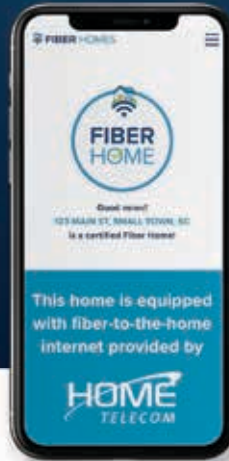
(864) 414-4016 | (864) 934-5846

andrew@thepeoplesinsurancellc.com | ThePeoplesInsuranceLLC.com

90% of consumers say high-speed broadband is the most important attribute to a community.*

When high-speed broadband is a must-add...

Follow the *Fiber!*



Know which addresses have access to super fast internet. With [FiberHomes.com](https://www.fiberhomes.com), a new **FREE** tool, you will delight your buyers and boost the value of your listings.

Home Telecom is proud to power homes of the Tri-County area with a robust, fully redundant fiber network.

HOME TELECOM Visit [FiberHomes.com](https://www.fiberhomes.com)

*2021 Broadband Consumer Study, RVA LLC Market Research & Consulting Aug 2021



2022 Roof Repair Rally

Help us repair 30 roofs again this year for our neighbors in need. Local families need your help! WE CAN'T DO IT WITHOUT YOU

donate
volunteer
share



(843) 768-0998
SealIslandHabitat.org
2545 BOHICKET ROAD
JOHNS ISLAND, SC 29455



Ms. Joan Brown, Past Roof Repair Rally Recipient

Headshot Event



NOVEMBER 4TH, 2022
KING STREET STUDIO
CHARLESTON, SC







WH YA GONNA CALL?

SCHIRMER INSURANCE GROUP!

Let us review your insurance policy to ensure you are covered when a hurricane hits!



HOME • AUTO • WIND & HAIL • FLOOD • BUSINESS • VACATION RENTALS

843-881-4707

www.sigsc.com • insureme@sigsc.com

SHUMAKER

ALL YOUR REAL ESTATE NEEDS

SERVING THE LOW COUNTRY'S REAL ESTATE NEEDS

- Real Estate Closing
- Real Estate Litigation
- Land Use and Zoning

Katie Hinson Lewis
Partner
843.996.1924

shumaker.com

COASTAL
REAL ESTATE PHOTOGRAPHY

CRISP, CLEAN, & BRIGHT
Unparalleled Real Estate Photography

BOOK ONLINE TODAY! COASTALREPHOTO.COM
843-212-7763 • info@coastalrephoto.com

CHOOSE THE COMPANY YOU KNOW FOR YEAR ROUND COMFORT

Local Mechanical Heating & Air

843-834-6325
localmechanical1@gmail.com
www.localmechanicalheatingandair.com
Check out our completed projects on Facebook!
Local, Family-Owned & Operated

Why Do People Have Estate Sales?

