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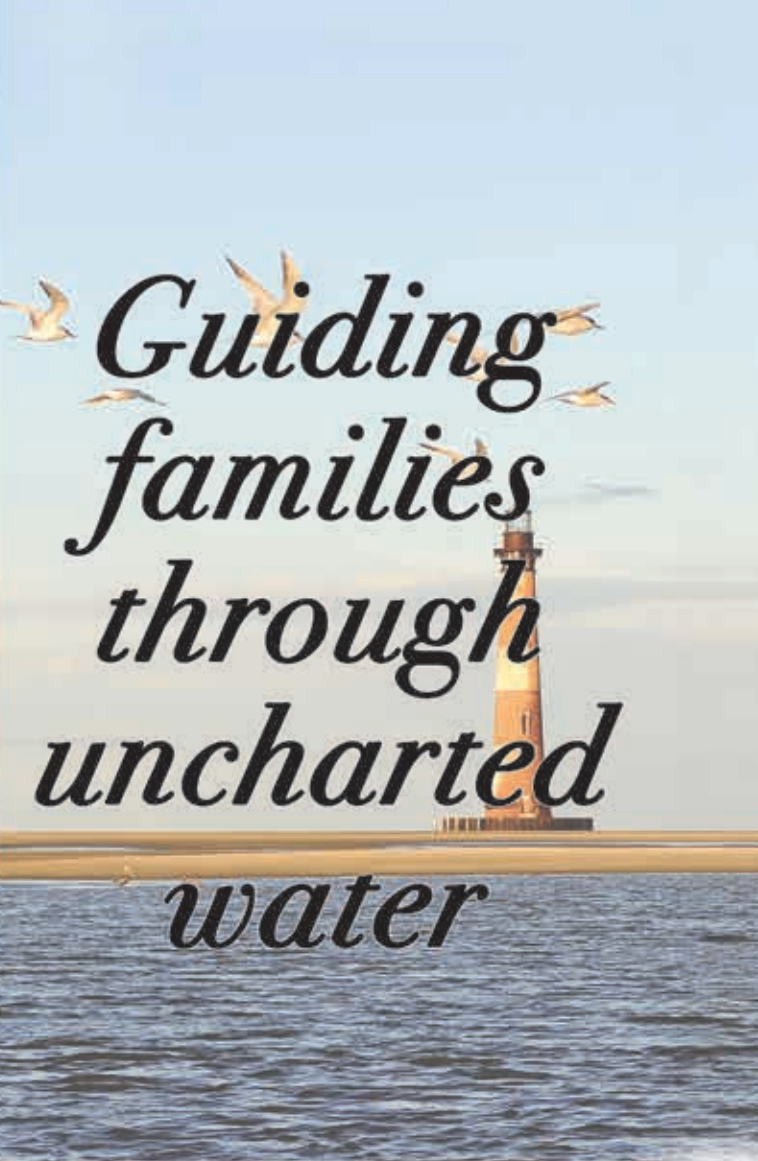
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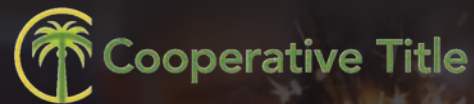


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- Perfect your **charcuterie board** skills.
- Claim your pets as dependents on your taxes.
- Stop drinking your morning coffee **AFTER** you brush your teeth.
- Celebrate **Hallmark's Countdown to Christmas**, in July!
- Exercise...your right to **Taco Tuesday!**
- Wine down the day with a glass of vino...oh, wait, you've already perfected that resolution.
- Be on a first-name basis with your regular Door Dasher.
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HANNAH ROBINSON



Hannah Robinson of ERA Wilder Realty may be young, but don't let that fool you. Having just graduated from University of South Carolina in 2020, this hometown girl from Hanahan has been quickly rising the ranks of Charleston area REALTORS®, with no signs of slowing down any time soon. Since entering the ranks of over 7,000 agents in our area in 2021, Hannah has already sold over \$6.5 million in real estate, proving age is nothing but a number when you're born and bred to be a hustler.

