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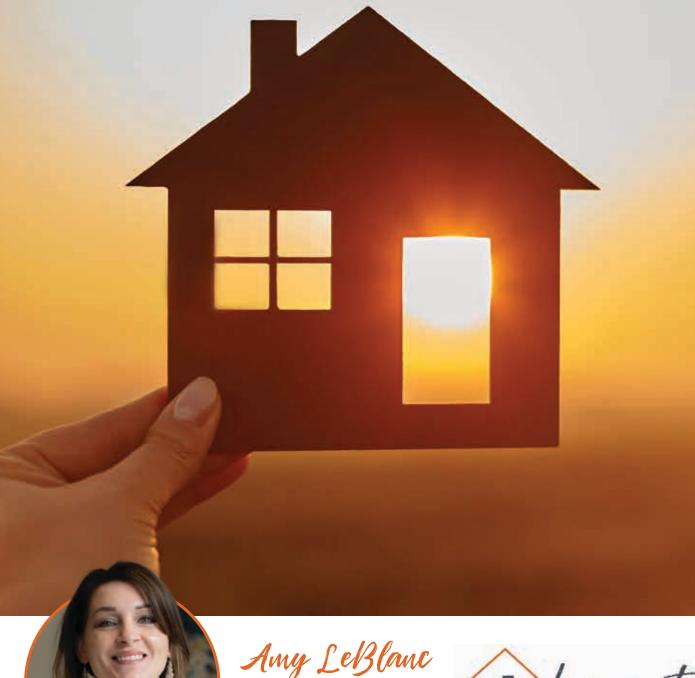
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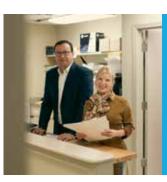
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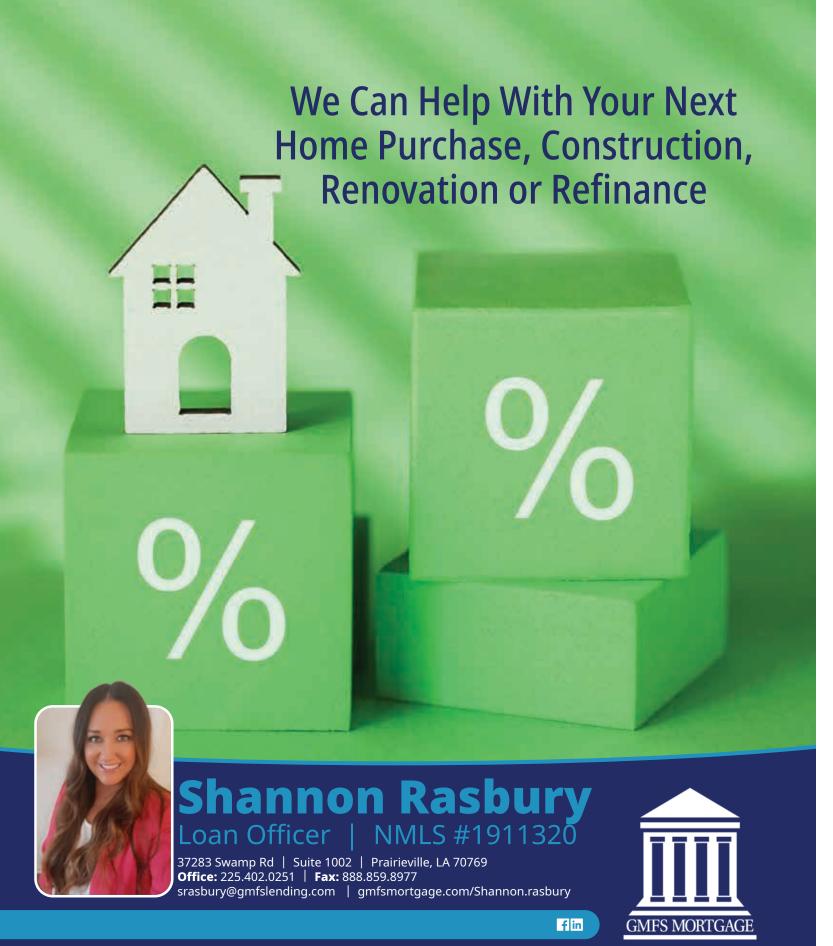


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By Gina Miller

Gotta Start Somewhere



I've never understood the profound impact the four years of high school can have on your life, but it's real. It's so real that we spend a lifetime either trying to shake the labels we were given, or live up to them. Either way, tell me another 48 month run that has influenced you more than the halls of a high school? I'll wait. ...

I was friends with everyone, so sweet and should "stay that way," according to my yearbook. I was also

struggling in algebra, skipping history class and knew where the principal's office was located. *Not your daughter's role model.* ...

