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#### MEET THE

# CHARLOTTE

#### REAL PRODUCERS TEAM



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## Humble, Hungry and Smart



# Goldsmith

### OF GOLDSMITH REALTY GROUP BROKERED BY CAROLINA SKY REAL ESTATE

op Producer Tyler Goldsmith starts every day by asking himself, "When people look at me, why do I think they need me?" That's a simple question but most often overlooked by many, he says. He believes his Christian faith, and the psychology that spurs from being an athlete most of his life, contributed to the aggressive and fearless temperament needed to accomplish daunting goals and stress from the day-to-day grind in real estate. It also starts with being a good listener and connecting your expertise with your client's motivation and goals with exceptional communication and matching tonality.

My study on the valuations of homes and how they correlate with current market conditions has also set me apart from the competition. In nearly every seller interview I went on, I was 99% certain I could sell homes at a price that was 8%-10% higher than what the other competitors had quoted them. This is because I have a proven method that is indifferent to most agents' traditional 101 pricing methods. In every home I listed higher than what the competition quoted, I was able to dissect my pricing methodology to the appraisers, further with them agreeing and the home closing. That's pretty

remarkable considering on a \$300,000 home, that was a \$25,000-\$30,000 difference; that's a new car, savings for their children's education, or cash for my client's next life chapter. There have been several instances I had sold 225K+ higher on a million-dollar property than what three to four other listing agents had quoted during their interview process with the sellers. I've had plenty of backlash from agents saying I was wrong and just manipulating the seller to get the listing. My certainty left me with no care to entertain them, as I knew my results would reflect.

"My 'Big Why' in life is to become a better person each day and be valuable to people by being purposeful and intentional to their needs," he says. "A sense of heroic feats, if you will, bringing gratitude and feelings of accomplishment to myself and the people I help. In living in a capitalist society, offering value in any professional setting is most often associated with saving or making people money that they wouldn't have been able to do on their own. Understanding that money is the modern-day bread that we all depend on, providing freedom for our families, ourselves, and the people in this world we choose to help, I was determined to parallel that





THE MAN THAT **CONTROLS HIS** THINKING IS THE MAN THAT ULTIMATELY **GROWS AND ACCOMPLISHES** THE GOALS SET FORTH... MY DAUGHTER. CHRISTIAN FAITH. AND COMPETITIVE NATURE KEPT ME CONSISTENT AND DISCIPLINED TO ENDURE THIS

**GUT-PUNCHING** 

GROWTH PHASE.

in a career. I've always been self-driven and competitive and had a tremendous spirit that desires to provide value to people. It has been my experience that life without purpose is a life full of regrets."

With a business degree and feelings of securement in following his father's footsteps in banking, it was natural for Tyler to take his first job out of college in the finance and banking industry where he lived, including Charleston, Bluffton, Hilton Head, and Savannah, GA, areas. During his seven-year tenure as a banker, he saw first-hand that real estate can be one of the highest-paid per-hour careers.

"Most real estate professionals can't tell you their exact value, aside from having connections and providing a more convenient option toward buying and selling real estate," Tyler says. "I understood what would set a successful real estate agent apart, so I decided to change careers and get my real estate license. I was confident I could do well, especially by incorporating my successful background in phone sales in banking and the knowledge I acquired in my early 20s from purchasing foreclosures and selling them for profit."

Tyler spent his first years in real estate working part-time at Keller Williams, still holding onto salary jobs that gave him security but limited him from going all in. He had a strong understanding of how to analyze real estate market conditions for the few clients he had, and knew how to maximize returns, but he was limited on time to establish the customer base he needed to make real estate a full-time career.

"During this time, I read many books on successful men and concluded they all had a common strategy," Tyler says. "They had the guts to go all in on the business they were starting with no option for plan B. I realized I was substituting my progress for comfortability. I needed to go all in and commit to real estate full-time. I had a newly born daughter, Mila, and needed to position her closer to family, so I interviewed for several firms in Charlotte. I stumbled across one offering a small salary, and its requirement was to make 300+ calls a day. I figured the quickest way to learn was to drop my ego, from being an Assistant Vice President at a local bank to

commit to a full-time job that offered little income, didn't require a college degree, and needed a taxing 300+ cold calls per day. After three interviews, I was given the green light to start in the summer of 2017 as an Inside Sales Agent on a large team within Keller Williams."

