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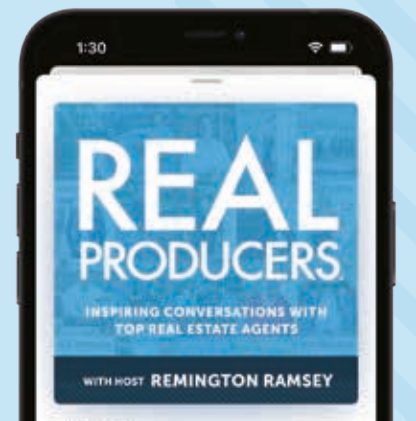


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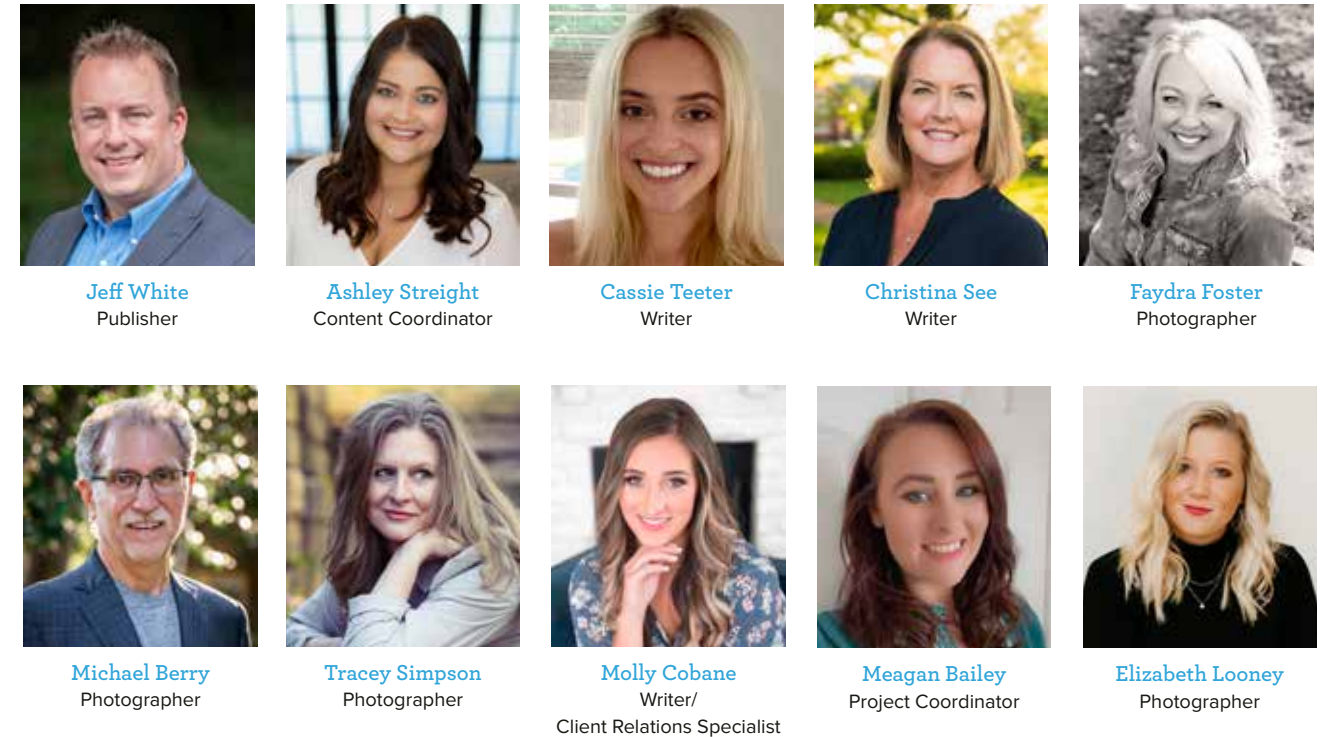


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MEET THE MEMPHIS REAL PRODUCERS TEAM

TABLE OF CONTENTS

	<p>06 Preferred Partners</p>		<p>09 Meet the Memphis Real Producers Team</p>		<p>11 Publisher's Note</p>
	<p>12 How Does Memphis Real Producers Work?</p>		<p>14 Partner Spotlight: Orion Federal Credit Union</p>		<p>20 Rising Star: David Culver</p>
	<p>28 Broker Spotlight: Tina Martin</p>		<p>34 Cover Story: Jennifer Carstensen</p>		<p>40 Master Class Event</p>



RP If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Jeff.White@RealProducersMag.com

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► publisher's note

the power of PERSISTENCE in a PESKY MARKET

Being a REALTOR® is no easy feat. It's a world of endless phone calls, negotiations, and juggling multiple clients with grace and finesse. But amidst the chaos, one quality shines through like a guiding light—persistence. It's the tenacity that keeps realtors pushing forward when others might throw in the towel.