Everyday consisted of me going to school, then going to work at a dry cleaners. I drove my brother's hand-me-down Camaro in hand-me-down clothes. I was a Baptist preacher's daughter *living* on a prayer. ... If you're not humming Bon Jovi right now, we can't be friends. ...

How about your school days?

What were you known for?

Who did you hang out with?

Is it OK that I'm ending these sentences in prepositions?

If I've learned anything since my days of bad perms and bad decisions, it's that living in your authentic self is best.

I love sitting down with you and hearing the stories that have brought you to your today. So much of who you were is laced into who you are today. It's not a bad thing. It's beautiful. It's all a journey of learning and reshaping and shifting.

It's more about seasons than labels. Who you were is not who you will be, so let it go.

You have permission to change. I give it to you.

I asked 300 REALTORS® and 50 preferred partners to send in photos for our School Days feature. I received 13. I've got to work on my ability to get what I need from you people! But to the 13 that sent in photos, THANK YOU. I love them! It made my heart melt to see your little young faces! Some of you are OBVIOUS. Some, not so much!

Have fun figuring out who is who! Screen shot your answers and send them to me. I'll send a prize to the first person to get all 13 correct. I'm so sweet, remember.

Gind



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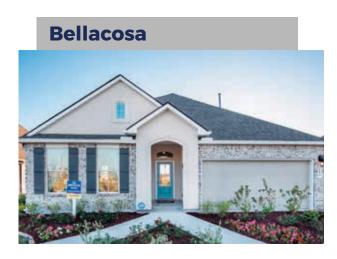


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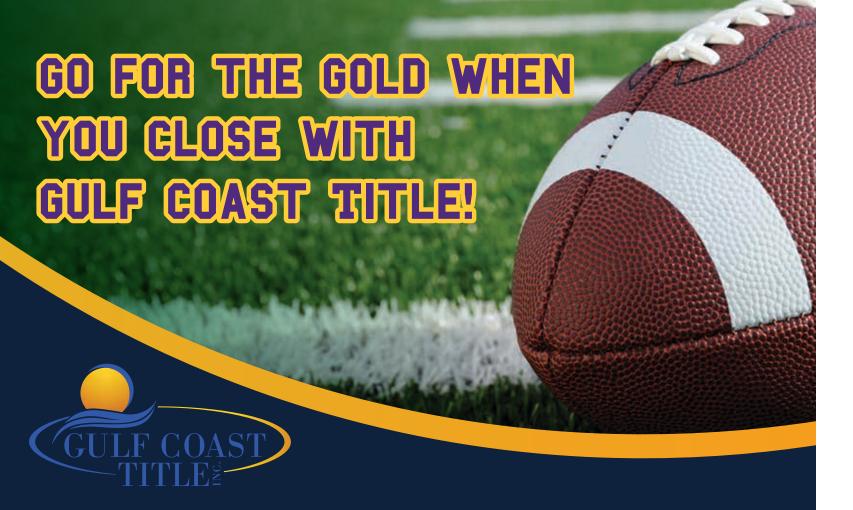
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A CLEAN CONSCIENCE

Every June near Father's Day, I spend three gloriously silent days at Manresa House of Retreats in Convent, LA. I enjoy it so much because the experience acts as a mental and spiritual check-up right in the middle of the year — a halftime of sorts. Between running a real estate business, managing renovations, family obligations and homeschooling, I especially looked forward to this retreat for the opportunity to clear my head and re-prioritize anything that may have gotten out of alignment.

Each day, the retreat master gave several dissertations, and one line grabbed my attention. He was a dentist by trade and in his remarks, he said that how people view us in life and business can be focused down to three things — our knowledge, our skill and our care. His point was that if nothing else, we must ensure that these three things always align with our values, showing kindness to anyone who encounters us and by extension good service to customers. It was not the obviousness of the statement that started my gears turning, but rather the question, "What if our values do not align with our clients' values by whom we've been hired?"

I reflected on a moment in my career where I found myself fiduciarily obligated to do things I did not agree with even though they were perfectly within the confines of a particular contract. In this case, my knowledge and skill put me in an unenviable position to help my client void a contract for what I believed were ethically and morally insincere reasons. It was the first time that representing my clients and their wishes led to direct and, in my belief, undue harm caused to the other side. I had to be the messenger, and I didn't like it.

After some time passed from that experience, I realized that this was not going to be the last time this would happen. What gave me solace from that point forward was knowing that in any business endeavor, I must do it with a strong faith in that my conscience is clean — that I have done the right thing according to my values, even if they are not shared or reciprocated by those whom I represent. Pleasing everyone may be unrealistic, and unfair accusations or emotionally charged judgments will challenge how we may want to react. Having a clean

conscience in the middle of disagreeable situations allows us to be consummate professionals in the face of a value struggle. We can't have one without the other.