"I was born and raised here in Charleston, SC! I grew up in the small town of Hanahan and was active in my school and community with softball and volleyball! Throughout my whole life, I played softball from a very young age, from travel softball to the 2017 State Championship; playing sports taught me the importance of teamwork and the value of community. In addition, my parents raised me to be independent and responsible. From buying my first car to paying for college, they taught me the importance of working and following through. If I ever wanted something, I always had to save money to get it. I didn't realize how much that would shape the person who I am today."

Hannah pretty much always knew she wanted to be a REALTOR® and, unlike most people who come into the business, made moves during college to ensure this would happen. Taking real estate courses in college gave her a huge leg up on the competition; she even went as far as to spend time abroad in Italy to learn how real estate transactions work all over the world.

"While I was in school, I was given the opportunity to take a couple of real estate courses my junior year when I studied abroad in Florence, Italy. My professor was well-connected with many investors and was also a featured REALTOR® on *House Hunters* Italy. Due to his career in Italy, I was given the opportunity to experience unique transactions. From meeting

...

...

with investors who flipped beautiful homes to meeting with one of the top real estate companies in Florence who had just sold a multi-million dollar home that was featured in a Dolce and Gabbana commercial. This unique experience is what made me consider a full-time real estate career!”

Making the choice to dedicate her time to real estate would prove fruitful for Hannah, as her success has come quite quickly in such a saturated market. Making herself stand out among the pack hasn’t always been easy, but her continued learning and growing in this field will give her the longevity most people crave when starting a new career.

It’s also her own dream of buying her first home that helps her clients who are in the same position, saying, “One of the biggest challenges I have had that has allowed me to relate to clients my age is having to establish credit and work experience. Personally, I am interested in purchasing my first home as well. Now that I have graduated college, I have learned from my friends in the mortgage industry about the importance of building your credit and having work experience. Now that I have started my own career, I understand the challenges for anyone new in their career with limited funds and outstanding debt to have to navigate the homebuying process. My main goals are to educate the first-time homebuyer so that they know there are opportunities for them to buy a home and to also help them make their own goals, for if they can’t buy now, they will be prepared in the future!”

Preparing for her future, as well as the future of her clients, has put

“

MY MAIN GOALS are to EDUCATE THE FIRST-TIME HOMEBUYER so that they know there are opportunities for them to buy a home and to also help them make their own goals, for if they can’t buy now, they will be prepared in the future!



...

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Hannah is in the unique position to understand the hardships that come with buying and selling real estate. She believes that “some of the things that have set me apart from others have ultimately led me to my early success. My parents always taught me the value of taking initiative, hard work, and to be willing to do the things that others are not. Whether it is offering open houses every weekend, meeting with clients on holidays and late hours, helping my sellers clean their property and make it ready for showings or connecting clients with services that will increase the value of their home. I am always willing to do what is in the best interest for my client.”

Putting herself in her clients' shoes is one of Hannah's superpowers. Along with that is her ability to use social media not only to find clients but to showcase her uncanny ability to use these platforms for education on Charleston's real estate market. Check her out on Instagram @ Hannahsellscharleston and learn from a pro on how to use your social media to not only build your brand but how to market on today's most used forms of media. Using her age as a benefit instead of a hindrance has made Hannah a REALTOR® to watch in this market, and her climb to the top will be a quick one, as she has already made a huge name for herself at just 23 years old.



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CALLIEO DIGITAL



In the digital age, a bonafide brand and effective social media strategy are at the forefront of every industry. Michaela O’Laughlin, founder and CEO of Callieo Digital, has built her digital marketing studio on helping your brand differentiate itself among your competitors. By developing sustainable and long term brands in tandem with managing successful social media strategy for Charleston’s Top Producers, Callieo has quickly established itself as an invaluable resource to the Real Estate industry.