Imagine this: an agent tirelessly searching for the perfect property for a client, leaving no stone unturned, and going to great lengths to secure that dream home. It's the late nights spent poring over listings, the countless showings, and the refusal to settle for anything less than extraordinary. That, my friends, is the power of persistence.

In the face of setbacks and challenges, REALTORS® demonstrate an unwavering determination that is nothing short of awe-inspiring. They navigate through complex transactions, dealing with ever-changing market conditions and demanding clients, all with a smile on their faces and a spring in their step. They refuse to let obstacles dampen their spirits or dim their vision.

Persistence is the fuel that propels realtors forward, even when the odds seem stacked against them. It's the voice in their heads whispering, "Keep going. You're closer than you think." And it's the unwavering belief that with enough effort and resilience, dreams can become reality.

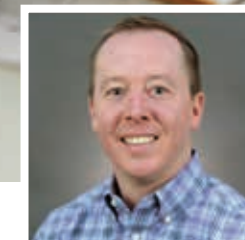
So, dear readers, as you immerse yourself in these pages filled with stories of remarkable REALTORS®, let their persistence ignite a fire within you. Let their journeys remind you that setbacks are merely stepping stones on the path to success. Embrace challenges as opportunities for growth, and keep pushing forward, even when the road seems long and daunting.

Remember, every great achievement is born out of persistence. Whether you're a seasoned REALTOR® or someone just starting to dip their toes into the world of real estate, let this issue serve as a reminder that with determination, grit, and a dash of persistence, you can overcome any obstacle and achieve greatness.



Jeff White,
Owner/Publisher

Get ready to be inspired, dear readers, as we celebrate the unwavering spirit of the realtors who continue to defy the odds. May their stories ignite a spark within you, reminding you that persistence is the key that unlocks doors and turns dreams into reality.



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How Does This Thing Work?

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FOR THOSE WHO MAY BE NEW TO REAL PRODUCERS , OR IF YOU ARE JUST CURIOUS, HERE ARE SOME QUICK FACTS ABOUT REAL PRODUCERS :

The Heartbeat: We seek to elevate the culture of our local real estate community by **INSPIRING** us to **KNOW ONE ANOTHER BETTER** , creating stronger **CONNECTIONS** , more trusted relationships, and more repeat business for everyone involved.

Distribution: This magazine is sent free of charge to the top 500 agents in the greater Memphis area based on MLS productivity. Within this area, there are over 5,000 active agents, but everyone who receives this publication is part of an elite group. You are remarkable. Just to be in this group is truly a badge of honor!

Content: This is all about you, the Memphis real estate community. We do personal and unique stories on members of this community, giving you a platform to inspire others. Our goal is to go beyond the numbers and take a deep dive into the personal side of the industry, to inspire us to know one another better. It costs absolutely nothing for a real estate agent to be featured in the publication.

But to be featured, an agent must be nominated by a peer or leader in the Memphis real estate community. We are always taking nominations and encourage you to nominate individuals who are making a huge impact on our local real estate market.

Our Partners: Anyone listed as a "preferred partner" in the front of the publication is a part of this community. They will have an ad in every issue, attend our events and be a part of our online community. We don't just find these businesses

off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We do not meet with businesses until they are vetted by one of the agents in our community and receive a "stamp of approval." If you are looking to add to your arsenal of incredible vendors, look no further.

Connections: We love connecting REALTORS® and BUSINESSES in a variety of creative ways. If you ever would like a personal introduction, we would love to arrange it.

Events: Along with the monthly publication, we host various social networking events where top agents, along with our top preferred partners, get together at reputable local venues to rub elbows, mastermind, have a good time and strengthen our greater Memphis community. We communicate information about the events through the publication, emails and social media.

Contribution: If you are interested in contributing, nominating REALTORS® for certain features, know of top-notch affiliate partners who should be a part of our community or would simply like to network, please email me at any time. I look forward to hearing from all of you!