By examining my conscience at least once a year at Manresa, it opens possibilities to develop even more empathetic and spiritual knowledge and skill to deal with similar uncomfortable situations with more care. By being acutely aware of our own values, we may find that our strength of character will long outlive the statistics of our accomplishments and lead much more directly to inner peace in all that we do.

 $\label{lem:conversation} \mbox{Email David to keep the conversation going: } \mbox{david@davidmadaffari.com}.$



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WHAT ARE YOUR HOBBIES?

Favorite hobbies are spending time with family, working out, and helping anyone I can buy a home!

WHAT IS YOUR FAVORITE LOCAL RESTAURANT?

It's so hard to pick just one, but I'd say Phil's Oyster Bar or BRQ.

WHAT'S YOUR FAVORITE PART ABOUT BEING A MORTGAGE

Definitely being part of one of the largest purchases someone will ever make.

TELL ME ABOUT YOUR KIDS/MARRIAGE/FAMILY.

I've been married to my wife Erica now for 17 years. We have one daughter, Emily, who is 8 years old. And from the big town of Walker!

WHAT MAKES YOU UNIQUE?

I think many loan officers are just transactional and move from one deal to the next. I try to be more of a relational loan officer that has your best interest at heart. I hope to make each person I work with feel cared about and more of a friend than a client.

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NOT EASY

Yvette grew up in South Baton Rouge raised by her late, very strict grandmother. "She wouldn't let me get away with things others in the family could," Yvette stated. "I'm glad now because it has structured my life." Having thought about getting into real estate, Yvette was busy for some time with a job as a district administrator for a chemical company and being a wife and mother to three children. With her children grown, and after her husband passed away, Yvette got her real estate license. Thinking of the fees she paid to obtain it, she decided to take three weeks off to see what it was like to sell a house. During those three weeks, Yvette wrote six purchase agreements. When her first commission check arrived, Yvette knew she would be committed to being a REALTOR.

Yvette works five to six days a week and her days begin before sunrise. "I would tell anyone that I'm training on my team, if you wake up at eight in the morning and think that you're going to have a successful day, then you're already behind the curve ball. That's when your phone begins to ring, and that's when the day goes however your day's going to go."

Yvette's day begins by deciding what her day will be like. She writes affirmations and desires and practices gratitude for "people who will be put in my path," be they "new buyers, new sellers, or folks who have questions about real estate." The day begins with a sense of excited anticipation that Yvette will be able to serve others. "I love to help people," she said, "even if it's my competition."

Yvette works with Latter & Blum agency with 3700 other REALTORs® in her region. She has been two years a Platinum Producer in that agency with a lifetime volume of about \$20,000,000.

ning custom builder Rabalais Homes as well as the Village of Conway. Yvette has been nominated by the Greater Baton Rouge Association of REALTORs for the Rising Star Award and has been in the top 100Latter & Blum producers in her region. This region encompasses Louisiana, Mississippi, and a small portion of the State of Texas.

She is the exclusive listing agent for the award-win-

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Regarding challenges, she has had to overcome being a REALTOR®, Yvette stated that the initial challenges were "getting her name out there" and learning "how to juggle it all." For this her background as a district administrator was very helpful: "I was organized then, and I am organized now, and I think that is very helpful in real estate." She has overcome those challenges with aplomb, and the first person to whom Yvette sold a house has since become a REALTOR® herself.

and most all love for other people."

advises anyone considering the field to be mindful that it requires "hard work, determination, commitment, perseverance,

When asked what she is passionate about, Yvette stated, God, family, and her business. All three of Yvette's children played travel sports growing up, and her oldest son Jeremy, age 37, played single A baseball for a time. Yvette's daughter, Bria, age 25, coaches softball at the college level in Missouri. Her middle child, daughter Brittney, age 29, is married to Yvette's son-in-law Jourdan, and their son, Landon, age 2, who she says is "the absolute apple of my eye."















