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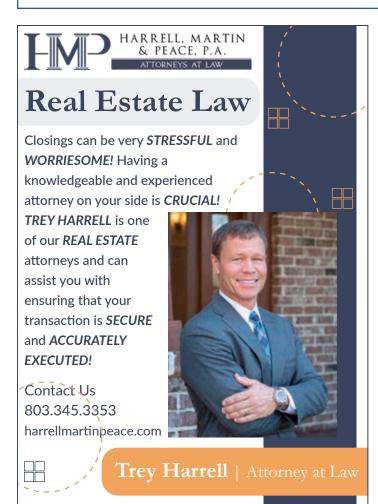


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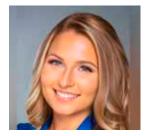
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If your client needs home coverage, I can help.
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Dear Columbia Real Producers,

As we wrap up another incredible year in the world of real estate, we are thrilled to present our special December 2023 edition, dedicated to the spirit of Christmas and the remarkable REALTOR'S® who have illuminated our industry throughout the year. This festive season is not just about decking the halls; it's about celebrating the dedicated professionals who help us find and create homes where cherished memories are made.

Cover Feature Realtor:

In the spirit of giving, we've chosen an exceptional Realtor as our cover feature for this holiday edition. Their dedication to their clients and commitment to excellence truly embody the warmth and generosity of the season. Get ready to be inspired by their story.

Top Producer:

Our real estate industry is filled with stars, and in this issue, we shine a spotlight on one of the Top Producers of 2023. Their remarkable achievements serve as a beacon of success for all of us to aspire to, reminding us that with hard work and passion, anything is possible.

Preferred Partner Spotlight:

A successful Realtor knows the importance of a strong network, and our Preferred Partner Spotlight showcases the businesses and individuals who have been indispensable allies throughout the year. From mortgage brokers to home inspectors, these partners have played a vital role in making dreams come true.

As we gather with our loved ones to celebrate this joyous season, let's also take a moment to appreciate the homes that provide warmth and security, and the REALTOR'S® who make it all possible. We extend our warmest wishes for a Merry Christmas and a prosperous New Year to all of you.

I want to express my deepest gratitude to all of you—our readers, advertisers, contributors, and the entire real estate community—for your unwavering support and dedication. Together, we've navigated challenges, celebrated triumphs, and continued to make dreams come true.

On behalf of our entire team, I wish you a Merry Christmas filled with love, laughter, and cherished moments. May the warmth of the season fill your homes and hearts, and may the coming year bring you even greater success and prosperity.

Thank you for your continued support and trust in our magazine. May your homes be filled with love, laughter, and the cherished moments that make life truly special.



Wishing you the happiest of holidays,

Robert Smith-Co-Owner/ Advertising Sales



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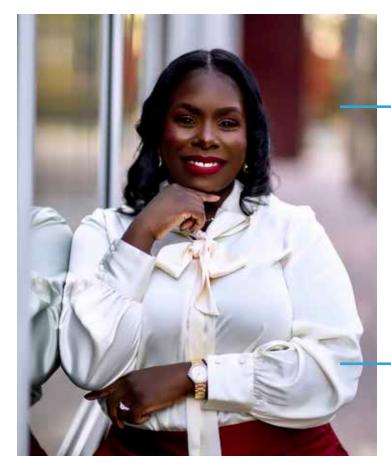
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Guaranteed Rate Kevin Kuper

I have been in the mortgage industry for over 8 years and the finance/banking industry for over 25 years. I was born and raised in Irmo SC. I love helping families secure their dream homes and achieve their financial goals. I have a vast amount of experience in personal credit and mortgage products that helps me position people to be successful in their dream of home ownership. When I'm not helping clients purchase their dream home I enjoy spending time with family and friends. I enjoy spending time outdoors at my pool, roaming Lake Murray or cruising around Charleston.

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Written By: Heather Spruill Photos By: Shayla Tabor (Stabor Studios)

REAL ESTATE: HIS CALLING AND MINISTRY

Throughout the years, John Duncan has been admired for his honesty, diligence, and devotion to protecting his community and his country. He desires to help individuals from all walks of life understand that it is possible to make their dream of homeownership come true.

