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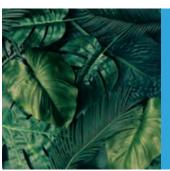
Borrowers must qualify at closing for all benefits.



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Top Producer: Shayla Riley



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AUGUST The Heart of Summer

Dear Columbia Real Producers.

Welcome to the August edition of our esteemed Columbia Real Producers Magazine! As the summer months continue to unfold, we are thrilled to present you with a captivating issue that shines a spotlight on the exceptional REALTOR'S® who make a significant impact in the industry. In this edition, we bring you inspiring stories, top producers' achievements, rising stars' ambitions, and preferred partner spotlights, all aimed at providing you with an insightful glimpse into the dynamic world of real estate.

On our cover, we proudly feature an extraordinary realtor who embodies excellence, dedication, and success. Their journey serves as an inspiration to both aspiring professionals and seasoned experts alike. Through their remarkable achievements, these exceptional realtor has not only made significant strides in their career but has also positively influenced the industry as a whole.

Additionally, we are excited to introduce you to our remarkable top producer who has consistently demonstrated exceptional skills, outstanding client service, and a commitment to exceeding expectations. Their expertise and unwavering drive have earned them a well-deserved place among the elite professionals in the real estate realm. Their story will undoubtedly inspire you to reach new heights in your endeavors.

In this edition, we also shine a spotlight on the rising stars of the real estate world. This talented individual is the one to watch, as they bring fresh perspectives, innovative ideas, and renewed energy to the industry. Their passion, coupled with their unwavering determination, promises a bright future for the real estate landscape.

Furthermore, we are delighted to showcase our preferred partners, whose invaluable contributions play an instrumental role in supporting real estate professionals in delivering

exceptional service to their clients. These trusted partners offer a range of services, from mortgage and legal assistance to staging and home improvement, ensuring a seamless experience for both buyers and sellers.

We hope that the August edition of our Columbia Real Producers Magazine serves as a source of inspiration, knowledge, and celebration for all our readers. Whether you are a seasoned real estate professional, an aspiring realtor, or simply someone with an interest in the industry, we are confident that the stories and features within these pages will captivate and enlighten you.

As always, we extend our gratitude to our dedicated readers and industry partners for their unwavering support. It is through your enthusiasm and commitment that we continue to bring you the finest content that celebrates the achievements and aspirations of the remarkable real estate professionals who shape our communities.

Wishing you a fantastic August filled with success, growth, and fruitful connections.

Warmest regards,



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SWEETEN

Introduction:

In the competitive world of real estate, it takes a unique blend of skills, dedication, and compassion to excel. Meet Kate Sweeten, a seasoned real estate agent with a strong track record of success. With a genuine love for her clients and an unwavering commitment to delivering exceptional service, Kate has established herself as a top producer in the industry. In this article, we will delve into Kate's inspiring journey, her approach to business, and the values that drive her success.

A Journey Shaped by Passion:

Kate's journey as a real estate agent began after gaining experience in other industries. Armed with marketing and entrepreneurship management degrees from The Honors College at the University of South Carolina, she pursued a career in non-profit fundraising and development. She later moved into business consulting which took her around the country with a focus on communications and training. It was after becoming a mother that Kate found her calling in residential real estate, which allowed her to give up travel and work locally.





Since then, she has never looked back, establishing herself as a respected independent agent.

A Career Defined by Excellence:

Over the years, Kate has built an impressive career in the real estate industry, continually raising the bar for herself. She began her journey with Coldwell Banker before joining ERA Wilder, and since 2014, she has been an integral part of RE/ MAX Purpose Driven. As an independent agent, Kate founded The Sweeten Group in 2017, which has grown steadily under her leadership. With a total career volume of \$180 million, Kate's expertise and dedication have earned her numerous accolades and recognition as one of the top agents in South Carolina. She was named to RE/ MAX's Torchbearer list, which is comprised of the Top 40 Under 40 in North America. She has been in the top 10 of RE/ MAX Agents in SC since 2016, as well as a member of REALTrends' Top Agents in America list for the same time period.