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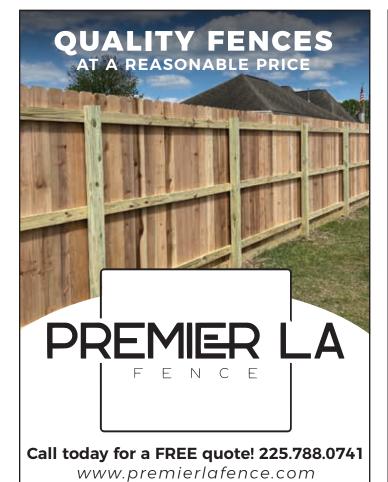
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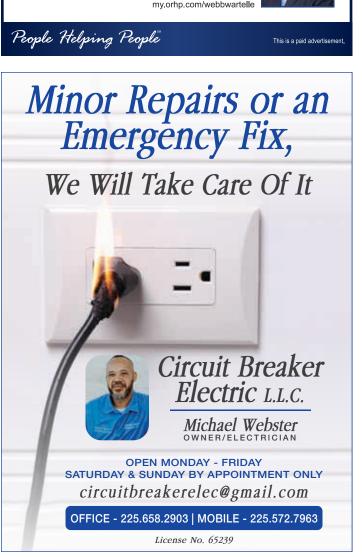


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Commerce Title is headed by Niki Beeson and Calvert Stone. Both are licensed attorneys and have each dedicatedly served the company for over 20 years. "We are title closing attorneys, but we also run the business side of things," Calvert explained. Commerce Title has over 50 employees that the pair oversees, along with assisting on transactions, conducting closings and more.

TEST OF TIME

Both Niki and Calvert have spent nearly their entire career at Commerce; Calvert started as a runner in college and ultimately accepted a job at the company shortly after graduating. Niki worked at a small business litigation firm for a handful of years after law school before joining the Commerce team.

Niki and Calvert aren't the only ones who have served decades-long tenures at Commerce Title. "We have several other team members who have been with us a long time and have built similarly strong relationships within our real estate community as well," Niki shared.

"Justin Savoie, our production manager who oversees all of our closings, just had his 20th anniversary with us. Our abstractor, Carol Davis, has been with us for nearly 30 years, and Julie Racca, one of our pre-closers, has also been with us over 20 years," she continued. "Julie has a large book of business with individuals who only want to work with her."

BUILDING CONNECTIONS

Commerce Title is a business built on relationships. "Our entire business and culture are based on personal relationships. It's only natural that that relationship extends to the business relationship," Niki stated. "We're interested in these people as humans, their interests and their hobbies, what makes them tick because that helps us figure out how to best serve them and their clients."

One of the ways Commerce Title maintains such relationships is unmatched accessibility. Team members are always reachable and ready to help. "We are extremely accessible, whether it be through phone or email," Calvert said. "Regardless of the time, we take each phone call and answer them to the best that we can to help with the transaction."

Another way Commerce invests in its agent relaon a variety of topics specific to agents' roles in the title process. "We know they are not lawyers, but we provide them with just enough education to know when they need to ask questions or get more

tionships is through providing continuing education

information before moving on in a transaction," Niki explained.

"It makes the agents look really educated in the eyes of their clients and makes the transaction smoother as a whole," she continued. "We have to be approved and licensed by the real estate commission to do it, which is a pretty involved process," Calvert added. "It is something extra that we do to give back to our agent partners."

ABOVE THE REST

Commerce Title's size of staff, including its own team of in-house abstractors, allows for a greater and faster level of service. "Our abstractors really help us stand out because the majority of our competitors have to outsource that work. It really cuts down the turnaround time on title work," Calvert noted. "We can answer questions or have access to data much quicker since we don't have to pay a third party to get it."

"We also have 10 title attorneys on staff who conduct all of our closings, whereas many of our competitors just use notaries," Niki mentioned. "This also means we are more than adequately staffed. At a smaller company, when someone goes on vacation, there is little or no backup. We continue to operate at a high level even in busy travel times, like summer."





OUR ENTIRE BUSINESS AND CULTURE ARE BASED ON PERSONAL RELATIONSHIPS.

GIVING BACK

The team at Commerce is passionate about giving back to the community. Calvert is on the board of directors for the local branch of Habitat for Humanity. "We recently started handling the closings for the organization as well, and it's so rewarding to be a part of that and see all of the people who are involved to make it happen," he shared.

"We do the closings for St. Jude Dream Home Giveaway, too," Niki added. "That's also very rewarding to see a lucky buyer win the home and all of the proceeds go to St. Jude, which is such an excellent organization. We are very blessed to be a part of both of those."

"Service and professionalism are the two main mantras we adhere to," Niki expressed. "We always want to provide the best service — taking every call, responding to emails, providing really professional and experienced advice. We hope that in providing that value, people will feel confident closing with us and know that they are in good hands."







WHEN MATT NOEL GRADUATED FROM COLLEGE AND BEGAN EXPLORING CAREER OPTIONS, HE FOUND HIMSELF AT A CROSSROADS. TWO OF HIS UNCLES, BOTH MORTGAGE BROKERS, ENCOURAGED HIM TO CONSIDER APPRAISING, BUT HE ALSO HAD AN INTEREST IN REAL ESTATE, SO HE TOOK BOTH COURSES. ULTIMATELY, MATT CHOSE THE REAL ESTATE PATH, A DECISION THAT PROVED TO BE A WISE MOVE AND ONE THAT HAS SINCE LED TO A THRIVING, MULTI-DIMENSIONAL CAREER.