A HEART TO SERVE

As a young boy, John received a warm, stern, and godly upbringing from his mother, Traci, and grandmother, Iva Gene. Their efforts instilled in him accountability, humility, and a giving nature, so much so that he decided to join the United States Army.

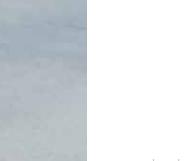
At the age of 20, John had the opportunity to retire after almost losing his life in Iraq to an Improvised Explosive Device (IED). He was honored with a Purple Heart and a Bronze Star. Though John was grateful to be alive and had only lost 15% of vision in his right eye, he decided to reenlist and stay in the fight as he felt a sense of pride and duty to his country.

When he approached his 16-year mark, John wondered about his future after retirement. He decided that he would want a career that would allow him to be his boss, help and support his fellow service members, active and retired, and would allow him to spend more time with his family and friends. And becoming a real estate agent checked all of his boxes. After 21 years, four months, and 12 days of honorable service in the United States Army, he was finally ready to take on a new challenge.

John earned his license in 2018 and began his career as a REALTOR with Keller Williams Realty. He decided to transition to Excel Real Estate, LLC, in 2019 and has been happy ever since. He credits his BIC and fellow agents for making his move a smooth one.

John states, "Candice McCquien's drive and leadership is why the company has seven brokerages in North Carolina, Georgia, and right here in South Carolina. Her love for God, can-do spirit, and commitment to servicing her community make her a great broker. And Larry and Elisha Clark have played a significant role in my start with Excel. They were reliable and patient with me as a new agent and have helped me truly understand this business's essence. Good friends and great mentors are what they are."

Though he had to find his footing in this fast-paced industry, John overcame his struggles by investing in himself and taking in as much information as possible. He began to recruit agents whom he felt would meet his standards as agents: loyal, eager, competitive, and a heart of service. In the summer of 2020, he started his team, Upside Property, LLC, comprised of active duty and retired soldiers. He couldn't be more honored to have Lisa Capocci, Jose Mondragon, and Brantley Butler working by his side. They are, simply put, the best of the best.





DEVOTED TO EDUCATING HIS COMMUNITY

John is extremely passionate about helping others buy and sell their homes during these wild times in the housing market.

John states, "I am a strong advocate for home ownership. I always tell my clients, 'When you rent something, you own nothing.' I am devoted to educating others, especially active duty and veterans, that homeownership is possible."

John is forthcoming and informative when helping his clients through the most expensive and daunting process of their lives. However, his customers leave happy after receiving the keys to their dream home or getting the best return on their investment. He and his team are more than committed to giving back to their community in every way they can.

As a veteran, John makes it his duty to support those still in the service or retired like him. Charities and organizations like the Big Red Barn Retreat, The American Legion, The U.S. Army Drill Sergeant Academy, and the police force allow him to provide support and show respect to those in the armed forces. He and his team recently donated a bullet and stab proof vest to the Lexington County Sheriff's Department K-9 unit.





John states, "Our civil servants protect and serve every day. I appreciate everything that they selflessly give and do."

When he is not helping his community, John loves to be with his family. Happily married for 16 years, John and his wife, TJ, have raised their four beautiful children in an environment similar to the one he grew up in. They instill the word of God, a love for education, confidence, and kindness, traits and skills they need to navigate throughout life. John and his family love to travel and try interesting foods, but above all, they enjoy family nights at home.

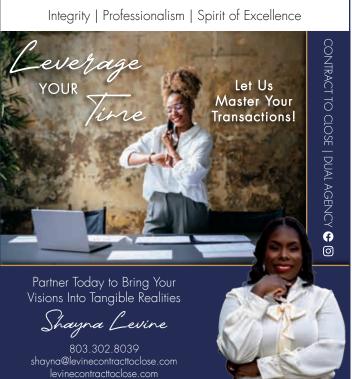
John has indeed found his calling. Having sold 148 units with only five years of experience in the business, he is proud and humbled that his community can call on him whenever they are in need. He hopes to share that passion with up-and-coming agents working to make their own mark in such a promising field.

John concludes, "If I could give some advice to new REALTORS, I would tell them to stay consistent, be bold, never be afraid to ask for help, and not worry about what everyone else is doing. It takes failure and major lessons to grow as an individual and advance into success. When times look bleak, remember your why, and get back on the horse."