Mentorship and Personal Growth:

For Kate, mentorship has played a vital role in her success. Growing up in a family of entrepreneurs, she witnessed

firsthand the importance of education, skills, and customer service. Her father, a world-class business consultant, instilled in her the values of prioritizing people over profits and nurturing a strong organizational culture. Kate's passion for providing an outstanding client experience stems from these foundational

Overcoming Challenges with Resilience:

Life presents us with unexpected challenges, and Kate's journey has been no exception. In 2014, her husband's diagnosis of Congestive Heart Failure brought immense uncertainty and forced the family to face a life-altering situation. Undeterred by the circumstances, Kate channeled her energy into building a thriving business to provide for her family. Miraculously, her husband made a remarkable recovery after a few years, reinforcing Kate's resilience and unwavering commitment to her loved ones.

Passion for the Perfect Client Experience:

Kate's unwavering passion lies in creating the perfect client experience. By meticulously anticipating their needs, providing seamless service, and shouldering the stress of the process, she earns the trust of her clients. Whether clients are selling their largest asset or searching for their dream home, Kate's empathetic approach and attention to detail ensure a smooth and memorable journey.





The Reward of Personal Connections:

Working closely with clients on significant life milestones is a privilege that Kate cherishes. She recognizes that real estate transactions often coincide with emotional circumstances such as deaths, divorces, or joyful celebrations like marriages and new additions to the family. Understanding the gravity of these moments, Kate and her team aim to provide support, compassion, and guidance, fostering long-lasting relationships that often extend beyond the transaction.

A Vision for the Future:

With many years of her real estate career still ahead, Kate envisions a continued focus on serving her clients exceptionally well. While maintaining her current level of success would make her content, she also aspires to expand her reach by sharing her processes and teachings with others. Above all, she desires to strike a balance between her professional endeavors and spending quality time with her family.

Making a Difference: Supporting Palmetto Place Children's Shelter:

Kate's commitment to making a positive impact extends beyond her professional life. She actively supports Palmetto Place Children's Shelter, an organization dedicated to providing a nurturing home for children and teens who have experienced abuse, neglect, and homelessness. Recognizing the importance of every individual having a place to call home, Kate's philanthropic efforts align with her core values.

A Personal Glimpse into Kate's Life:

Kate's family plays a central role in her life. Married for 16 years to her supportive husband, Wes, she credits his encouragement and unwavering presence as vital to her success. Together, they are raising three wonderful daughters: Ellie, Ruthie, and Annie. As a family, they enjoy quality time, whether it's engaging in friendly competition during game nights, spending time by the pool, or venturing out on the lake. Lexington, SC, has provided the perfect backdrop for a thriving family life.

Beyond Business: Finding Joy in Creativity and Exploration:

Outside of her professional and family life, Kate finds joy in her work itself. Engaging in various creative tasks such as staging homes, perfecting listing photos, and designing captivating marketing materials allows her to exercise her creativity. She and her husband also enjoy trying new restaurants, attending comedy shows, and sharing their love for literature through extensive reading- they each attempt to read 200 books per year.

Kate Sweeten: A Legacy of Love and Integrity:

Kate Sweeten's success is grounded in her genuine love for her clients, her family, and the real estate industry. She believes in working from a place of love and ensuring that honesty and care are at the core of every transaction. Kate's unwavering commitment to excellence, compassionate approach, and continuous pursuit of the perfect client experience have solidified her reputation as a top producer and a highly respected real estate agent.

In conclusion, Kate Sweeten's journey as a real estate agent reflects her unyielding determination, her ability to overcome adversity, and her commitment to serving clients with integrity. Her story serves as an inspiration to aspiring agents and a testament to the lasting impact that love, compassion, and exceptional service can have on a successful career in real estate.

Kate's favorite quote:

AND WHATEVER YOU DO,
WHETHER IN WORD OR DEED, DO
IT ALL IN THE NAME OF THE LORD
JESUS, GIVING THANKS TO GOD
THE FATHER THROUGH HIM.

Colossians 3:17

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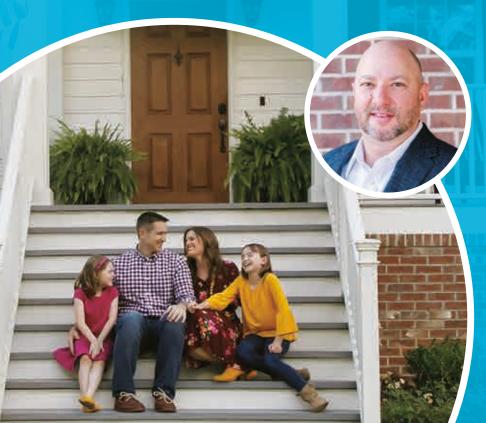




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>>> preferred business partner spotlight

Written By: **Amy Porter**Photos By: **PP's Photography** (Amy Porter)

Matthew Walker

United Home Loans Services, Inc.