Tyler went from selling intangible assets as a banker to tangible assets in real estate. He calls this his 'years of free education' because he was getting paid to learn how to get business and better himself. "I changed my perspective and saw the daily beatings in cold calls as an opportunity to grow," Tyler says. "Our instant-gratification society brings too much of a short-sighted perspective, and I saw many colleagues come and go during my time there. I often knew people would quit before they knew they were. Their shortsightedness in not making enough money and the job being super stressful distracted them from gaining the resilience and tools needed to become a knowledgeable agent. The man that controls his thinking is the man that ultimately grows and accomplishes the goals set forth. I stayed locked in with a diamond tip focus on setting two to three appointments daily, five to six days a week, for a year and a half. I was learning to communicate value and harness the tools I acquired. My daughter, Christian faith, and competitive nature kept me consistent and disciplined to endure this gut-punching growth phase."

Each day, Tyler visualized his goal of being a successful individual agent. "This taught me who, what, and how to target people with needs," he says. "It also gave me an idea on how to measure the activity to get the results I needed. I was placing bets on myself and relying on God to protect me."

After spending a year and a half as an ISA, Tyler attended BOLD, a high-level sales and leadership class. He connected with agents ready to level up in life and perform their careers at a higher level. "The course reaffirmed the power of visualization and setting far-fetched goals," he says. "We created vision boards and set measurable monthly, weekly and daily goals to get there. I had met several agents with smaller teams and had the opportunity to work full time for another team as a full-service agent helping both buyers and sellers. There

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wasn't much support during the transactions, and I constantly disagreed with the low listing values the team's owner wanted to list homes for as they lacked pricing knowledge based on bull and bear markets. It disrupted the value I could provide my clients. I kept a positive attitude but knew my comfortability of staying within a team was harming my potential to be out on my own."

On Dec. 31, 2018, Tyler made a vision board and wrote all of the personal, spiritual and financial goals he wanted to accomplish that upcoming year. "At the top, I quoted 'What You Focus on Expands,' along with exact pictures of what I wanted in life, which would provide a visual during my day-to-day grind," he explains. "I left the Keller Williams team, established an LLC, and went out on my own, switching brokerage firms to Better Homes & Gardens Real Estate in January 2019. In the first year of Goldsmith Realty Group (2019-2020), I personally hit \$13 million in sales volume with \$0 lead spending and 390k Gross Commission Income, and 100% of my clients were happy with my work. The second year (2020-2021), during COVID-19, I hit \$18 million in sales volume with \$0 company lead spending, 50+ transactions, and 500k+ in Gross Commission Income. This 2021-2022 year, I'm on track to hit \$20 million. The harder I worked, the luckier I got. The years of preparation and choice to have an aggressive and fearless temperament lead to exponential growth. Year after year, I have been able to hit seemingly impossible goals that I had written on my vision boards and expanded my value to people in and around the community. Although I have been dealt many unfair cards in life that could have easily set me off course, I became a stronger and better man with this pursuit. The years of suffering and growth constantly remind me to stay humble, hungry and smart."

Today, Tyler is with a new, up-and-coming brokerage, Carolina Sky Real Estate, where he owns a territory and plans on growing that to 20+ agents. "The future of my career will focus on building the residential real estate arm and further expanding into commercial real estate," he says. "I have a lofty goal of hitting \$50 million in commercial real estate, with much of that in the pipeline for 2022-2023. My end goal is really just to be an example of how impactful a man with an active Christian faith can be to others in this world, and it can be paralleled to any career. I want to be an example for my daughter, my family and anyone I encounter directly or indirectly. I also want to be able to travel the world and be a missionary, providing resources to underprivileged communities in this world. Love is the most powerful source all lives depend on!"