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SAVVY BUSINESS WOMAN AND REALTOR®

Angelia Dodson, a dedicated REALTOR®, businesswoman, and mother, is no stranger to this developing hasty industry. With more than 20 years of experience, a career volume of over \$160 million, and a passion for placing amazing people in the right homes, she is the absolute best!

IT WAS ALWAYS REAL ESTATE After 20 years of experience, she

In 2006, the Columbia native began her full-time real estate paralegal career. Throughout the years, she retained knowledge about contracts, legal documents, and the many approaches involved in closings. She was also a single mother of two when she wasn't clocking in at the office. Balancing a full-time career and home life proved challenging, but it motivated her to instill good values and life skills into her children so they would be the successful adults they are today.

After 20 years of experience, she decided it was time to put her housing contract skills to use and take on a new but familiar venture: reality. The timing couldn't have been better

as she also learned that her family was growing.

Angelia states, "After my son called me to let me know that he and his wife were expecting my first grandchild, I decided I wanted to make a change. I wanted a career that would allow me more flexibility with my schedule so I could enjoy time with my growing family."

After earning her license in 2018, Angelia joined eXp Realty, LLC as an independent REALTOR®. Soon after she met David Medley of Better Homes and Gardens Real Estate



Medley, she was impressed by his positive outlook and leadership style and transitioned to that brokerage in the same year. While she established herself as a sound agent, she also began to develop her own management style. In 2019, she formed a solid team of Columbia REALTORS® and launched The Angelia Dodson Team.

It has truly been an honor for Angelia to serve the Columbia residents, new and current. Being part of what makes her community unique and filled with amazing people has been a blessing. She is more than happy to help her many clients find a place to call home.

Angelia states, "My passion is helping my clients find their perfect house to make a home. I dedicate my time to every customer and understand they may not be in the best circumstances. Understanding that my clients are not just clients, but people, helps me build lasting relationships with them even beyond closings."

REAPING HER REWARDS

Angelia pushes herself and her team to provide their clients with a smooth and easy process amid a life-changing decision. While she hopes to continue developing her community, she also makes sure to give back whenever she can. She is a major supporter of charities like Camp Cole and Veterans for Foreign Wars and a volunteer for the area's many local schools.

Angelia has appreciated her flexible schedule and the extra time she spends with her growing family. She thoroughly enjoys her three grandchildren keeping her on her toes while waiting for one more to join the bunch. Their annual beach vacations and fun family cookouts are the times that she looks forward to most. Her connection to her kids and grandkids makes Angelia feel most successful.



Angelia states, "Success is a healthy and strong family. That is why it is important to me to help find my clients the perfect home to make lasting memories with their loved ones. Success is also sitting at the closing table with your client and seeing their excitement as they prepare to start a new chapter."

Her hard work has earned Angelia positive recognition among her peers. She was the #1 Selling Agent in Units Sold for Better Homes and Gardens Nationwide in 2022. Angie and her team have won several top honors for their national brokerage in 2021 and 2022. They are well on their way to more awards for the 2023 year. She was also awarded by the Free Times Post & Courier Best Realtor for Columbia, SC for 2022 and 2023. While she is humbled by the accolades and recognition, she hopes to be a role model for new agents in the industry.

SUCCESS IS A HEALTHY AND STRONG FAMILY.

THAT IS WHY IT IS
IMPORTANT TO ME TO
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THE PERFECT HOME
TO MAKE LASTING
MEMORIES WITH THEIR
LOVED ONES.

Angelia concludes, "Things will always work out the way they should. Hard work and dedication pay off. Quality work always brings quantity. Many have asked me how we have been so successful, and my reply is, 'I have planted good seeds throughout my life, and now they are growing."

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In 2012, Matt MacGillivray and his team of Sales and Operations professionals grew tired of the big box way of mortgage lending and sought a new home where they could migrate their focus to outstanding customer service. The team stumbled across San Diego-based Guild Mortgage and found that Guild's focus on exceptional service aligned perfectly with their vision. After many late-night conversations, the promise of being able to serve their borrowers and referral partners in better ways, and the opportunity to keep their team together, Guild Columbia was born.

Being the first East Coast retail office for the West Coast-based mortgage firm, the team was faced with immediate adversity. Guild was not a household name, they do not rely on conventional advertising such as radio and television, and the team was dwarfed by established banking and mortgage firms in the market. When the office officially opened in August of 2012, they had a building, overhead and a dream.