Empowering Homeownership:
United Home Loan Services, Inc.

Paving the Way for



Introduction:

In the pursuit of homeownership, finding a reliable and knowledge-able mortgage broker, lender, and loan servicer is paramount. United Home Loan Services, Inc. (UHLS) has been serving the Southeastern



United States since its establishment in 2006, providing a comprehensive range of mortgage products and personalized services to meet the unique needs of all its clients. Under the ownership and guidance of Billy Howard, the Columbia office will be led by Matthew Walker, a dedicated professional with a passion for helping individuals and families achieve their dreams of homeownership. UHLS stands out in the industry for its commitment to education, community involvement, and unwavering support. In this article, we delve into the story behind UHLS, its exceptional services, and the impact it has on the community it serves.

A Passion for Service:

Matthew Walker, husband and father, has always been driven by a desire to serve and help people. Matthew has a BS from Lander University, he is a University of South Carolina alumni with an MPH, he also has a background in research and public health. Matthew is an active member of the Army National Guards. So as a first-time homeowner with UHLS, he can really relate



to the military community within the Columbia, SC area. With UHLS he discovered an opportunity to combine his knowledge and passion within the mortgage industry. Having personally experienced the challenges and uncertainties of being a first-time homebuyer, Matthew empathizes and prioritizes education, clear communication, and trust-building throughout the home-buying process. By ensuring that his clients are well informed and supported, Matthew empowers them to make confident decisions and navigate the complexities of homeownership.

Comprehensive Mortgage Services:

United Home Loan Services, Inc. offers a diverse range of mortgage products to cater to the specific needs and financial situations of its clients. Whether it's conventional loans, FHA loans, USDA loans, VA loans, ARM loans, jumbo loans, non-QM loans, investment loans, renovation loans, or construction loans, UHLS has the expertise to guide borrowers through the available options. Furthermore, UHLS recognizes the importance of down payment assistance for some homebuyers and provides programs to help individuals and families access the necessary funds.

Community Engagement and Support:

Matthew received his first home mortgage from UHLS. Working with Megan Monroe (NMLS#1703764), UHLS Senior Loan Originator, Matthew was inspired to become a loan originator as well. He wanted to help others learn how to make the best decisions on the path to homeownership.

UHLS understands that a strong community is built on unity and support. With a firm belief in giving back, UHLS actively engages with local organizations and initiatives that contribute to the betterment of the community. Through partnerships with organizations such as Habitat for Humanity, Project Host, Big Brothers Big Sisters, and local schools, UHLS plays an integral role in supporting the resources and opportunities that empower individuals to reach their full potential.

Success and Client Stories:

The success of United Home Loan Services, Inc. can be attributed to its unwavering commitment to understanding the desires and needs of homebuyers. By leveraging Matthew Walker's personal experiences as a first-time homebuyer. UHLS has created a supportive and educational environment for clients. One heartwarming story involves a client who approached UHLS in desperate need of





MATTHEW WALKER
and his dedicated
team remain focused
on empowering
individuals and families
to achieve financial
stability through
homeownership.



a home. Through educating the client on the facets of credit reports and her diligent savings, she successfully closed on a house. A year later, she returned to UHLS to sell her current home, utilize the equity to purchase a larger home, and pay off her debt, exemplifying the transformative power of homeownership.

Looking Ahead:

As UHLS continues to grow and expand its reach throughout the Southeast, Matthew Walker and his dedicated team remain focused on empowering individuals and families to achieve financial stability through homeownership. By leveraging their expertise, commitment to education, and community involvement, UHLS is poised to make a lasting impact on the lives of many more aspiring homeowners.

United Home Loan Services, Inc. is in the process of building its new office in the heart of the up-andcoming area of West Columbia.

Conclusion:

United Home Loan Services, Inc., under the leadership of Matthew Walker, has emerged as a reliable and client-focused mortgage broker, lender, and loan servicer. With a passion for service, a comprehensive range of mortgage products, and a commitment to community engagement, UHLS is transforming the lives of individuals and families by guiding them toward their homeownership dreams. Through education, support, and a dedication to excellence, UHLS is paving the way for financial stability and empowering its clients to embark on a prosperous future.