Jeff White
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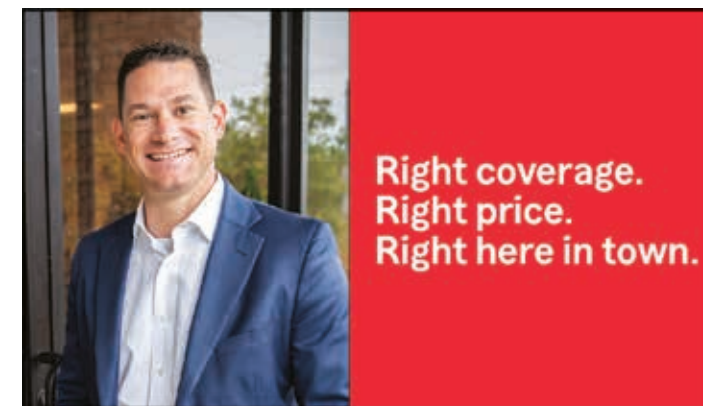
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Orion

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▶ partner spotlight

By Cassie Teeter | Photos by Elizabeth Looney Photography

Orion Federal Credit Union, one of our Preferred Partners here at Real Producers, is unique in comparison to other financial institutions in that it is a not-for-profit organization. At Orion, the mortgage team does not measure their successes in terms of financial benchmarks, but instead by the ability to make homeownership a reality for Memphians at the lowest possible rate or lowest possible fees. Orion's team, led by Don Holsinger, makes the path to homeownership smooth by always closing on time and without letting any changes slip through the cracks. Innovation and transparency are at the center of Orion's business strategy. With easy-button mortgage software technology and their rates listed on their website, closings with this group come with an unrivaled customer experience.

According to Anna Bishop of Crye-Leike, Realtors: "I personally have had transactions with Orion that could have gone south, but because of their knowledge, professionalism, and creativity, they always get the job done if it can be done. They move swiftly and they know the market. They also engage with and support real estate agents with valuable information and resources that make the

whole Memphis real estate community better! Aside from what they do in delivering a superb product, they are also avid supporters of all things Memphis which I find invaluable. They don't just take, they are big givers and it's one of the reasons I love and support Orion Federal Credit Union!"

Stephen Moten, a Memphis homeowner, says: "We love working with Orion. They made the home buying process so simple and easy. Our loan originator worked through the best option for our family. We closed on time and had a seamless experience."

Don Holsinger became Orion's Chief Mortgage Officer in 2020 and was tasked with growing their mortgage department. He has 25 years of experience, starting out as a loan officer and transitioning to management positions at other financial institutions. He chose Orion because, unlike the banks he had worked at before, the credit union's primary focus is on how they can best educate, enrich, and inspire the people that they work with during every transaction. The team now includes many other mortgage professionals with decades of experience. About his time at Orion, Don says:



WE LOVE WORKING WITH ORION.
They made the home buying process so simple and easy.

-STEPHEN MOTEN, A MEMPHIS HOMEOWNER



A BETTER MEMPHIS IS A BETTER ORION.

“The transparency and communication about our products is a big deal. People don’t do home closings every day and it’s a huge commitment. The way that you’re treated at Orion by the loan team, loan officers, processors and the hands-on commitment and time we spend with our community members really sets us apart.”



However, Don found a way to put the family in the home that they live in to this day.

And, this team’s commitment to the city of Memphis goes far beyond mortgages. Orion has a 60-year history of community service, which began with a group of educators in Memphis saving money in a piano bench. To motivate involvement, employees are paid for doing volunteer work for causes they are passionate about. Most recently, they hosted a 5K to support MIFA Meals on Wheels. Orion also partners with the Grizzlies through the Team Captain opportunity. This program invites REALTORS® to meet NBA players and officials at the coin toss before games. As their mantra says, “A better Memphis is a better Orion.”