#### **CHARITY SPOTLIGHT:**

I have enrolled in a Navy Seal Hell Week for civilians called "Kokoro" in lieu of raising funds for a charity my good friend Tom Bramhall and I have created with the Homeowners Impact Fund. The charity is called "The Rise of Clanton." The Rise of Clanton is building and restoring of an old hotel in center city Charlotte to an 88-unit apartment complex aimed for providing shelter for homeless families. In September 2022, we are headed to San Diego to accompany Navy Seal Commander Mark Divine in a hell week with three full days of no sleep filled with excruciating exercise mimicking the BUDS training Navy Seals endure during hell week.

To donate and learn more, visit: HOMEOWNERSIMPACTFUND.ORG.

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ALTHOUGH I HAVE BEEN DEALT MANY UNFAIR CARDS IN LIFE THAT COULD HAVE EASILY SET ME OFF COURSE, I BECAME A STRONGER AND BETTER MAN WITH THIS PURSUIT. THE YEARS OF SUFFERING AND GROWTH CONSTANTLY REMIND ME TO STAY HUMBLE, HUNGRY AND SMART.

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# ANDREW BALOGH of The Urban Agency



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While earning degrees in economics and entrepreneurship at UNC, Andrew interned for companies that introduced him to the many facets of real estate. As a result, he fell in love with the industry. So, after graduating in 2018, Andrew moved to Charlotte to work as an analyst for Wells Fargo in their commercial real estate banking group.

"It was a fantastic Corporate America job, but I found a disconnect between its task-driven nature and my personality as an entrepreneur," Andrew says. "Even though I loved the commercial real estate space, I was not inspired. Plus, I flipped my first investment property that same year and made half my corporate salary in a fourth of the time. I saw firsthand how powerful real estate can be and have developed a passion for sharing it with others. I love real estate because of the freedom it can provide your life with."

Andrew continued to invest in property and thought about obtaining his real estate license for years. When COVID-19 hit in 2020 and Charlotte shut down, he saw his opportunity. "Everything went online," he says. "I knocked the training out in two months and passed the exam on the first try. Then I quit my corporate job and became a full-time REALTOR® in January 2021."

After interviewing multiple brokerages, Andrew launched his new career at Yancey Realty, a boutique brokerage in the South End. "I felt like it was created with agents in mind, and it's been a great fit for me," Andrew says. "Plus, Franklin Yancey has been an incredible mentor over the last two years. Being in sales was new to me, so anytime I had a question or needed direction, he would set me on the right track."

During his first year as a full-time agent, Andrew sold \$5.7 million in real estate. Today, he's on track to close 2022 with over \$20 million in sales and is getting ready to launch his team, The Urban Agency. "Scaling up was always my plan," he says. "There are



only so many clients one person can service at a time, and I want to help more by bringing on a few agents who are go-getters and are ready to take things to the next level by learning how to elevate their business in a short amount of time, just like I did.

My niche is working with young professionals, business owners and investors/developers. I'm licensed in both North and South Carolina but have a strong focus on Charlotte's urban neighborhoods because that's where most of my clients want to be. When I take on a new client, they are a client for life, and my goal is to help them achieve millionaire status within five to ten years through their real estate decisions."

An avid reader, Andrew stays current on market trends, investing strategies and the economy. "I want to be the go-to resource for clients," he says. "When they have a real estate need or question, I want them to think of me first because they know I will have the answer for them."

Andrew also likes staying top-of-mind through social media. "I've always been a networker, earning business by talking to everyone about who I am, what I do, and how I can help them," he says. "But I've taken that to the next level with social media by putting out free value. I've built a following by providing tips and other knowledgeable content. My best advice is to create a personal brand and