Contact Information:

To learn more about United Home Loan Services, Inc., and the services they offer, please visit their website at www.UHLSinc.com. You can also connect with Matthew Walker on LinkedIn at https/www.linkedin.com/in/d-matthew-walker-a3b0088a or follow United Home Loan Services on Instagram (@unitedhomeloanservices) and Facebook (https/www.facebook.com/unitedhomeloanservicesinc).

Disclaimer: This article is for informational purposes only and does not constitute financial advice. Potential borrowers are advised to consult with qualified professionals for personalized guidance related to their specific financial situations.

United Home Loan Services, Inc. (NMLS #70641), Alabama (23336), Florida (MBR1609), Georgia (42495), North Carolina (B-163880), South Carolina (MB-0608901), Tennessee, and Virginia (MC5929) www.nmlsconsumeraccess.org Equal Housing Lender

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COMMON QUESTIONS ABOUT

COLUMBIA

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WHAT YOU NEED TO KNOW ABOUT CRP!

Columbia Real Producers is a national concept currently open in 125 markets across the country. With the Launch of Columbia Real Producers, I wanted to take the time to answer some pretty common questions.

What is the purpose of Real Producers magazine?

The mission of *Columbia Real Producers* is simple. We strive to inform and inspire the top-producing real

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Anna Garrison
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estate agents in the Columbia market and connect them socially. We do this by telling their personal stories. 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 – other than real estate. We give local top-producing REALTORS® a platform to tell their story in a way they have not been able to do before.

The secondary focus is to provide an avenue for our affiliate partners to create relationships with these top performers, on a level that they might not be able to achieve on their own.

Who receives this magazine?

The top 300 producing agents in the Columbia market. This is based on the total volume sold and the data is based on 2022 MLS (by closed volume) We cut off the list at 300 from each MLS. The ranking is annual and resets every year. For this year the publication will go to the top 300 ranked agents of 2022. It will continue to update annually with a fresh list 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 robert.smith@n2co.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that

needs to be told; perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or 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, then we put the wheels in motion for our writer to conduct an interview and write the article, and for our photographers to schedule a photoshoot.

What does it cost a REALTOR®/team to be featured?

Zero, zilch, zippo, 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 quarterly events. We don't just find these businesses



on the street, nor do we work with all businesses that approach us. One or many of you have personally referred to every single preferred partner you see 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® in the upstate 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 robert.smith@n2co.com.

Robert Smith 843.560.6278 robert.smith@n2co.com

Sierra Nelson 402.560.4555 sierra.nelson@n2co.com







THE ART OF THE HUSTLE

Though he was born in Florida, Michael Matulis moved to Columbia in 2011 and has been in love with the beautiful city ever since. Because of its Southern hospitality, fantastic weather, attractions, and stunning scenery, this town makes him more passionate and knowledgeable about the area and all it offers. Working with an enthusiastic agent who treasures where they live makes Michael the go-to agent for any property in Columbia.