Downsizing
a lifetime's worth of belongings

Moving
down the street, to a new state or even across the street

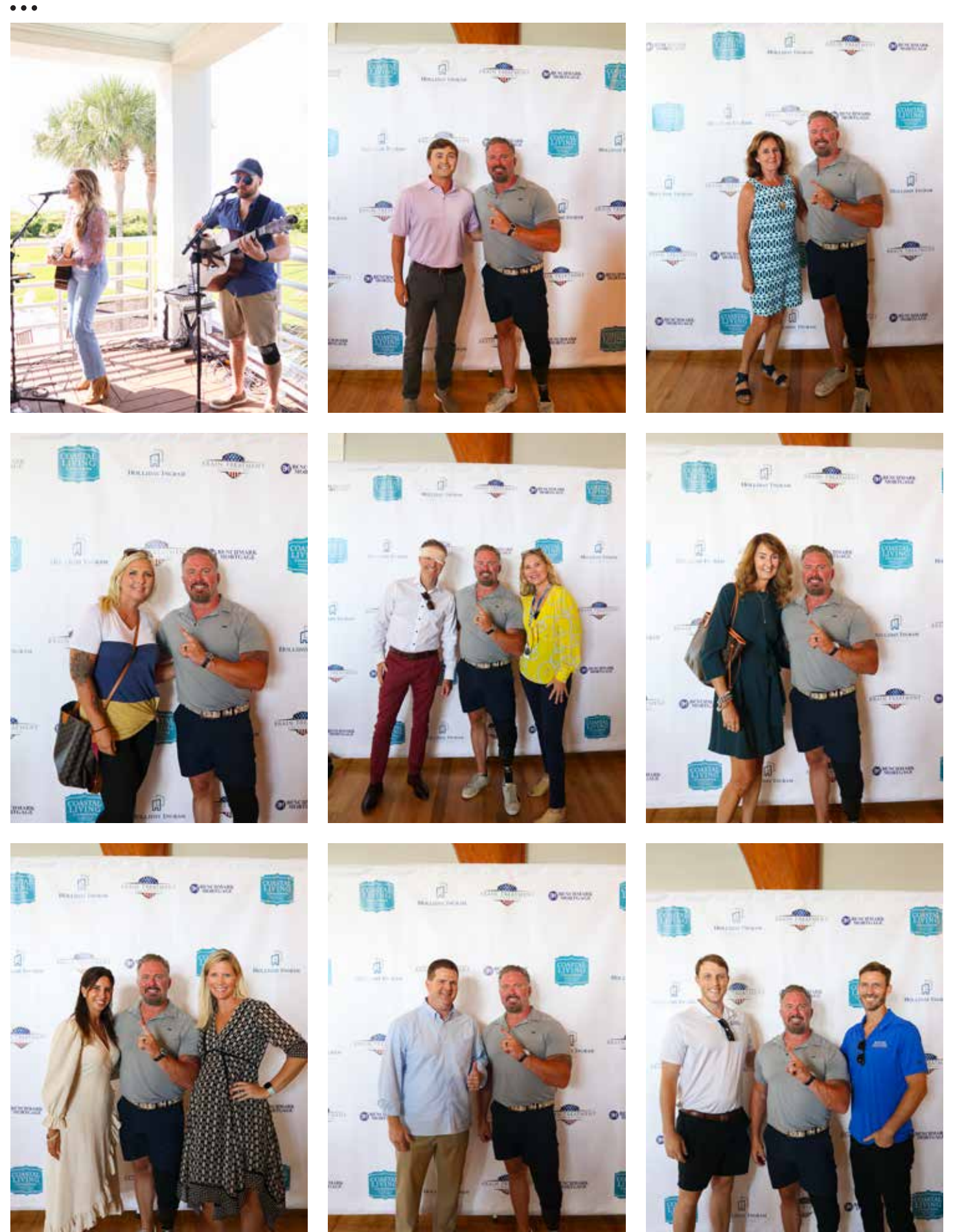
Dealing
with a major life event

Transitioning
into a retirement or continuing care home

BLUE MOON
ESTATE SALES
NANCY SCHWARTZ | Owner

From the way we plan, price, stage and conduct the estate sale to the results we will achieve on your behalf, you simply couldn't choose a better partner than Blue Moon.

843.801.6777 | BlueMoonEstateSales.com/Charleston





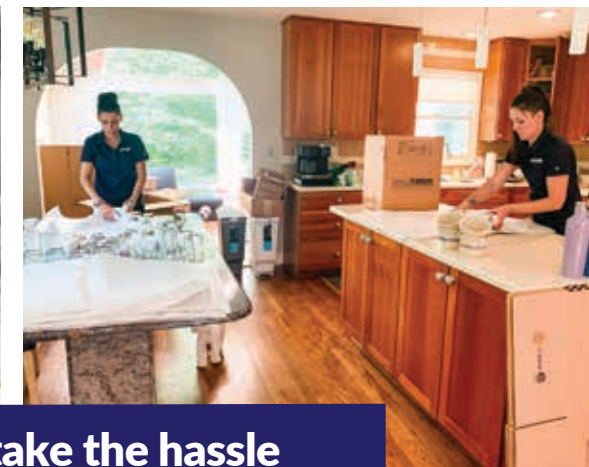


MIRACLE **MM** MOVERS

Your Property Is Our Priority

What makes us the top pick for moving companies in Charleston, SC?

- Full-Service Move
- Professional Packing Services
- Climate-Controlled Storage
- Local & Long Distance




Let Miracle Movers of Charleston take the hassle out of your client's upcoming move!

RATED #1 IN CHARLESTON FOR OVER 6 YEARS

(843) 203-0210




DONALDSON LAW FIRM
ATTORNEYS AT LAW



Whether your client is buying or selling their first home or their tenth, we'll be there to make that moment special!

HOME PURCHASES • REFINANCING • HOME EQUITY LINES
SELLER REPRESENTATION • DEED PREPARATION • TITLE INSURANCE

We have an outstanding human team and a great dog team. Stop by and meet the Donaldson Pack!



843-881-8400 | donaldsonlawfirm.net | 317 Wingo Way, Suite 305 | Mt. Pleasant, SC 29464



SIT BACK & RELAX
WE'VE GOT THIS!

10 for 10!

We make 10% and you make 10% upfront for the agreed upon signed Management Agreement, whether it's 1, 2, 3, or more years!

Keep the money coming through and increase your cash flow between closings. We ALSO pay a Referral Fee to any agent that shows a CREC property and has their client selected as a candidate for the lease (10% on the first full month of rent).

Check out our 5-Star Rating on Google!