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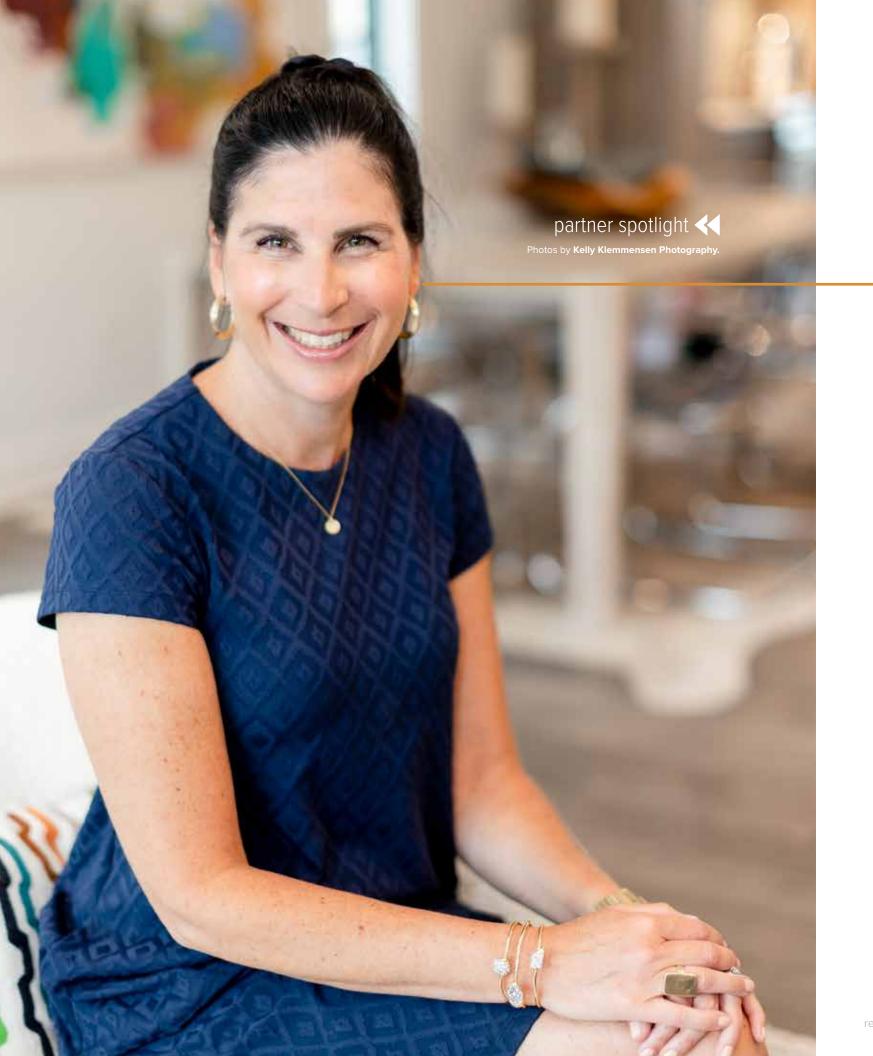


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# Shannon Rodden of Wells Fargo Private Mortgage Banking

Sometimes top producers build their success one relationship at a time. For Shannon Rodden, private mortgage banker, the relationships she's built over her 27-year banking career have been a foundation that helps her care for her clients and also give back to the Charlotte community.

#### A winning style

A native of Charlotte, Shannon is a graduate of West Charlotte High School, a highly diverse school she credits with helping shape who she is. After graduating from UNC Charlotte, Shannon took a leap and moved to San Francisco, where she worked for two years at an investment firm. It was a great start to her career, but she missed Charlotte and her friends and family, so she moved back and married Greg Rodden, another West Charlotte Lion. They have two daughters, a junior at UNC Chapel Hill and a senior at Myers Park High School.

Shannon has been with Wells Fargo for 27 years, starting with legacy company Wachovia. Her professional accolades include being named Lender of the Year by the Homebuilders Association of Greater Charlotte in 2016 and 2021, the prestigious President's Club at Wells Fargo for five years, and the Wells Fargo Leader's Club for many years previously. In 2021, she ranked number five in the company nationwide, helping 552 families with home financing.



Travis Pearsall, Branch Manager; Sharon Ford, standing – Private Mortgage Banker; Shannon Rodden – sitting on chair – Private Mortgage Banker; Lexie Puskar – in left Chair Sr Mortgage Sales Coordinator; Mary Senkow – sitting in right chair -Mortgage Sales Coordinator; Rachel Foster – standing on right – Mortgage Sales Coordinator.

Her customer loyalty scores are some of the highest in the company. "What matters most to me is customer loyalty and consistently delivering an excellent experience," she says.