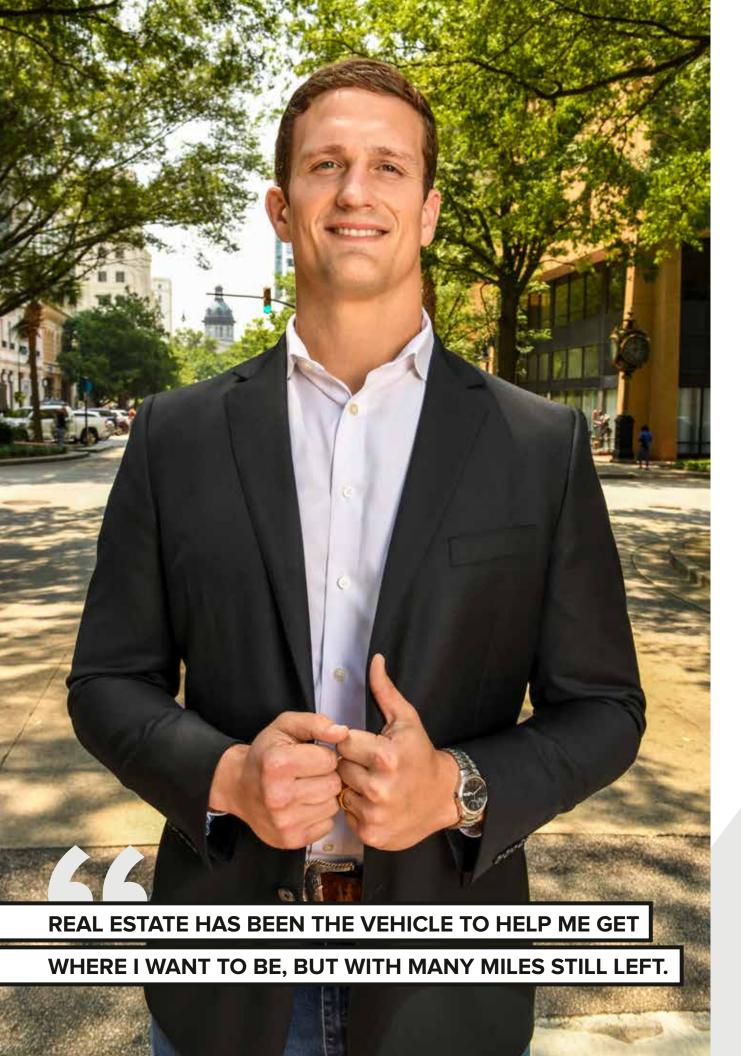
A GIFTED LEADER AND AGENT

As a former collegiate and football star, Michael is no stranger to buckling down and putting in hard work. Though he wasn't the most gifted athlete, he made every move and jumped every hurdle to find himself on a college football team at the University of South Carolina. And soon after, his determination and leadership skills were acknowledged, and he was awarded the Everyday Hustle award and voted team captain in his final year as a Gamecock. Though he had to endure a few surgeries from his injuries on the field, those exciting and challenging years

at USC gave him the tools he needed to prepare for the real estate industry.

After graduating with a Bachelor's degree in Criminology in 2015, Michael briefly explored the world of professional boxing, finishing with a 6-1 record. As things began to slow down, Michael pondered the next steps in his career. His younger brother, Matt, suggested they both look into investing in properties and building their portfolios. While investing in developments was the initial plan, he began to find interest in real estate and decided to study for his license. In June 2020, Michael earned his REALTOR'S® license and began looking for an agency to call home. After not receiving responses from a few other agencies, a former classmate mentioned Century 21. Soon after meeting the team, he joined their professional ranks - a pivotal decision that would significantly advance his career.

Unfortunately, the nation shut down just as he was gearing up for this new career. Though he was jilted by the effects COVID-19 was having around the world, he found the courage and will to press on. He worked



multiple jobs to make ends meet, but shortly after his first few closings, he dove into his profession full-time. He capped out his first year as an agent with 38 closing sales.

Michael states, "During my time on the football field, I understood the importance of hard work and looking out for my teammates, and, as your agent, I'll show you the same effort in fighting for the best deal possible."

Michael has indeed taken to serving his community as professionally and humbly as possible. He hopes to guide current and future clients to make their best decisions during the home-buying process. While he appreciates meeting great people from all walks of life, it's an even bigger bonus if those working relationships turn into pleasant friendships.

Outside of the office, Michael supports and volunteers at Epworth Children's Home, where they care for and support children and families in South Carolina. He enjoys putting smiles on the kids' faces while showing them a great time. His heart goes out to children with no control over what may happen to them, so he does his best to give them the best time during his visits.