That dream, however, was shared by the 27 sales and operations professionals who believed in Guild, their culture and each other. Matt, Seth, Heyward, Trey and Lamont led the sales and operations team out into the world to spread the word of Guild Mortgage. Through their established relationships in the market and word-of-mouth advertising, Guild Columbia soon made a name for itself. Promising 15-day closings, competitive rates and fees, products for underserved people and areas, and exceptional customer service from origination through the life of the loan, Guild Columbia offers a diverse product mix and exceptional customer service not matched in the industry.

From these humble beginnings, five more branches were soon established in the Columbia and surrounding areas. These were the Northeast Branch (Michael Moschella,) Northwest Branch (Lamont Watson,) Lexington Branch, Columbia 2 Branch (Trey Baker,) and the Downtown Branch (David Hyatt.) The addition of Lauren, Beth and Jesse has bolstered their elite sales and leadership staff, each sharing the drive to deliver outstanding customer service and the promise of home every day.

The hard work, coaching and dedication to customer service excellence helped these branches and mortgage professionals hone their skills. Paired with Guild's diverse product offerings, agents soon found that having the Guild Logo on a pre-approval letter ensured their success in completing the sale. These facets of the team propelled them to being Columbia's top-producing mortgage team capturing the majority of the local market share in retail, and resale business.

During this time, Guild Columbia became Guild Southeast, and this recognition and success was not just realized at the local level. Guild Mortgage Southeast and Guild Mortgage as a company have won multiple awards, both internally and externally. Guild Mortgage Southeast has been Guild's Region of the Year twice, multiple branches have won Branch of the Year, and their Operations staff have won Operations Center of the Year. Guild Mortgage as an entity, has received multiple awards and accolades from Freddie Mac, Fannie Mae, the U.S. Department of Agriculture, and FHA. Guild Mortgage is also a previous recipient of the J.D. Power Award for Customer Service (2021) which is reflected in their industry-leading client retention ratio.

They say if you build it, they will come... and that is exactly what has happened. Over the past 11 years, Guild Southeast grew from employing 27 professionals to 280, with offices in most major cities in each of the Southeastern states, including the group in the Columbia area. They have been able to attract some of the best talent in industry, in both sales and operations. Take some time to meet some of

the mortgage professionals eager to help you succeed.

MEET THE TEAM:

SETH ALBRIGHT -SE District Manager:

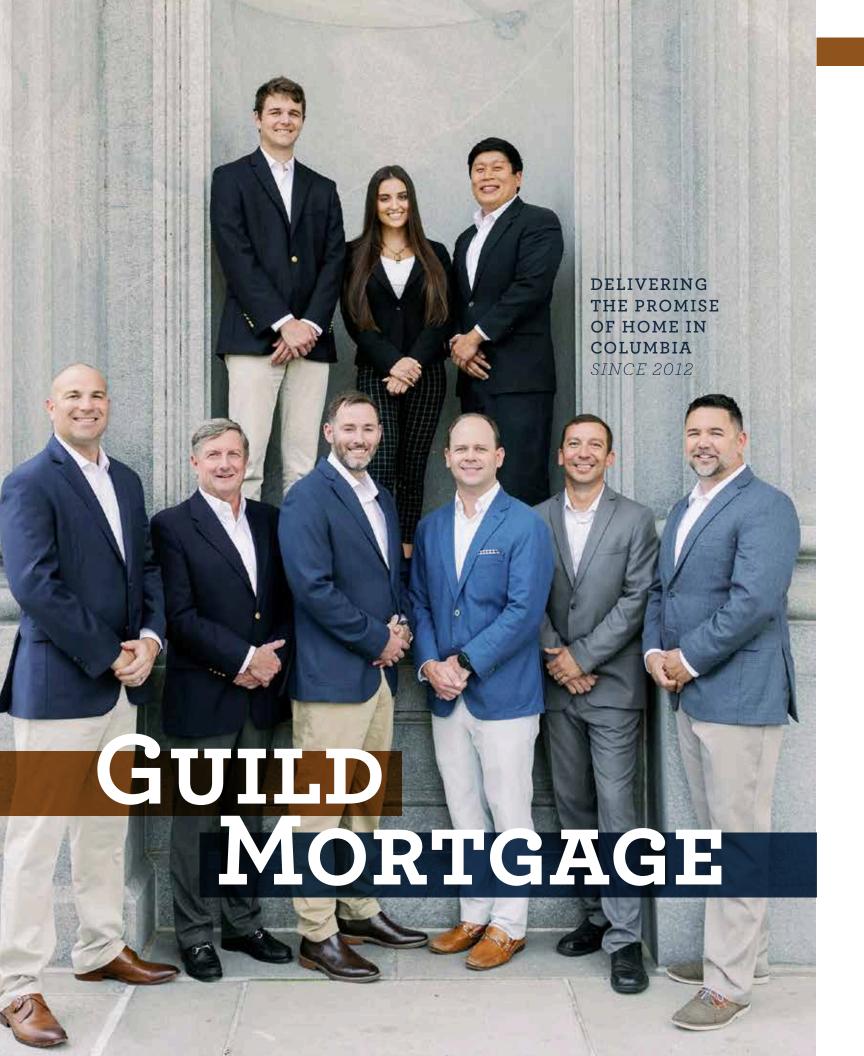
As the Southeast District Manager of Guild Mortgage, Seth Albright brings 26 years of experience to the table. His journey in the mortgage industry began as an underwriter, where he honed his skills and climbed the ladder to his current role. Seth's dedication to perfection and execution has been instrumental in his success. He credits his mentors and colleagues for imparting valuable knowledge along the way, shaping his career and Guild Mortgage's continued growth. He joined Guild Mortgage in July 2012, bringing his wealth of knowledge and experience to the team.