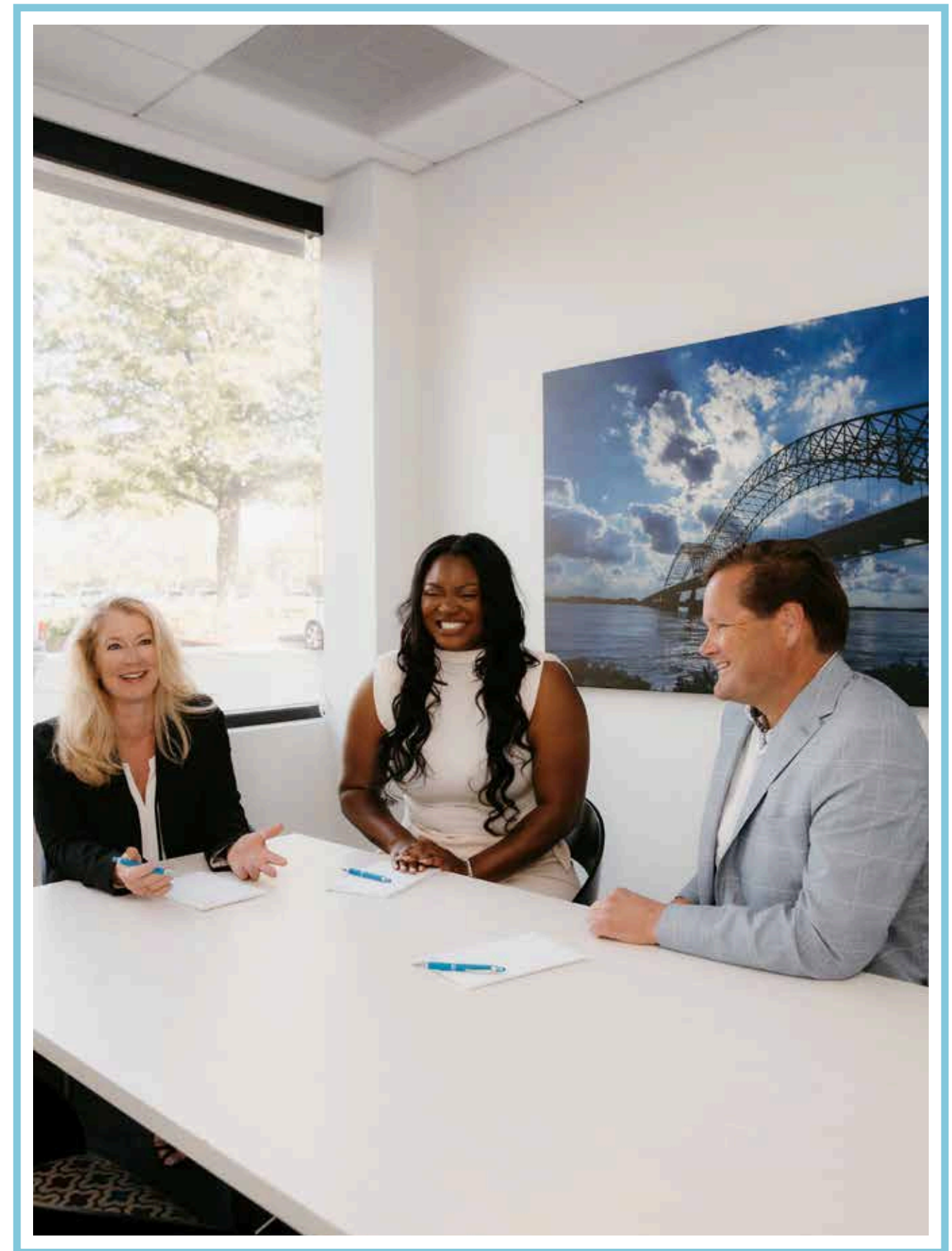
“Orion is meeting the needs of the community with our mortgage products and services. I’ve worked with real estate professionals for 25 years, and I’m passionate about teaching borrowers the homeownership process. It’s an important part of our job to walk them through the mortgage process so they feel confident.”



To accommodate their diverse clientele, this mortgage team offers diverse products and services. They have been able to serve a wide range of clients because, when a scenario is unfavorable, they look outside the box. As an example, Don met a client at a soccer coaching clinic back in 2007. This man was from Gambia, Africa and was not an American citizen. He told Don that, while he wanted a mortgage to support his wife and child, he didn’t think it would ever be possible.



The emphasis on community engagement, effective communication, and client education at Orion Federal Credit Union makes it a force to be reckoned with. Their attitude accounts for their wildly successful business, development of our community, and a Preferred Partner to be proud of. Whether it be at a volunteering event or in a closing, this team is definitely one you want to work with!