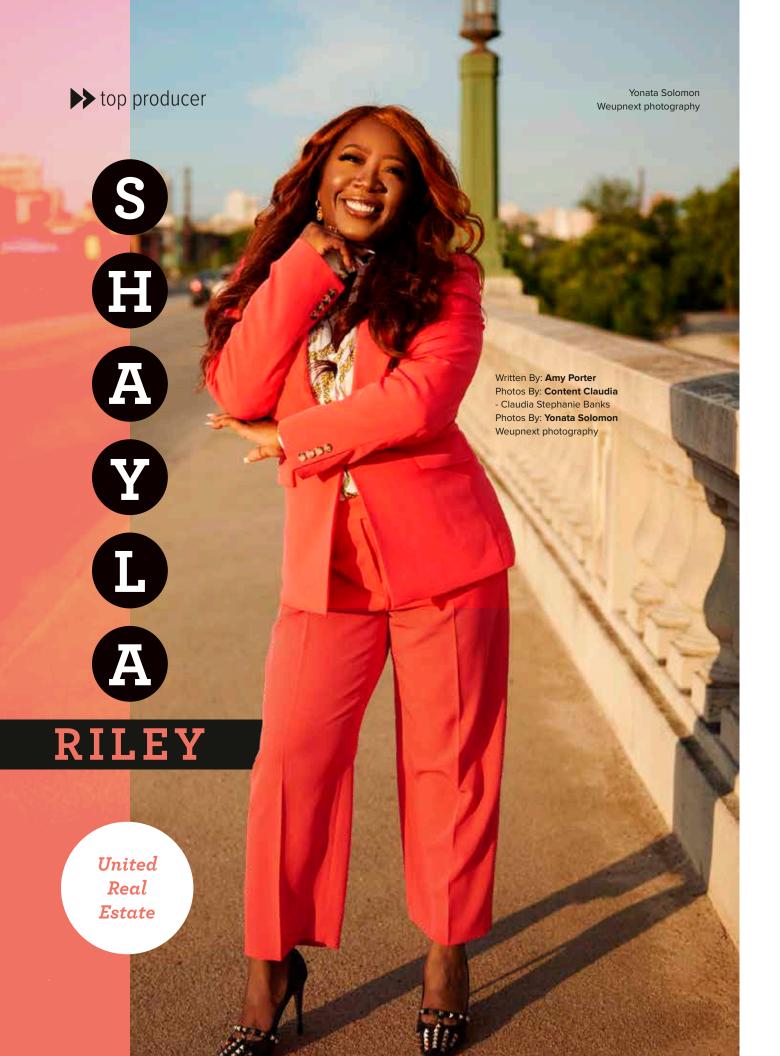


Along with enjoying the art of closing a deal, he also enjoys traveling with his amazing and supportive wife, Carilee, and their dog Kahlua and visiting new places to explore its architecture, culture, and food. In addition, he and his family occasionally relax at the beach and attend plays and live performances.

With a career volume of over \$17 million, it is safe to say that Michael is just getting started on his journey and shows no signs of stopping. He is excited about his bright future and looks forward to helping young agents who, like himself, are eager to get their feet wet in the real estate business.

Michael states, "Real estate has been the vehicle to help me get where I want to be, but with many miles still left. I look forward to, in the future, transitioning into development work and creating long and lasting change in this beautiful city of Columbia. And for those ready for this industry, I say to them, do the work, don't make excuses, and heed what other agents are doing. Ask questions and listen attentively. An agent willing to learn will flourish and become extremely successful."

Would you like to be featured in *Columbia Real Producers?*Please reach out to us at **Robert.Smith@n2co.com**



A Visionary Real Estate Agent Empowering Columbia, SC

<< Content Claudia - Claudia Stephanie Banks



Introduction:

Shayla Riley, a dynamic and masterful real estate agent, is making major strides in the industry with her innovative approach and unwavering commitment to her community. As the President of New Construction Sales and Development at Raising Columbia SC in Columbia SC, the New Construction and Development division is powered by United Real Estate, Shayla has become a driving force in urban residential development and affordable housing initiatives. In this article, we delve into Shayla's remarkable journey and expand upon how she has become an invaluable force in new construction residential development, urban residential development, and sustainable/affordable housing initiatives to build an intentional and all-inclusive future for residential development in Columbia.

Discovering Destiny: The Path to Real Estate:

Shayla's career in real estate was an unexpected twist of destiny. A blind interview at a Custom Home Builder during her college years became the turning point in her career. Starting as a receptionist, she quickly rose through the ranks and was praised

by coworkers and clients alike for her innate talent for connecting with people and selling new construction homes based on their needs. Encouraged by her supportive President of Sales in 2003, she obtained her real estate license and embarked on a journey that would shape her fate.

A Diverse Career Journey:

Throughout her career, Shayla has worked with esteemed builders and developers such as The St. Joe Company, Beazer Homes, David Weekly Homes, Essex Homes, Ryan Homes, Eastwood Homes, Hurricane Builders, and more. Shayla's experience in new construction and property management allowed her to hone her expertise in various facets of the industry. Today, as the President of New Construction Sales and Development at United Real Estate, Shayla finds inspiration and growth in an environment that fosters collaboration among industry champions. Her innovative new construction sales strategies, out of the box marketing ideas, and her general contracting knowledge separates her from her peers.