Matt grew up on a sugarcane farm in Donaldsonville, LA, about 30 miles downriver from Baton Rouge. "It's pretty much small town USA," Matt said. He attended LSU, where he studied business administration, and has been a Baton Rouge resident ever since. He met his wife, Amanda, at LSU and together, they have three sons, Ethan (15), Hayes (12) and Lucas (10).

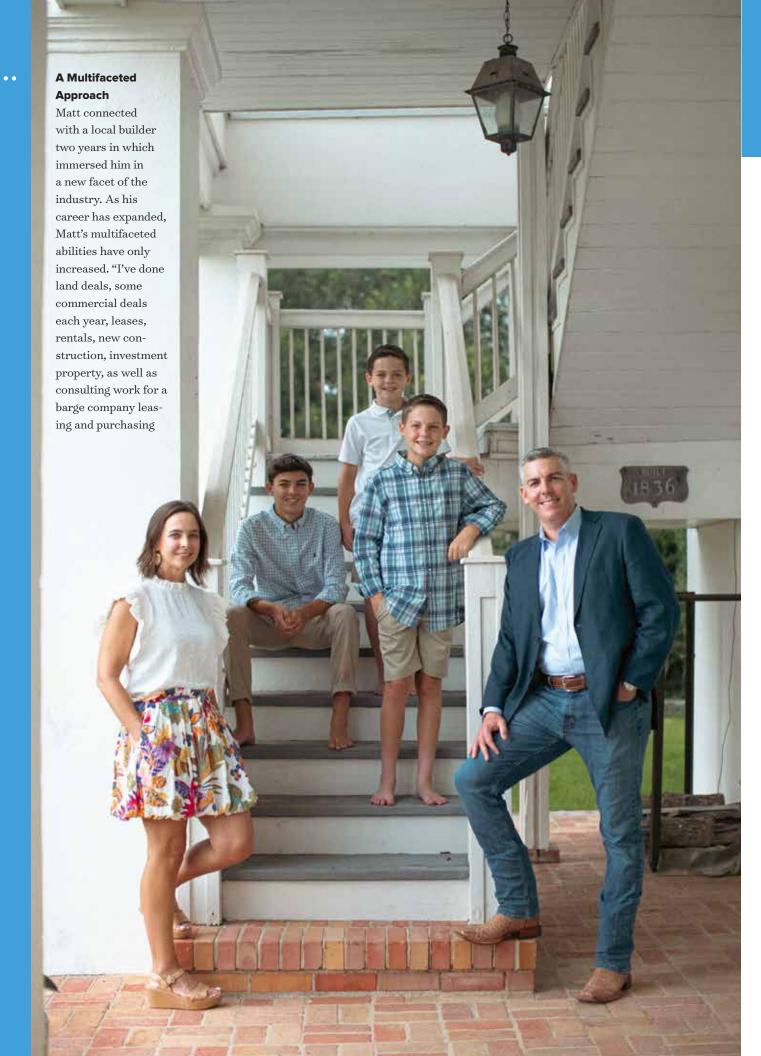
Confidence Through Consistency

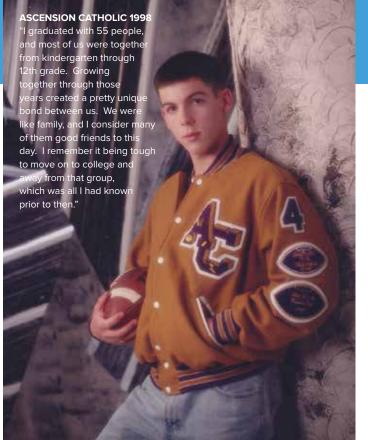
Matt became a full-time agent in 2002. "It was hard at first," Matt recalled. "I had never bought a house and knew little about the process. I didn't even know what I didn't know!" Another challenge Matt faced as a new agent was his age. "I was 22 at the time, but I probably looked like I was 15," he joked. "I had no confidence. I was so intimidated to approach any conversation where I thought I might stumble. Now I have the confidence to say I either know the answer or know where I can find the answer."

Initially, Matt made up for his lack of experience by showing up consistently and surrounding himself with the right people. "I treated it like a normal job. I was in the office daily, sometimes with nothing to do," he recalled. "But I was always immersed in the office, engaging with agents who were producing, and soon there were scraps falling into my lap. My first deal was a \$5,000 house; it was a deal from a veteran agent that they didn't want to fool with. The experience proved to be far more valuable than the money I earned."