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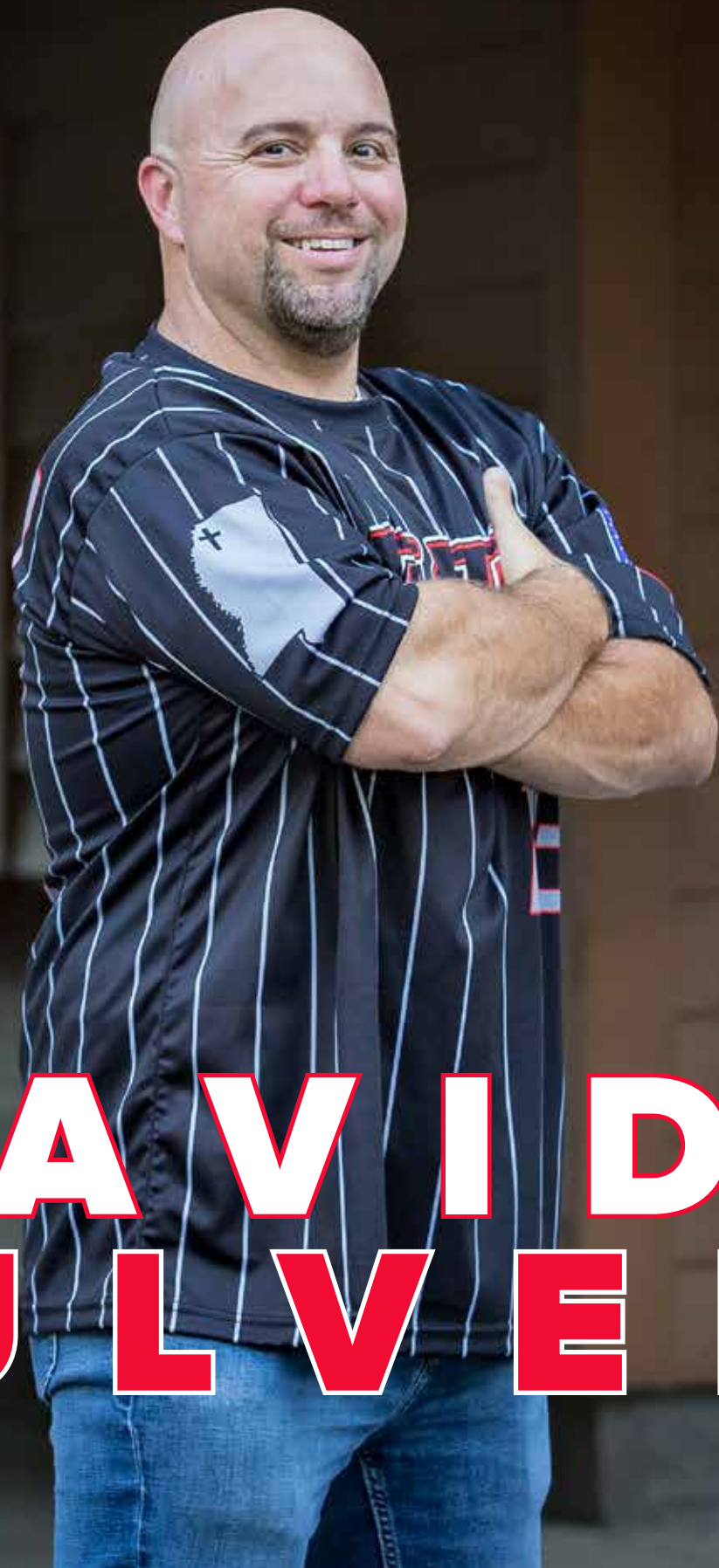


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DAVID CULVER

A REALTOR'S JOURNEY OF FAITH, FAMILY, AND IMPACT

Photos by Tracey Simpson

Born in Fayetteville, AR, and raised in Olive Branch, MS, David Culver's early years were shaped by his family's constant pursuit of faith and perseverance. Growing up in a fatherless home, David was determined to break the cycle and become everything he didn't have. Little did he know that his journey would lead him to a successful career as a realtor, a loving family, and a deep desire to make a difference in the lives of fatherless children.

David's path to success wasn't conventional. Instead of pursuing higher education, he joined a small, used car dealership at the young age of 14. It was there that he discovered his passion for assisting people in making significant purchases and guiding them through life-altering decisions. Real estate, with its promise of freedom and flexibility, called out to him, offering an opportunity to create a better future for his family without sacrificing precious moments like school functions, holidays, and birthdays.

In 2019, David obtained his real estate license, and since then, he has been a proud member of Keller Williams Realty. His dedication and hard work soon paid off, as he received multiple awards, including the Million Dollar and Multi-Million Dollar Club, while consistently ranking in the top 20% at Keller Williams. David's career volume has already surpassed \$15 million, an impressive feat considering he only became a full-time realtor in September 2022.

Throughout his journey, David has had mentors who have played pivotal roles in shaping his character and work ethic. His mother, a constant example of faith and perseverance, has been his guiding light. In addition, two living mentors and two who have passed away have emphasized the value of hard work and the importance of balancing it with family and enjoying life. Their teachings have been invaluable to David, and he cherishes the relationships he has maintained with them over the years.