#### Making a difference

As part of her efforts to give back to the community, Shannon is passionate about fighting the issue of homelessness in the Charlotte community. She's a founding board member of the Homeowners Impact Fund, a charity built on the idea of collective giving in the vibrant real estate community and donating to the charities doing the most effective job of fighting the homeless crisis in the Charlotte community.

#### Simplifying the mortgage experience

The secret to her success is simple. "Always do the right things — and the right things will happen," she says. "We focus on our clients, spend as much time as needed with them and make sure we are always available. We consider ourselves professional anxiety reducers. We try to make the process simple — and

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# 66 Always do the right things – and the right things will happen. ??

Wells Fargo has great products to provide our clients as well. The primary focus of working with mortgage customers is really to reduce the stress so they can focus on the excitement of building or buying and moving into their new home. I don't think people realize how difficult and complex the mortgage process is."

"My clients truly feel like family," she says. "You get to know someone so well when you help them with a mortgage. And it's those relationships I really value."

#### The Wells Fargo difference

Shannon says, "The Wells Fargo difference is the technology we have that makes the process simpler for clients, the products we offer specifically for builders, and the fact that we know our customers. Another big difference is we do not sell the servicing on our loans. I'm not only going to be here during the loan process but also after you close. I can still help you with your mortgage needs, any questions you may have, whether you want to pay it down quickly or have a question about banking" While her primary focus is on the Charlotte community, Shannon can assist clients with home loans in all 50 states.

#### Spare time?

For fun, Shannon loves spending time at Ocean Isle Beach, where she spends most weekends with her family. "Taking walks, doing crossword puzzles, and relaxing at the beach with family and friends are my favorite things to do when I'm not busy working, volunteering or being a mom," she says.

Shannon Rodden Private Mortgage Banker President's Club NMLSR ID 448778

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For more information, please visit homeloans.wellsfargo.com/ Shannon-Rodden.



#### What customers are saying about Shannon

Shannon Rodden is absolutely a superstar. I would recommend her to everyone. I am incredibly impressed by their thoroughness, attention to every detail, availability and going above and beyond in every single aspect of the job. — Vedra

Shannon Rodden was outstanding. I could not have had a more perfect experience working with her to obtain a home mortgage. Thank you for having such an amazing employee to walk me through this process as a first-time, solo homebuyer. — Monique

Shannon Rodden was an exceptional advisor and strategic partner. This is our fourth financing together, and she is an exceptional professional. — Kevin

This is my fifth or sixth time using Shannon Rodden for my mortgage or refinance needs because her customer service level, knowledge of the mortgage business and loyalty to her customers is above and beyond the average service I have received. — Maggie

A big shoutout to Shannon Rodden and her team! She was extremely open, helpful, and thorough during the loan process. She was a pleasure to work with, explained everything in a way that was easy to understand, and we closed on time without issue. — Tucker



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# Make an Impact

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For more information visit our website or email info@homeownersimpactfund.org

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Written by **Heather Pluard.**Photos by **Kelly Klemmensen Photography** 

Helping Clients Create The Lives They Want Through Real Estate

# CHRISTINA CHUBACHUK

### of Akin Realty LLC

It's not easy to build a recession-proof business. However, Akin Realty LLC won't let a shifting market stand in the way of success. Since launching the brokerage in 2019, owner/broker Christina Chubachuk has built a team of 11 top-notch agents intent on helping clients create the lives they want through real estate. With solid fundamentals, incredible diversity, and a zeal for excellence, Akin Realty LLC plans to double its business next year, regardless of a potential market downturn.

"We are not afraid of a recession," Christina says. "People are still buying and selling homes, and our reputation precedes us. We are known for working harder and getting it done, and that's helped us build a 100% referral-based business. We've never paid for any leads because clients know our team is passionate about helping them. We love seeing clients build generational wealth."

With an unstoppable mindset, Christina found tremendous success at a young age. After attending UNCC Business School for a year, she left college to become a REALTOR® when she was 18. "I realized I could learn



more from YouTube than school," she says. "And experience is the greatest teacher of all. So I'm thankful my dad planted the seed in my mind about becoming a real estate agent. He is a wise man. Instead of asking me what I wanted to be when I grew up, he used to ask me what lifestyle I wanted to have. My dad showed me the sky's the limit, and I realized a career in real estate would allow me to create any lifestyle I wanted."