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property along the Mississippi River," he shared.

"The more deals I did, the easier it became to walk into a situation or meeting and not be worried I was going to get stumped. It has made me a very well-rounded agent and enhanced my credibility."

Over the years, Matt became heavily involved in investment properties on both the agent side and as a consumer. "It sets me apart as an agent when dealing with an investor client while also being an investor myself," he shared. "The average person sits at the closing table only a handful of times in their lifetime. I've sat in both the buyer and seller seat at the closing table exponentially more than that, so, from an experience standpoint, I am able to relate a lot more to what my clients are going through."

Investing in the Future

First-hand experience helps Matt provide value to his clients. "I have a portfolio of rental properties, and I have a spiel that I share on how I gauge an investment property and if it's worth pursuing," he said. "I can tell a consumer that I've helped many people get into the rental property game but have

also been doing it myself many years, and that gives me a whole new level of expertise."

Matt's best investing advice is to stay neutral. "Before I dive into negotiations, I get married to a number," he shared wisely. "There's no emotion. It's all math. It's important to keep the mindset that it's strictly business and numbers." He also discussed the importance of investing as a financial asset. "It's lucrative, and it snowballs over time. It will be part of my retirement and something I can pass along to my kids."

Family and Fun

Matt is an avid reader who enjoys a wide variety of genres, and you'll typically find him listening to an audio-

book when he is driving or working out. He and Amanda also spend a lot of time supporting their sons' various sports and hobbies. "Sometimes, the end of the day is like a chess match trying to figure out who is picking who up," he laughed.

He also makes time for community involvement. "Our company works with Pat's Coats for Kids, so with each deal I complete, I donate money for a coat," he said. "I also sit on the advisory committee and athletic association at St. George School. I am on the board of directors for Louisiana USA Federal Credit Union and the advisory committee for Landmark Bank."

Showing Up

Ultimately, Matt attributes much of his lasting success to consistency — a habit he built early in his career that continues to pay off. "I tell new agents how important it is to show up. Still to this day, I go to the office daily," he stated. "It's so important to have that routine. When I go to the office, it's like an athlete putting on a uniform; it's time to work and get focused. This practice has helped me get to where I am today."

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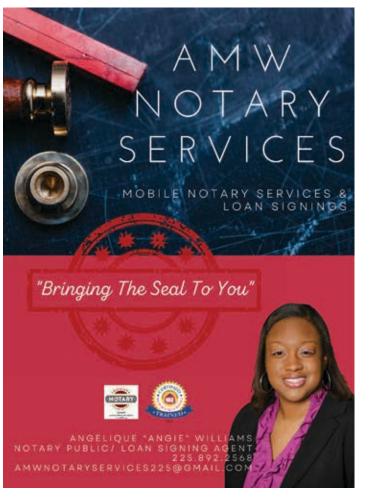


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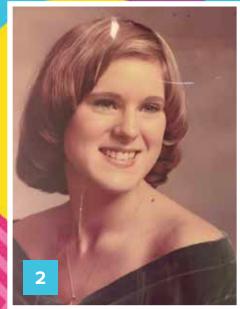


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SCHOOL DAYS







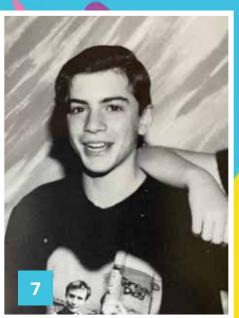


GUESS WHO?

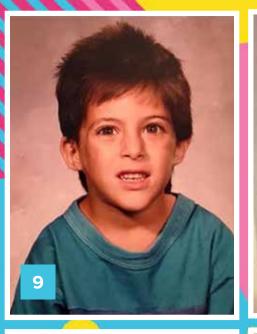
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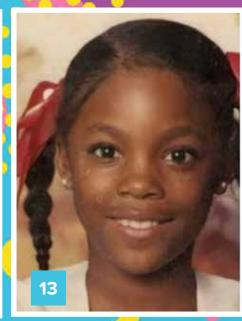














Foundation

Like many pre-teens, Ronnie had mowed lawns when he was younger. He was very passionate about serving others through entrepreneurship, so after graduating from high school he enrolled as a business major at Southeastern Louisiana University. He had a deep desire to be something more than an employee. This drive inspired him to create his own business, Southern Fence of Louisiana, LLC at the age of 19.

"I knew that my determination would be my success. The first few years were difficult, but I never doubted that I would make this business work. I welcomed and enjoyed the challenge of figuring out the advertising side of things, and within two years we were full speed ahead! I am proud of the work that my Southern Fence team and I did in our community for 15 years."