Christen McConnell
(843) 574-9100
info@crecpm.com
225 Seven Farms Drive
Suite 108B
Charleston, SC 29492
crecpropertymanagement.com



DUMPSTER DADS

BEST RATES IN TOWN



5% OFF TO ALL MILITARY SERVICE MEMBERS*
*Offer subject to exclusions. Must mention ad.

Michael Spitz & Josiah Williams
www.thedumpsterdads.com | (843) 433-2189
dads@thedumpsterdads.com
@dumpsterdads



Book Online



SHEALLY
INSURANCE GROUP

- Fast Quotes + Flood
- Quality Coverage
- Best Available Rates

843.881.1381
MOUNT PLEASANT

@sheallyinsurance
sheallyinsurance.com
quotes@sheallyinsurance.com





» financial fitness

By Shauna Osborne

“Shocktober”: A Spooky Month for Investors?

Just when you thought hair-raising ghosts and creepy crawlies were the biggest scares this month...

Welcome to October, one of the most feared months on the financial calendar. Why? Take a look back in history, for precedence:

The Bank Panic of October 1907. This six-week financial panic led to multiple bank runs, widespread public distrust and heavy panic-selling at the exchange. Halted by a J.P. Morgan-led Wall Street conglomerate, the crisis led to the formation of the Federal Reserve System.

The Wall Street Crash of October 1929 (the Great Crash). Described as a “bloodletting on an unprecedented scale,” a combination of low wages, rising debt, a fraught agricultural sector and unfettered market speculation led to billions of dollars lost and many bankruptcies ... and, eventually, the Great Depression.

Stock market crash of October 1987 (Black Monday). Known as the first contemporary global financial crisis, this chain

reaction of market calamity sent international stock exchanges plummeting over several hours. The Dow Jones Industrial Average (DJIA) fell 23% on this unhappy day.

Experts point to several reasons for the so-called “October effect.” In general, summer months tend to be low volatility, leading stockholders to become relaxed and less attentive to signs of its slowing. When the inevitable happens — and it typically happens in September/October — spooked investors make an exit all at once, upsetting the balance entirely. The following fall, the psychological impact of the previous year’s fallout plays out.

To break the cycle, market experts advise keeping a clear head as the leaves start to turn. Relying on your investing knowledge, experience and technical skill — rather than emotion — will help you navigate whatever the financial future holds.

Brightway
INSURANCE
The McKenzie Agency

The Insurance Agency Reinvented Around You.

Our top priority is **customer service** - it's what sets us apart from the rest. Our clients trust us with their biggest investments and we owe them nothing but the best service, protection and price.

Let us show you how our service sets us apart.

Jenny McKenzie
Agency Owner

843-408-4554
jenny.mckenzie@brightway.com
BrightwayMcKenzie.com



Thank you, Charleston, for all your continued support and business throughout the years! Last month I officially hit my 20th year in the mortgage business.

With all of my experience, I look forward to guiding your clients through the process of finding the right loan product to fit their needs!



Stephanie Medlock

BRANCH MANAGER | MORTGAGE LENDER | NMLS# 245660

Call the office directly or email us to schedule an appointment.

843-819-9902

stephanie.medlock@benchmark.us

www.stephaniemedlock.benchmark.us

858 Lowcountry Blvd #102, Mt Pleasant, SC 29464



**BENCHMARK
MORTGAGE**

Licensed in South Carolina

Ark-La-Tex Financial Services, LLC NMLS# 2143 (www.nmlsconsumeraccess.org). All loans subject to borrower qualifying. This is not a commitment to lend. Other restrictions may apply. (https://benchmark.us)





HOME INSURANCE AGENCY

WELCOME HOME

You can count on us to help you
BRING IT HOME

- South Carolina
- North Carolina
- Georgia
- Virginia
- New York
- New Jersey
- Pennsylvania
- Connecticut



Nick Cantatore

Region Manager
 843-867-3640
 1501 Belle Isle Ave Ste 110
 Mount Pleasant, SC 29464
 nick@homeinsuranceagency.com
 HomeInsuranceAgency.com/areas/south-carolina

If Yer Roof Needs Fixin'
#CALLMRHIXON!

HIXON'S

ROOFING & CONSTRUCTION

RESIDENTIAL & COMMERCIAL ROOFING
 REPAIRS AND REPLACEMENT

LOCALLY OWNED & OPERATED

www.hixonsroofing.com

Call TODAY for a FREE Estimate!

CHARLESTON
 843-816-0679

AUGUSTA
 706-993-5191

AIKEN
 803-991-3018



THE PEOPLE BEHIND THE WES SELLEW TEAM

at Princeton Mortgage



Proudly serving their friends and neighbors in the Lowcountry with the #Effortless mortgage experience!

WES SELLEW
BRANCH MANAGER

o 843.800.6432 | c 843.368.2124
wessellow.com
wsellow@princetonmortgage.com

NMLS #1256491 NMLS#: 71583