Overcoming Obstacles: Mentors, Faith, and Determination:

Being in the industry for 20 years, Shayla refuses to fail at anything she sets her mind to and is resilient through all cyclical market challenges. She attributes her success to her faith in God, fortitude, and unwavering loyalty to the construction industry and the pursuit of endless education on current new construction trends. And with the utmost respect are her developer/builder partnerships, referral base, and respect amongst her peers,

Shayla's mother, Juanita H. Wilson, a dedicated educator for almost 50 years, instilled the values of compassion and philanthropy, which continue to guide her path. These mentors believed in her potential, invested in her development, and encouraged her to aim high. Shayla always states she did not achieve success alone, but it was a series of people investing in her career, so she is dedicated to paying it forward!

Passion for Urban Development and Affordable Housing:

Shayla's impressive career speaks volumes about her commitment and expertise. Since April 2018, she has sold over \$40 million in volume and facilitated 153 home transactions. Her remarkable achievements have positioned her as a top producer in the real estate industry. Shayla's steadfast in her commitment to urban residential development and the creation of affordable housing options in Columbia's city center. Recognizing the need for permanent market-rate housing and the importance of economic opportunity zones, she aims to change the narrative surrounding women in construction. Raising Columbia SC connects her deep-rooted connection to her hometown driving her obligation to leave an invaluable legacy of sustainable, affordable housing.

Building and Impacting Lives:

For Riley, the most rewarding aspect of her business is the art of building. Whether it is constructing homes, extensively researching how buildings are built with sustainability at both market rate and low-income housing for purchase or rent to withstand any market climate or fostering meaningful relationships, she finds joy in

every aspect of the process. Her unique skill set and the commodity of soaring as a woman in construction sets her apart in the industry, allowing her to create a positive impact on the lives of those she serves. She has worked at site level, general real estate, and on the executive level which makes her a triple real estate threat. She has the knowledge of a general contractor. She has become the area's main source of knowledge and education in the building industry that is not only essential but necessary to propel the region to success and prevent industry inventory shortages.

A Legacy of Empowerment:

Looking toward the future, real estate plays a pivotal role in Shayla's aspirations. While she envisions residential developments that will bear the 4 generations of the Hill family name and build a legacy for our families and her hometown, her dreams extend beyond personal achievements. Shayla aspires to leave a legacy where her actions can be attributed to uplifting the economic and social landscape of her



community. She is unrelenting in her pursuit to enhance Columbia's city center and surrounding areas progressing into a vibrant, collaborative, city through intentional housing initiatives and developments that are inclusive for all!

Commitment to Community and Philanthropy:

Beyond her real estate

endeavors, Shayla actively supports numerous charities and organizations, including the Contemporaries of the Columbia Museum of Art, MIRCI, the Affordable Housing Task Force, and more. Her involvement in these initiatives highlights her dedication to community and belief in the transformative power of art, affordable housing, and mental health recovery services. Riley believes wholeheartedly that the combination of these sociological factors will be vital to progressive housing options for people of all ages. When asked what the definition of Raising Columbia SC means she is quoted to say "Columbia SC raised me. I intend to reciprocate through vertical development to relieve housing shortages for our natives and those new to the area!"

The Personal Side:

Shayla enjoys spending time with her 15-year-old daughter, who shares her passion for travel and theater.
Outside of her business, Shayla indulges in her love for art, concerts, and





Columbia SC raised me.

I intend to reciprocate through vertical development to relieve housing shortages for our natives and those new to the area!

exploring the vibrant restaurant scene in downtown Columbia. She also supports Columbia's many amazing festivals and events that benefit multiple charities and non-profits. She is known as one of Columbia's biggest cheerleaders and often serves as a resource for all looking to plant roots and find out what there is to love about our area.

Conclusion:

Shayla Riley, a true visionary in the real estate industry, is leaving an indelible mark on Columbia, SC. Her impressive career speaks volumes about her expertise. Since April 2018, she has sold over \$40 million in volume and facilitated 153 home transactions. Her remarkable achievements have positioned her as a top producer in the real estate industry. Her belief in the power of community is building a legacy that honors her roots, the history of our great city, and inspires generations of Columbians to come. Raising Columbia SC is a gleaming example of how integrity combined with altruism can make a true impact. Shayla's journey exemplifies the essence of success, where providing an indispensable service goes hand in hand with making a lasting impact. Raising Columbia SC is a gleaming example of what passion combined with integrity is innate to Shayla Riley's character.

Favorite Quote:

"You cannot ask of a community for which you cannot provide."

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