After obtaining her license in 2017, Christina started her career at Keller Williams, where she learned the fundamentals of real estate. "I didn't have a lot of family or friends that wanted to invest in real estate when I started, so I had to get good at asking questions, solving problems, teaching myself and building my network," she explains. "My best advice for agents is to help one another, especially if you want to grow in this industry. Quality relationships with each other benefit our clients because they have smoother transactions, and we can achieve the goal of helping them buy low and sell high."

• • •



In 2018, Century 21 recruited Christina to be the head of their commercial and land department. When the broker sold the franchise a year later, Christina decided to launch Akin Realty LLC. "I knew I could make it on my own, and that was always the plan," she says. "Without a goal, you don't know where you are going, and I had to make real estate work out for me because there was no backup plan. I love setting goals that intimidate me, and I know I can achieve them with accountability. For example, I would like to sell \$1 billion worth of real estate and be nominated by Forbes for the 30 Under 30 award. Why not? I've already been nominated for 30 Under 30 in Charlotte. I started with nothing, but I am where I am today because I wasn't afraid to dream big, work hard, and ask questions. Anyone can do this. My 'why' is showing people if I can do it, you can, too."

Christina sold close to \$15 million last year, but she takes more pride in her ability to impact and inspire her team to fulfill their potential. "We have a very diverse group," she says. "We have agents who were born in Russia, Ukraine, Turkey, Jamaica and Haiti. In addition, almost all of my agents speak at least two languages. We love meeting new people, building friendships, and helping others have the freedom to create their own dreams and fulfill them through real estate."

They also enjoy giving back to the community. "I volunteer as a board member for the Slavic business Association," Christina says. "It's an organization that provides resources to Slavic leaders in the Charlotte community to enable them to obtain success through ongoing development opportunities and relationship building with educational workshops and conferences connecting the Slavic People in Charlotte."

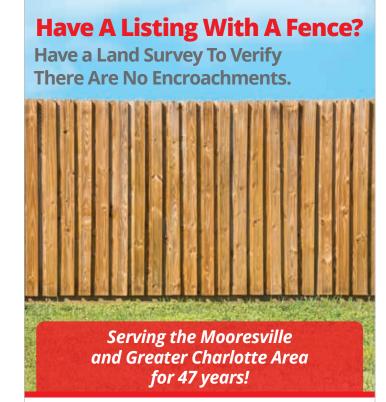
Successful by any measure, Christina says real wealth is being able to create a lifestyle you want, focus on the people



who matter most, and not have to be chasing a dollar constantly. "I have found a way to go from living part time, working full time to living full time and working part time," she says. "Having financial freedom and being debt-free is important, but it's not just about money. Relationships are the foundation of meaningful success, both professional and personal. I love how real estate allows us to control our schedules, and there's no one I enjoy spending time with more than my husband. He encourages me, always wants what's best for me, and pushes me to fulfill my potential. He is not intimidated by my success. Instead, he matches it and strives to help us both become the people we are capable of being. I'm blessed with a bullet-proof marriage and a

recession-proof business!"





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An Entrepreneur at Heart with a Client-Centric Mindset

# MATTHEW RYAN JOHNSON

of Matthew Johnson Properties LLC, Brokered by eXp Realty



As an ultramarathon runner and three-time IRONMAN, Matthew Johnson never quits. So when he was laid off due to COVID-19 from a 20-year career in the tech industry, he didn't let it get him down. Instead, he kept investing in real estate and decided to become a full-time REALTOR®. After joining eXp Realty in September 2020, Matthew ended his first 12 months in real estate with over \$11.5 million in sales. In addition, he was named the Vane Mingle Rookie of the Year by Canopy REALTOR® Association, which spans 26 counties.

"I have always known I am an entrepreneur at heart," Matthew says. "My favorite part of the IT staffing world was the relationships with my clients and consultants, and I figured that in real estate, everyone could be a client. So although I was scared and anxious, I decided to go all in and 'burn the

bridges behind me,' as the saying goes. After that, there was no turning back."