Callieo’s clientele includes major players in the industry; from real estate teams, mortgage lenders, custom home builders, and designers. Michaela and her right hand, Sarah “SK” Kasiski, have taken their bold design skills and expert knowledge of online platforms to help transform brands into household names. Their creative mindset helps transport your business into potentially hundreds of thousands of minds and homes.

“This is the perfect industry that allows me to combine my professional experience with my personal interests. There is so much to ‘Real Estate Digital Marketing’, and

as a relatively new concept, we have a rare opportunity to help define what it even is. In many ways we are also part of this evolving, symbiotic ecosystem within the real estate world. Builders need REALTORS to sell their homes, REALTORS rely on lenders, attorneys, photographers/videographers; interior designers use various furniture and supply companies. Everyone’s success depends on the success of the group as a whole. While every contract is unique, they all require collaboration, teamwork, and buy-in from each piece of the puzzle. Thus we see our role as not only being responsible for digital marketing, but also for creating mutually beneficial and sustainable partnerships”.

Now, more than ever, establishing an online brand is critical for not only staying competitive, but relevant in the market. Callieo strives to help close the gap between real estate and digital. By helping brands establish themselves in the digital era, Callieo Digital aims to show, not just tell, their clients the benefits of having a robust social media presence.

“The world goes online for everything now,” Michaela says, “how do you differentiate from your competition? What makes your digital identity attractive for consumers? I help clients answer these





questions. The digital world is ever-green and full of possibilities. It's a space where creativity thrives and diversity is rewarded. An online profile is a digital representation of an identity. It contains graphics that communicate a purpose, showcase a business, highlight milestones, and incorporate personal interests to facilitate natural human connection. In an industry as competitive as real estate, a strong identity is crucial for staying relevant. One of the best ways to leverage that is to use all that digital media has to offer. That's where we come in".

Building a brand is no easy feat. As Callieo skyrocketed, it was clear to Michaela that she was going to need some backup.

Enter SK. SK's background in real estate marketing and the digital space made her the perfect fit at Callieo. She has an impeccable attention to detail, and a unique ability to bring each client's vision to life that ensures her clients social media strategy and their digital identity displays the company's passion and purpose.

"I hired SK at the beginning of 2022 and it was one of the best decisions I could've made for Callieo. She jumped right in and it didn't take long for her to pick up the Callieo way and learn how I operate. She understands how I think, plan, and strategize. SK brings a fresh perspective to the table that not only enhances the vision I had when I started Callieo, but helps us propel each individual client's brand into the digital space. There's always a risk to bringing a new person into something like this, but I love working with her and can't imagine it any other way".

Though they didn't meet in college, both Michaela and SK graduated from College of Charleston and are passionate about helping the next generation of Cougars advance their professional development. They are currently vetting the most recent list of applicants interested in interning with the company, with plans to hire two starting early 2023. As young professionals in a highly competitive environment, they understand the value of building a resume as early as possible. And let's face it - Callieo can use all the help they can get with the amount of work stacking up on their desks!

Callieo Digital is a force to be reckoned with and 2022 was an exciting year to say the least. The team has expanded their client portfolio beyond agents - and beyond Charleston - with no signs of slowing down. Charleston is lucky to have these two girls from Boston as they strive to help each of their clients "Dream in Digital".

With their eyes on the horizon, and in an age where people rely on the internet so heavily, Callieo Digital is the ace up your team's sleeve to differentiate your brand and we can't wait to see what comes next.





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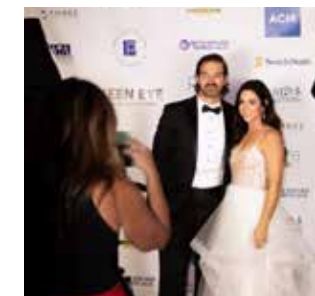