HEYWARD CATHCART - Branch Manager:

Heyward Cathcart, the Branch Manager of Guild Mortgage's Columbia branch, has been with the company since 2012. He stumbled upon the mortgage business while seeking a way to transition from his retail schedule, and it turned out to be a perfect fit. Heyward's commitment to excellence has propelled Guild Mortgage to be the number one lender in the Columbia market. The branch's success is primarily driven by realtor referrals, reflecting the trust that the local community places in Guild Mortgage. His team is known for industry-leading customer retention, and their pre approval letters carry weight with listing agents.

MICHAEL MOSCHELLA - Branch Manager:

With 26 years of experience, Michael Moschella is a Branch Manager known for his problem-solving skills. His transition from retail to mortgage banking allowed him to combine his knack for numbers with entrepreneurship.



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Michael's ability to find solutions, even when others say no, has been a cornerstone of his career. He believes in winning every day by setting and achieving daily goals.

Lamont Watson - Branch Manager & VP of Diverse Talent Development: Lamont Watson, the Branch Manager of Guild Mortgage, is a dedicated loan officer who aims to help diverse communities navigate the challenges of homeownership. His journey began as a first-time homebuyer, where he realized the importance of caring, communication, and clarity in transactions. Lamont's passion for making homeownership accessible and impactful is evident in the over 2,500 families he has helped achieve their dreams.

DAVID HYATT - Branch Manager:

David Hyatt, the Originating Branch Manager, brings a wealth of financial industry experience to Guild Mortgage. With a career spanning over four decades, David is deeply committed to assisting clients in building generational wealth through homeownership. His belief in the power of homeownership to improve lives drives his dedication to the mortgage industry.

TREY BAKER - Branch Manager:

Trey Baker, a multiple-year President's Club Winner with Guild Mortgage, is recognized as one of the top 1% mortgage originators in the country. He joined Guild Mortgage in August 2012 and is passionate about helping people achieve their homeownership dreams. For Trey, success is about responsiveness, guidance, and commitment. Trey believes that

homeownership is not just about buying a house; it is about creating lasting memories and securing financial futures.

LAUREN FOSTER -Sales Manager:

Lauren Foster has a career spanning over 17 years in the real estate industry, she currently serves as the Sales Manager for Guild Mortgage on St. Julian Street. Lauren's passion for real estate and the home buying process led her into



BETH QUICK -Sales Manager:

Meet Beth Quick, a seasoned mortgage lender with 16 years of experience. Beth's career in finance spans over three decades. Beth's journey into the mortgage industry started with a finance job interview in 1993, which eventually led her to a fulfilling career. Her love for people and helping them achieve their homeownership dreams drives her every day. Beth's ability to guide clients through the mortgage process, coupled with her commitment to



excellent customer service, has earned her a reputation for making mortgages "Quick and Easy."