AS I GOT INTO MY YOUNG ADULT YEARS, I ALWAYS HAD THE MINDSET THAT WHEN I HAVE KIDS I **WILL** BE THERE, I **WILL** PROVIDE, I **WILL** LOVE, I **WILL** BE EVERYTHING I DIDN'T HAVE.

David's path to success wasn't without its challenges. Coming from a fatherless home, he recognized early on that he wanted to break that cycle. He resolved to be there for his children, providing them with the love and support he didn't have. It is this determination and resolve that drove him to overcome any obstacles that came his way.

"As I got into my young adult years, I always had the mindset that when I have kids I WILL be there, I WILL provide, I WILL love, I WILL be everything I didn't have."

Passionate about helping people make life-changing decisions and maximizing their investments, David finds immense joy in witnessing the happiness on his clients' faces. However, the most rewarding part of his business is the increased time he gets to spend with his wife, Crystal, and their two daughters, Erin and Hannah. Coaching sports with his family, engaging in church activities, and creating cherished holiday traditions are some of the ways they bond and create lasting memories together.

Real estate not only provides David with the means to pursue his dreams and goals but also allows him to give back. Currently supporting his church, he is also working on establishing his own 501c3

organization that will specifically aid fatherless children and mentor struggling fathers. His desire to make a lasting impact on the next generation and provide them with a ray of hope drives him to do more.

Outside of his professional life, David finds fulfillment in coaching and men's ministry. He is an avid fan of the Tennessee Titans and Mississippi State football, and he enjoys deer hunting and little pond bank fishing, finding solace and inspiration in nature.

For David, success is not measured solely by earthly accomplishments. He believes true success will only be realized when he stands before Jesus and hears the words, "Well done, my good and faithful servant." However, on a more tangible level, he hopes to be remembered for his faith, honesty, integrity, and authenticity.

David's message to aspiring top producers and fellow realtors is to put God first in every decision, coupled with an unwavering commitment to hard work. He emphasizes the importance of maintaining healthy relationships at every level and viewing real estate as a relational endeavor.

David's story is one of resilience, determination, and faith. From his humble beginnings in a fatherless home to becoming a successful realtor, he has used



his experiences as a driving force to create a better life for himself, his family, and those around him. Through his dedication to helping others, both in real estate and in his philanthropic pursuits, David is leaving a lasting impact on his community and inspiring others to step out of their comfort zones and pursue their passions. As he continues on his journey, David remains grateful for the opportunities God has provided and seeks to be a source of hope for the next generation.

"I want to make sure that God gets the glory for any earthly success I achieve because He gave me the abilities."



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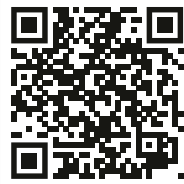
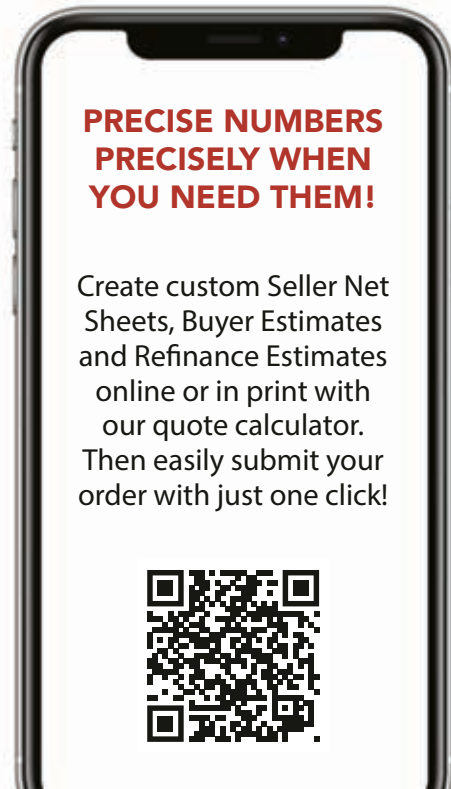
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MARTIN



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Photos by Mike Berry

INSPIRING THE REAL ESTATE WORLD WITH PASSION AND PERSEVERANCE

“

*Keep your heels, head,
and standards high.*

”

In the fast-paced and ever-changing world of real estate, there are those who stand out as beacons of inspiration and success. One such luminary is Tina Martin, a remarkable real estate agent and broker of Crye-Leike REALTORS, Hernando. With an unwavering passion for her craft and an indomitable spirit, Tina has achieved remarkable milestones throughout her career, leaving a lasting impact on both her clients and fellow professionals. Let's delve into Tina's journey and discover the driving force behind her remarkable success.