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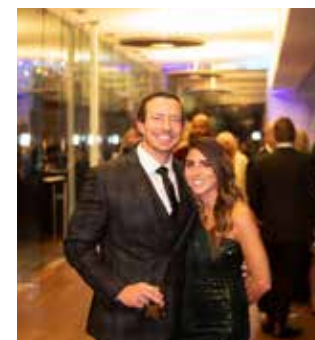
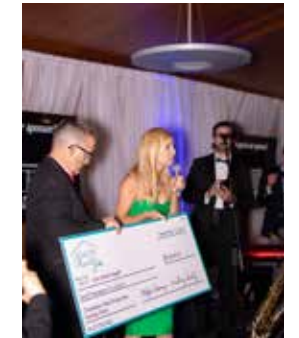


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Derek

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GOULETTE

By Jennifer Guerra | Photos by Charleston Real Estate Media

Growing up surrounded by the mortgage industry, Derek Goulette of American Pacific Mortgage has learned the business from an early age, as his parents owned their own mortgage company when he was growing up. As a transplant from Southern California, Derek and his family have taken Charleston by storm, building a business that aims to help clear the clutter from getting a mortgage with knowledge, compassion and sheer determination to help their clients, as well as our area's REALTORS®, find what works best for them.

own family, only doing for them what he would want done to those he loves. It's that heart and compassion that sets Derek apart from other lenders in our area. Connecting with his clients and REALTORS® while forming these relationships will ensure his success in the Charleston market, as it is those relationships that help serve his clients well in what is often a fast-paced market.

"We are a full-service mortgage banker offering all the niche and standard products in-house with the backing of one of the largest hedge funds in the world. Whether you're buying, selling, refinancing or building your dream home, you have a lot riding on your loan officer. Since market conditions and mortgage programs change frequently, you need to make sure you're dealing with a top professional who is able to give you quick and accurate financial advice. As an experienced loan officer, I have the knowledge and expertise you need to explore the many financing options available. Ensuring that you make the right choice for you and your family is my ultimate goal, and I am committed to providing my customers with mortgage services that exceed their expectations."

As the branch manager, Derek and his outstanding team of support staff ensure every client understands exactly what they are getting when it comes to mortgage support. "I have a processor, two production partners and a business development manager. We also have other loan officers in the branch who I get to help support." It's these staff members that help make Derek shine in an often saturated market.

Derek marks his success in this industry by referral business, saying, "In the mortgage world, it is having a repeatable, referrable experience that not only makes us look good but also makes the referral partner look good for sending them to us." Which is why every client and REALTOR® Derek helps are an extension of his

Derek's goal is to "serve others, always do the right thing, while having fun and being honest and transparent" with everyone who works with and for him. Being consistently available and completely honest with his clients has become Derek's claim to fame, sometimes even using his creative side to get the best match for his clients in order to ensure they are happy with the work he has done.

It is no surprise that Derek's business has only exploded since moving to Charleston from Southern California six years ago, where, he says, "there were more mortgage lenders than REALTORS®." He brought that fire to succeed and stand out to our neck of the woods, and we are lucky to have him and his family here.





It's Derek's personal life that ensures he is able to give 100% in his business, as he couldn't do what he does without the help of his amazing wife, Lauren. With two kids, Madelyn and Declan, and furbaby Diggle, there is no shortage of things to keep them busy, and having Lauren by his side makes it all work. She also makes it possible for him to be fully present while at home, even if he has to make work calls; family will always come first, and Derek wouldn't have it any other way.

The value Derek places on his real estate partners is invaluable and often unheard of. He considers himself an extension of their business and, therefore, says, "We work hard, and we take care of your clients as we recognize that they are a future referral source of yours and we value that relationship just as much as you do." It would be difficult to find a partner who cares about your business just as much as you do; however, Derek effortlessly proves his heart to everyone he works with. You can't find a better lender in the Charleston market, and he just wants to help you, and your clients, win.