JESSE BARBARO -Mortgage Professional:

Jesse Barbaro, a dedicated professional and family man, is a resident of Lexington, SC. Jesse has been working in the mortgage industry for over 12 years and holds degrees in finance and real estate from the University of South Carolina. His passion for helping families achieve the American Dream of homeownership drives him to provide exceptional service. Jesse's consistency, integrity, and respect for clients have been key factors in his success.

UNIQUE OFFERINGS:

Guild Mortgage provides a range of residential mortgage services,

including conventional, FHA, VA, USDA, SC Housing, DSCR, and bank statement loans. The team's expertise and dedication to clients set them apart in the industry.

COMMUNITY INVOLVEMENT:

Guild Mortgage is deeply committed to giving back to the community. They understand the promise of home does not stop with the roof over your head. Home is your neighbors, friends, and all those around you.

They have sponsored various local events to benefit local charities. These events include a fundraiser for Camp Cole where children with cancer and their families can laugh, play and meet new friends, a clothing drive for Coats for a Cause which provides clothing and necessities for the homeless, and are a regular hole sponsor for the Jamil Shriners Golf

Tournament benefitting the Greenville Shriner's Hospital for Children.

CONCLUSION:

The Guild Mortgage team comprises passionate and experienced individuals who are not only dedicated to helping clients achieve their homeownership dreams but also committed to fostering a thriving, inclusive work environment. Together, they exemplify Guild Mortgage's mission to make home ownership achievable and create a positive impact on their community.

Guild Mortgage's success is not only defined by numbers but by the dedication and passion of its team members. With these professionals at the helm, Guild Mortgage continues to be a trusted name in the mortgage industry, helping individuals and families realize the promise of home.



BUT BY THE DEDICATION AND PASSION OF ITS TEAM MEMBERS.

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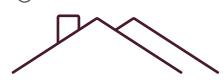
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launch party | Written By: Amy Porter Photos By: PP's Photography (Amy Porter)

EXCLUSIVE LAUNCH PARTY

for Columbia Real Producers Magazine

A NIGHT TO REMEMBER



























Date: September 20, 2023

Location: 1122 Lady St, 3rd Floor, Columbia, SC (The Expansive)

Columbia's real estate scene came alive on September 20, 2023, when the official Launch Party for Columbia Real Producers Magazine took place at The Expansive on 1122 Lady St, 3rd Floor. This event, exclusive to Columbia's top REALTORS®, was an evening of networking, celebration, and inspiration.

the Co-Owners & Publishers of Columbia Real Producers, this gathering brought together the best and brightest in the local real estate industry. The event was an opportunity for top-performing REALTORS® to connect with their peers, mingle with preferred top vendors nominated by their colleagues, and enjoy a delightful spread of heavy hors d'oeuvres and adult beverages.

One of the highlights of the evening was the surprise Whistle Blowing which added an extra layer of excitement to the event. Columbia's real estate elite enjoyed a blend of indoor and outdoor ambiance on the 3rd-floor patio of The Expansive, where they shared insights and experiences with fellow industry leaders.

What made this event even more special was that it was completely FREE for the top 300 realtors and preferred

partners of Columbia Real Producers. All attendees had to do was register in advance, ensuring a smooth and memorable experience for everyone.

As the official Launch Party of Columbia Real Producers, this event marked the beginning of a journey focused on CONNECTING, ELEVATING, and INSPIRING the top real estate professionals of Columbia. It was a night to celebrate hard-earned success, build relationships, and set the stage for future Hosted by Robert and Sierra, collaborations in the vibrant Columbia real estate market.

> So, to all the top REALTORS® of Columbia, don't miss out on the next Columbia Real Producers event. Keep an eye out for future gatherings that promise to be just as exciting and inspiring as the official Launch Party. It's events like these that make the real estate industry in Columbia stronger and more connected than ever before.

If you received an invitation to this event, congratulations; you are part of an exclusive group of real estate professionals who are shaping the future of the industry in Columbia. Stay tuned for more updates, more connections, and more success stories with Columbia Real Producers. Your journey in CONNECTING, ELEVATING, and INSPIRING is just beginning! See you at the next event!







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