Born and raised in Union County, Matthew graduated from Appalachian State University with a double major in business and computer information systems and marketing. After being laid off four times from Corporate America, he understood there is no such thing as 100%

employment security. So even though he was terrified of making a career change, he joined eXp Realty and says it was one of the best decisions he ever made.

"The level of collaboration here at eXp is nothing short of phenomenal. It feels like a family, and there is a profusion of extremely bright, successful and genuinely good-hearted people. When I started, I hardly knew being on a team was an option •••





and was head down, busy building and doing the business. I was a sponge, absorbing every bit of knowledge I could, and my approach was just like in my prior career, to be a connector of people and grow organically. It worked! Walking on stage at the Canopy Centennial Celebration to receive an award based on production volume and active involvement in our local community was an over-the-moon honor. I teared up on the spot and called my parents in tears (the happy kind) on the way home."

Matthew credits his parents for laying the foundation for his success. "My parents taught me to apply myself, treat people well and give 100% to every task, whether large or small. They also instilled in me that I could do anything I put my mind to, and as a result, I have always believed in myself. Being raised that way is a blessing I do not take for granted. You can be the smartest person on Earth, but if you do not work hard, it doesn't matter."

A client-centric mindset has also helped Matthew make a name for himself quickly. "When I started my real estate business, I said I would build it 'one brick at a time.' Those bricks are each valued client who places their trust in me. Their goals, families, and finances are what matter. My role is to blaze a trail, navigate and advise, and help them write their life stories successfully. Everything in life and business comes down to relationships. God has blessed me with an abundance of them, and I aim to make them count."

Clients rave about how Matthew goes above and beyond for them. "In January of this year, I tent camped for five days in 22-degree weather to help two of my clients get homes,"



he says. "That hot shower after five days in the cold was heavenly! I have also climbed into crawlspaces and mowed my clients' yards without being asked. 'Whatever it takes' is my mindset. In addition, I think having purchased my first rental property at age 26 helps me relate with and serve my investor clients. In my first year, exactly 50% of my closed transactions were with investors. Real estate is a solid hedge for anyone worried about the current inflationary environment."

Not one to ever slow down, Matthew recently became the majority owner of Everlong Residential, a company specializing in turn-key property management for short-term rentals. He also remains an avid real estate investor himself and is an eXp Certified Mentor. "My dreams include helping others build generational wealth while building my own as a natural by-product," Matthew says. "At eXp, I welcome other agents who want to build, take their business to the next level, and have fun working together."

Grit and a no-quit attitude have also served Matthew well in his personal life. "Late last year, I ran a 65-mile trail race, and at mile 40, the tendons in both lower legs were shot," he says. "It felt like a hammer hitting my shins with every step. I ran the last 25 miles through that pain and ended up winning the race by around two hours. Mental toughness is one of my strengths, and training for and especially racing endurance sports events is my zen. I am far from perfect and make mistakes, but I am "comfort-

able being uncomfortable" and tend to rebound quickly. Clients know that if I do make a mistake or I'm wrong, I will be the first to admit it. To me, integrity means running towards those hard conversations."









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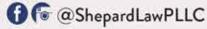
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Information Pulled From MLS Listings From Sept. 12, 2022

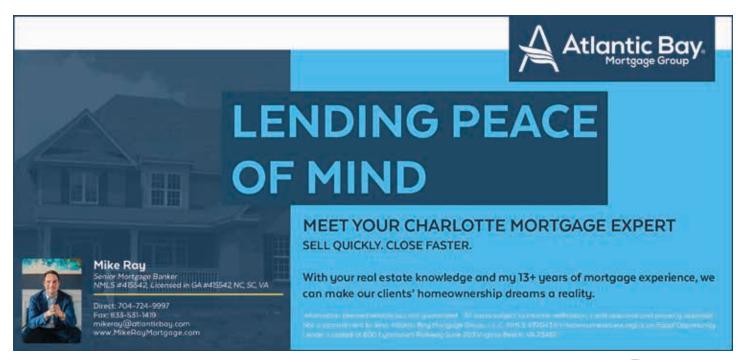
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Rank Agent Name Office Count Volume Average Market Share Rank Agent Name Office Count Volume Average Market Share

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