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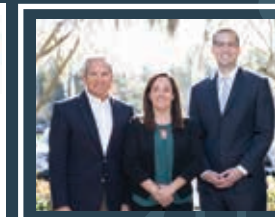


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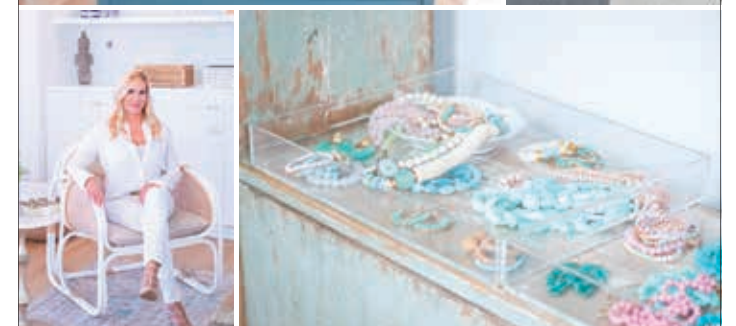
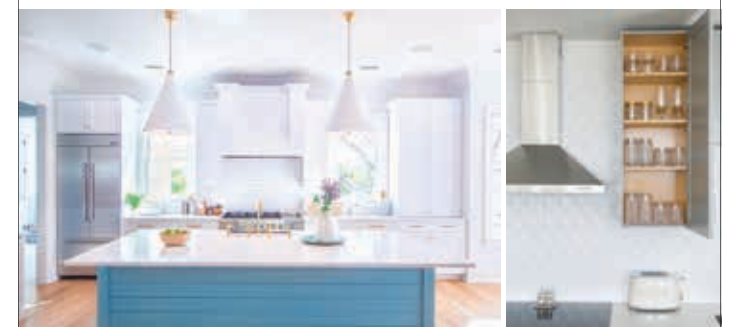
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SCHIRMER INSURANCE



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By Jennifer Guerra
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For 40 years, Schirmer Insurance Group has been immersed in the Charleston community. This family-run business has proven time and time again that when you care not only about your clients, but the community as a whole, your company will stand tall. The generational dynamic among the Schirmer family ensures their namesake will continue to grow and flourish while serving the Lowcountry in every way possible.

Agency Founder Sam Schirmer originally opened in 1983, as Sam Schirmer Nationwide Insurance Agency. In 2011, Schirmer Insurance Group was established as an independent agency by Sam's wife and business partner, Gina Schirmer, and their son Sass Schirmer. In July of 2020, the two agencies merged together as Schirmer Insurance Group with a focus and passion for growth with a genuine willingness to help others. Sam was the catalyst to what would become a family business that would stand the test of time while making their mark on the lowcountry.

As stewards of the Charleston community their whole lives, nothing means more to the Schirmer family than home. Sam was born and raised on Sullivans Island, and maintains a constant desire to help his hometown in every way that he can. He says, "Success shines when you welcome opportunity. With this focus, I have been able to build a business, to protect my family and others, and by developing trust, we have been blessed to have gained some incredible clients and relationships within our local community."

CEO and Owner of Schirmer Insurance Group, Gina Schirmer, couldn't be more proud to call our area home, and knows the hard work it takes to build a successful business that has shined for four decades. She says, "We are 40 years strong. As a long time, family based, local insurance agency, we are experienced at guiding the REALTOR and their home buyer through the insurance portion of the home buying process. We provide an essential framework and a smooth pathway for client success. We nurture, and deeply value, our relationships with our clients and our industry partners which continuously strengthens the foundation of the agency."

It's the families genuine care for their clients, their willingness to go above and beyond to help in any



situation, that has built them into the success they are today. As "Coastal specialists," the team at Schirmer Insurance Group is well versed in protecting your home from all things that living near the water can bring. Continuing to educate themselves as the insurance industry grows and changes, proves that no one will have your back quite like Schirmer Insurance Group. However, (we know) teamwork makes the dream work, and the superstars at Schirmer Insurance Group are just as strong as a family as they are a business.

With five different departments staffed with the best in the business, even if you don't carry the Schirmer name, you are treated like family. Clients and employees alike no doubt feel the family ties that run deep here.