Born and raised in Collierville, TN, Tina Martin's journey began with humble roots. After completing high school, she embarked on a career path that initially led her away from real estate. For two decades, Tina worked for the family business, Meter Service & Supply Co, Inc., where she excelled in underground utility supply sales. However, deep within her heart, Tina held a fervent love for all things real estate. It was this passion that ultimately led her to take a bold leap of faith and reinvent herself at the age of 40.

In 2013, Tina obtained her real estate license, marking the beginning of a remarkable chapter in her life. Since then, she has soared to great heights, both as an independent agent and as the Managing Broker at Crye-Leike Hernando. Throughout her illustrious career, Tina has consistently demonstrated a commitment to excellence and a deep

understanding of her clients' needs. Her dedication and expertise have earned her numerous accolades, including membership in the Lifetime Multi-Million Dollar Club for Memphis and the Northwest MS Association of Realtors.

When asked about her journey, Tina acknowledges the crucial role of her mentor, Robert Clay. Robert's unwavering support and guidance have been instrumental in Tina's success, instilling in her the desire to support and uplift her fellow agents. As the Managing Broker, Tina aims to continue Robert's legacy by providing the same level of care and assistance to her colleagues, ensuring their growth and prosperity.

However, Tina's journey has not been without its challenges. While selling real estate and working with clients felt natural to her from the beginning, she admits that teaching and speaking to groups presented a different set of obstacles. Nonetheless, she has persevered and continues to overcome her struggles by focusing on one-on-one training, which she finds more effective and comfortable.

Passionate and dedicated, Tina's love for real estate permeates every aspect of her life. She describes it as her favorite thing to talk about and considers herself fortunate to be able to do what she loves for a living. Her enthusiasm is contagious, igniting a spark of excitement in those around her and creating a vibrant and supportive atmosphere.



For Tina, the most rewarding part of her business is witnessing the success of new agents. Becoming a part of their exciting new chapter in life brings her immense joy and fulfillment. Looking ahead, Tina's dreams and goals include venturing into the investment side of real estate, as she eagerly prepares to purchase her first rental property.

Beyond her professional endeavors, Tina's greatest source of pride and happiness lies in her family. She shares a 26-year marriage with her husband, Jeff Martin, and together, they have two daughters, Taylor and Tennys, as well as two grandsons, Knox and Case, with a third grandson

on the way. Family time is precious to Tina, and while her career is her passion, she also enjoys outdoor concerts and weekends at the lake, cherishing the moments spent with loved ones.

Tina Martin embodies the spirit of resilience, passion, and excellence that sets top producers apart in the real estate industry. Through her remarkable journey, she has shattered barriers, defied expectations and carved a path of success that inspires others. Tina's advice to up-and-coming REALTORS® is to get involved in the local board, serve on committees, and support fellow agents. Her commitment to collaboration and community-building is a testament to her character and dedication.

When asked about what she wants to be remembered for, Tina's answer is simple yet profound: she hopes to be remembered for her unwavering support of others and her genuine desire to uplift and empower those around her. This core value is the driving force behind her successful career and the impact she has made on countless lives.

She is a beacon of positivity, resilience, and inspiration in an industry that demands adaptability and unwavering commitment. Tina's favorite quote from Coco Chanel perfectly encapsulates her approach to life and business: "Keep your heels, head, and standards high." It is this unwavering

determination and unyielding pursuit of excellence that has propelled Tina Martin to the pinnacle of the real estate world.

In closing, we have only scratched the surface of Tina Martin's remarkable story. Her achievements, passion, and unwavering dedication are a testament to her character and serve as a shining example for aspiring real estate professionals. As she continues to shape her own destiny and influence the lives of those around her, Tina Martin leaves an indelible mark on the real estate industry, reminding us all of the transformative power of passion, perseverance, and unwavering commitment to one's craft.

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Jennifer Carstensen

TALENTED AND TENACIOUS

“I grew up very poor,” says Jennifer Carstensen, “and my dad was an addict. We lost houses to eviction and foreclosure. At times, we were homeless. I went to six different schools in 12 years. As an only child, I didn’t know how to process those situations. Looking back, though, I’m actually grateful because it was in those moments that my grit and determination were born. I knew my current life circumstances didn’t have to define my future. The trauma of my youth empowered me. I put myself through college by working three jobs and I never quit. I graduated with honors and I remember thinking: No one can take this away from me.”