When Ronnie's family dynamics changed, he contacted a REALTOR® with whom he had a good working relationship. Ronnie had no idea that his connection with Darren James would have a ripple effect in his life. Darren not only sold Ronnie's house, but he sold Ronnie's dad's house. Less than a decade later, Darren would become Ronnie's mentor, as well.

Ronnie finished his last fence and accepted a position with regular hours and affordable insurance options. He started working





at CB&I, now known as The Shaw Group. Although he began at an entry-level safety position, he became a supervisor his first year there, and was promoted to manager in his second year.

In February 2020, Covid began to dominate most people's conversations and affect job security. As Ronnie watched the facility lay off over 300 employees, he began to pray for God to take care of his family as he knew it was possible that he could become unemployed.

Geauxing Home

Watching his wife Amanda's success as a new REALTOR® inspired Ronnie. He loved hearing her excitement about her interaction with clients. In March, Ronnie began his journey through real estate school. Because of Covid, licensure testing was postponed, and the earliest exam date he could secure was July 17, 2020.

On July 15, 2020, Ronnie received a call from the HR department, informing him of his layoff. God had prepared his mind and heart, and Ronnie was confident that God was providing the answer. Two days later, Ronnie became a REALTOR®.



After passing the real estate exam, he reached out to his old colleague, Darren James. Darren was receptive and excited to mentor Ronnie. This began the journey that would become God's calling for Ronnie's life. He learned as much as he could so he could educate, advise, and inform clients about the process, the law, and the contract so they would feel comfortable in making decisions and have realistic expectations.

One day Ronnie went to show a house for Amanda. The clients shared their dreams and their fears, and after listening for a time, Ronnie spontaneously offered to pray with them. They were visibly relieved, and accepted his offer with gratitude. Ronnie was able to pray with his next few clients as well, and he realized that this was not a job that would provide for his family, this was a way to impact many families. This was his calling.

"Do what you love to do and what God leads you to do," Ronnie smiled. "That will create a happiness that no amount of money, or anything else of this world, could ever give you."

Forward-Thinking

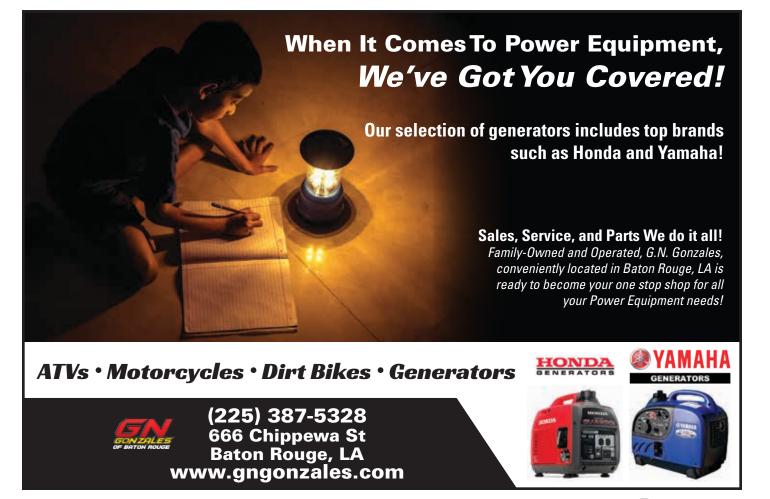
"I have an advantage," reflected Ronnie, "because I have been the employer and the employee. I know how hard it is to create and keep a team. I brought insight and was a great contributor for my previous employer, and was willing to be wherever God wanted me. I am glad He called me into real estate! Now I can bring my insights and contributions to my clients and fellow agents."

For Ronnie, real estate isn't about houses. It is about helping people enjoy life with their family, and being there to educate, advise, and encourage. It is about helping them in whatever way they need to be helped, and connecting with them throughout the process so they never feel alone. Ronnie knows that this is how God wants him to impact families in the community, and is glad that he can love what he is doing while he provides for his own family.

He is intentional about investing in his wife and children and enjoying life with them. Because of the flexible schedule that he and Amanda have, their family has been able to create wonderful memories together simply by enjoying daily activities, like riding the golf cart and feeding the fish in the pond. They also love fun, spontaneous things like bowling or going to the movies. This summer they created special memories by taking a river trip with the extended family.

"I work hard to ensure my clients know I am here, and I am always available," Ronnie noted. "I want them to feel comfortable with the process and understand their options. I am here to help them dream big and build their faith. There were times in my life where I was praying and didn't realize that God was already answering my prayer. And now He is using me to help other people find their answers to prayer."

