Sass Schirmer, Owner, Principal Agent, and son of Gina and Sam, knows how important relationships in this industry are. Saying, "One thing that we strive to do each and every day is establish a relationship with our clients and nurture the relationships that we have established throughout the years. We want to make sure that our clients have exactly what they need and they are insured with the highest rated carrier we can offer. Insurance is a hope and a promise; Hope that you never have to use it and a promise that when you do the company and agency step up to the plate and perform for you. We make sure that our clients and our team all understand this principle."

Owner and Client Relations Manager, daughter Grayson Schirmer-Jones, is also helping to usher in the families next generation of insurance powerhouses, helping to lead in the growth of Schirmer Insurance Group. She agrees with Sass that the relationships they build with their clients, REALTORS, and mortgage lenders in the area are of the utmost importance to them, and the entire team at Schirmer Insurance Group.

"We take the time to put together a policy package that is unique to each client. We pride ourselves on building relationships with our clients and making sure they understand the ins and outs of the policy designed specifically for them," says Grayson.

Sharing their blessings with those less fortunate is the reason the Schirmers' work so hard everyday. They have been lending their time and money throughout the years to many causes near and dear to their hearts like Habitat for Humanity, Camp Rise Above, East Cooper Community Outreach, The American Heart Association, and The Navigational Center, Lowcountry Food Bank, Ronald McDonald House, Rotary Club of Mount Pleasant and Susan G. Komen Walk, which are just a few of the many organizations they have served over the last 40 years. Their success means nothing to them if they can't pay it forward to those who need it.

With four decades of experience, Schirmer Insurance Group has perfectly set up their business to be successful for another 40 years plus. With the next generation of the family poised to continue the legacy started by Sam and Gina, there is no doubt Schirmer Insurance Group is in the right hands to build upon that legacy. Gina knows exactly who to thank for their decades-long success, saying, "Thank you Charleston for 40 incredible years and for giving our family and our team the opportunity to take care of you. Looking forward to the next 40."



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By Andy Lassiter Owner/Creative Director of Keen Eye Marketing

The reality of real estate is that some months (and seasons) can be significantly slower than others. Nationally, many markets can see an inventory decrease as much as 40% during the holidays. One key to navigating these dips is to focus on the abundance of business-building opportunities instead of less-than-ideal numbers.

Winter is a great time to focus on YOU. Your brand, your business and your marketing can all benefit from a little extra attention during these slower months. Here are a few tips to make the most of your time and set yourself up for success in the spring.

Plan Your Social Media Strategy

Plan a meeting with your social media or marketing team to formulate a

fresh strategy and review performance from the previous year. Having a clear idea of the frequency and types of posts you want to publish is essential to stay consistent and avoid gaps and ineffective content.

We like to categorize social posts in different “buckets,” which can include personal content about you, interesting properties, events, activities and local business highlights, to name a few. The goal is to be a brand your followers will “know, like and trust” while creating a balanced aesthetic across all of your accounts that will attract new growth!

Brainstorm Video Concepts and Publishing Timelines

Video is by far the best way to build

rapport and trust with your audience and grow your following. Make a plan to publish regular video content, whether it’s weekly, monthly or quarterly, and stick to it! We recommend mixing up video formats and locations to keep it interesting and fun.

This is also a great time to tighten up your publishing strategy. Instagram, YouTube, Facebook, LinkedIn and your website are the obvious locations to publish, but don’t hesitate to add your latest effort to an email signature, personal outreach, listing presentation or even a paid ad for more visibility!

Tighten Up Your Brand and Web Presence

Websites and brand development are pain points for almost every client we work with. But even with a smaller budget, you



can develop a simple brand and web presence that will support your business and provide a great backbone for your outreach efforts.

Personal branding is another great way to stand out professionally. Take this opportunity to write some fresh copy about your business, yourself and maybe even a few blog posts, too! Whether you work with a local designer or web service, a consistent logo across all your platforms is a must-have for anyone looking to grow their brand.

Organize your CRM and Outreach Plan

Keeping track of all of your current

and past clients can be a daunting task and one that is often neglected even by top producers. If you’ve never set up a Customer Relationship Management database, this is a perfect opportunity to do so. Take a few hours to review your transaction history, email correspondence and leads to build an organized database that you can categorize by type.