Jennifer was born in Memphis, but when she was 12, her dad moved back to Chicago, and her time was split between Chicago and Memphis. After high school in Memphis, she put herself through DePaul University and then graduate school at Roosevelt University. She was working full-time in the mortgage business until her daughter, Payton, was born in May 2006.

After a divorce in 2008, Jennifer moved back to Memphis, unsure of her next move. She needed a job that was flexible, and a high school friend

suggested real estate. She studied hard and received her TN license in 2008.

The first year was brutal. The transition from stay-at-home mom with a husband paying the bills to being divorced with a child and no steady income was a nightmare. She didn’t know her ex-husband had stopped paying the note on her car and it took all her savings to get it back. After that incident, she swore she would never be in this position again, that she would make it, have financial freedom, and her child’s life would be better. An intense fire was once again ignited, and Jennifer knew she couldn’t fail.

Jennifer started at Keller Williams and paid attention to everything. She had no idea how much REALTORS® could make, but she knew that if she could make \$100,000, it would change the trajectory of her life. She ran straight into a commission-only career, not knowing more than a few people in a city she hadn’t lived in since 1994. She was still going through a divorce, which led to a short sale and bankruptcy. She was in the middle of losing every comfort and security she knew and jumping in with both feet during one of the nation’s worst real estate markets.

▶ cover story

By **Christina See**
Photos by **Tracey Simpson**





“

I knew my current life circumstances didn't have to define my future.



”

I was a girl from Chicago who came in and disrupted the business and just created a seat at the table of top producers by learning from them and others how to be successful in real estate.

Her mom agreed to watch Payton from 9am - 5pm. At night, Jennifer worked on business networking, building websites, attending online training, and watching YouTube videos. She poured herself into everything real estate. She carried her notebook everywhere, and she listened and watched the experienced agents, and absorbed as much knowledge as she could.

Many REALTORS® were leaving the business because of the economy in 2008, but Jennifer stuck it out. She didn't have many relationships yet, but she knew mortgages. She became a resource in the market for short sales and harnessed Facebook to “friend” everyone from high school to let them know she was back in Memphis and selling real estate. She drove around Cordova and called every single

FSBO. She sold 43 houses and made \$101,466.92 in her first year. She has the 1099 framed in her office!

Jennifer moved to RE/MAX in 2013, and that's where The Live Love Memphis Group was born. She rebuilt her team and many of those members are still with her today. Marco Manumbas has been with her for 15 years, since the very beginning. Kelly Anderson and April Darnell have been with her for almost 10 years. Their team launched The Live Love Desoto Group in 2015 and most of them became dually licensed. Jennifer was at RE/MAX for about eight years when they decided their branding was sufficient to go out on their own. In December of 2022, they launched The Real Estate Agency LLC, and have hit the ground running strong. Jennifer is an open book and

willing to share what has and hasn't worked for her. She'll never forget the help she received from seasoned agents as she grew her business.

Jennifer received the Rookie of the Year 2009, Lifetime MMDC member, in the top 1% of Memphis agents for 10+ years. Her career volume as a realtor is over \$400M and her total volume last year was \$52M.

Last thoughts: “I was a girl from Chicago who came in and disrupted the business and just created a seat at the table of top producers by learning from them and others how to be successful in real estate. And I'm very proud of myself today. The 32-year-old REALTOR® would have never said that about herself, but the 46-year-old REALTOR® today definitely is.”

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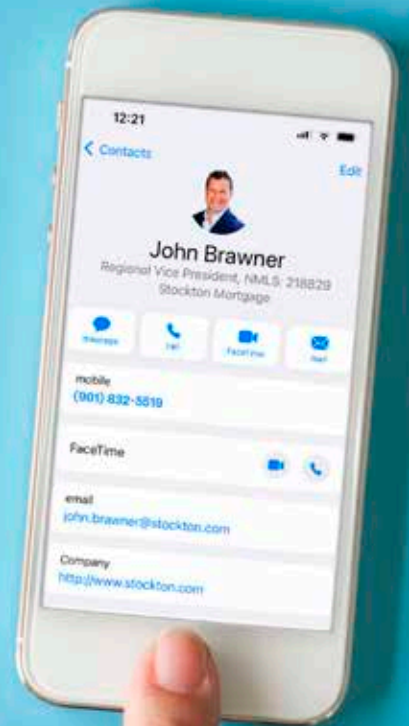
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