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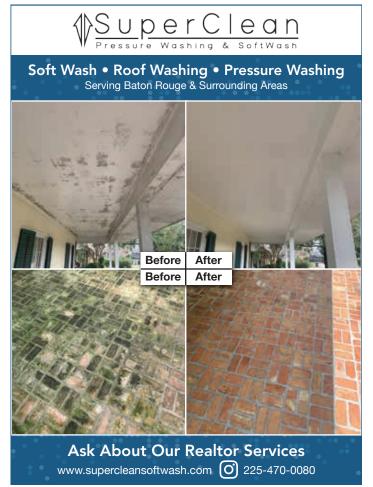
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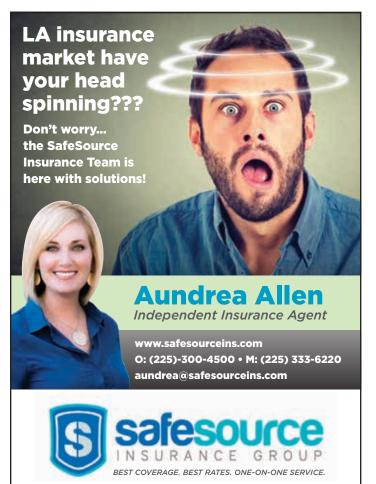
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WHERE ARE THEY





STEPHEN COUVILLION

NAME: Stephen Couvillion

BROKERAGE: Keller Williams Realty First Choice
The Couv Group

YEARS IN REAL ESTATE: Five and a half MONTH FEATURED IN BRRP: November 2020

DO YOU REMEMBER HOW IT FELT TO BE CHOSEN AS THE RISING STAR FOR *BATON ROUGE REAL PRODUCERS?*TELL US ABOUT IT!

Getting chosen as the Rising Star was a huge moment in my career. It was really the start of my name getting out more in the real estate community. Up to that point, I was growing and building a decent business, but it was very much under the radar. Getting recognized in the magazine was truly a goal of mine as soon as Gina brought *Real Producers* to Baton Rouge and I saw the first issue

WHAT IS THE BIGGEST CHANGE(S) FOR YOU SINCE THAT FEATURE ARTICLE?

The biggest change I've had since I was the Rising Star has been starting my own team, The Couv Group. When I was the Rising Star, it was just me; now, it's a whole team of us. The goals I had back then can't even be compared to what we are working towards today.

HAVE THERE BEEN ANY CHALLENGES YOU'VE HAD TO OVERCOME? AND HOW DID YOU OVERCOME THEM?

The biggest challenge has been learning how to lead a team of people, not just sell houses anymore. The skills needed to build a real estate group, be a good employer and lead/coach others are totally different from the skills needed to be a successful REALTOR®. It's been a huge learning curve, but I've found more fulfillment from leading the team than I ever could've just being a solo agent. I'm still working through these things; I don't think I'll ever

"arrive" at a place where I don't have to keep working on improving leadership skills and our culture. But I've made progress daily through the books I read, seeking advice from those who have done what I'm doing and lots of prayer.



BRAG ABOUT IT! TELL US ABOUT YOUR GROWTH OVER THE PAST TWO YEARS!

When I was the Rising Star, I sold 63 houses for \$12 million in volume that year. The next year I sold 71 houses for \$18 million in volume solo and also started The Couv Group halfway through the year. This year we currently have four agents (adding a couple more within the next month) and three administrative staff members. We're on track to close \$30-plus million in volume as a team by year's end.

HAVE YOU DISCOVERED ANY NEW BOOKS OR MOVIES OR MUSIC OR LOCAL HOT SPOTS WE NEED TO KNOW ABOUT?

I'm a book junkie, so I can rattle off a few.
For leadership: I Love it Here, The Dream Manager,
Who Not How, Multipliers.
Self-development: The Gap and the Gain, At Your Best.
Real estate: Shift. Especially in today's changing market,

WHERE DO YOU SEE YOURSELF IN FIVE YEARS?

this book is a must-read!

I see The Couv Group being one of the top teams in all of Louisiana in terms of sales volume and GCI. But more importantly, a thriving culture, family and an impact much bigger than just real estate. I plan to build a place where agents of ALL levels can come and find a win/win by joining us and continue to grow their business. I also plan to dive much further into the real estate investing space. I'd like to add an investing layer to the group so we won't just focus on traditional real estate.

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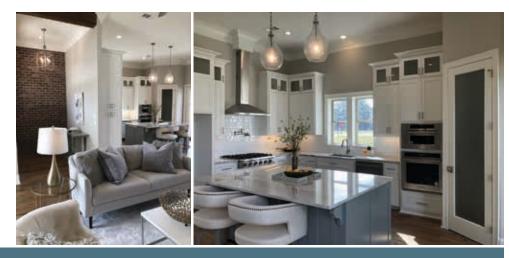
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