Once you have a well-organized database, planning regular outreach is much easier. Of course, personal calls and texts are best, but email marketing is still a great way to stay in touch and top of mind with your clients. Don’t forget to send holiday greetings, too!

Set Intentions for the New Year

Last but certainly not least on this list is to set your intentions for the new year and the upcoming busy season. I truly believe that mindset is everything and taking a day to write out (yes, actually write it down!) goals is time well spent.

Having a clear set of personal goals and business benchmarks will serve as a constant reminder of why you are working so hard in the first place. This is a great time to review your numbers, do your research and set an action plan for the next year and the rest of your life. Cheers to a great year ahead!



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THE HUSTED



As the consummate planner, Jason Husted of The Husted Team at Jeff Cook Real Estate has planned his life in real estate down to the tiniest detail. Having started as a union contractor, eventually trying his hand at home inspections and flipping homes, Jason is well-versed in all things real estate from the ground up. Never one to leave things up to chance, Jason has been crushing the Charleston market, selling well over \$100 million in real estate since he began five years ago. He and his team have built something really special together, and his knowledge of anything and everything home related has trickled down to all those that work for him.

“We have a great culture at The Husted Team; we are all about growth and expansion, but in the right way at the right time. We do a lot of stuff together, both professionally and personally. Planning events, goal setting or just going out together — any agent wanting to join us will have to fit in with our family.”

With such a small, close-knit team like the rockstars at The Husted Team, everyone has to do their part. Mackenzie Huff, the team administrator, helps coordinate marketing efforts, system building, paperwork organization and lead generation. Robert Poirier is a licensed agent but helps the team with their YouTube videos and is an outstanding in-house editor. Austin Poirier, whose love of helping people shines through in everything he does, also shares a love of cars with Jason. Stephanie Brown is the team ISA, and not only is she the mom to the rest of the team, she is a stay-at-home mom of her own kids as well! Jason says, “She works multiple jobs but takes care of all of us like we were her own family! We couldn’t do this without her!”

Lexton Hunt may be the youngest on the team, with Jason having met him at the young age of 17, and started working for them at 18. Blaine Vinson is also a working agent within the team. He helps with brainstorming ideas on growth during the team’s weekly meetings. Rounding out this superstar team is Yvette Packer, who herself is a super busy mom who adds

“WE HAVE A GREAT CULTURE AT THE HUSTED TEAM; WE ARE ALL ABOUT GROWTH AND EXPANSION, BUT IN THE RIGHT WAY AT THE RIGHT TIME.”

value to the team because of her background in law and ability to perform in real estate. Everyone on the team helps each other out with anything and everything, which is what makes them such a team to be rivaled. As Jason says, “Grow slow; find the people that fit within. Culture and the people are No. 1.”

Jason and his team are all about growth, which is why it’s Jason’s goal to “expand The Husted Team thoughtfully while giving our clients the tools they need to make the right decisions. I went into real estate for the opportunity to grow in business and in life, and I’ve begun doing just that.”

In order to grow slowly and meticulously, Jason has taken to planning things out months in advance. Goals, marketing and really anything he has in his business and life have been well thought out and planned to the T. It’s for this reason The Husted Team has been hustling their way to the top of the Charleston market.

...

...

Jason believes the biggest reason for his success and the success of his team is “staying consistent and focusing on moving forward and prepping for months in advance.”

While prepping months in advance may seem daunting for most people, especially in the real estate sphere, Jason has learned to use that to his advantage. While real estate is full of unknown surprises, The Husted Team is ready for anything the business will throw their way, a model which all other teams should be following. Plan for those surprises and they really won't surprise you at all!

Jason's positive attitude and open mind are just a couple of reasons his team has become a force to be reckoned with. Not only does he treat his team like family, he treats his clients and fellow agents the same way. Always willing to learn throughout their growth ensures longevity in such an uncertain

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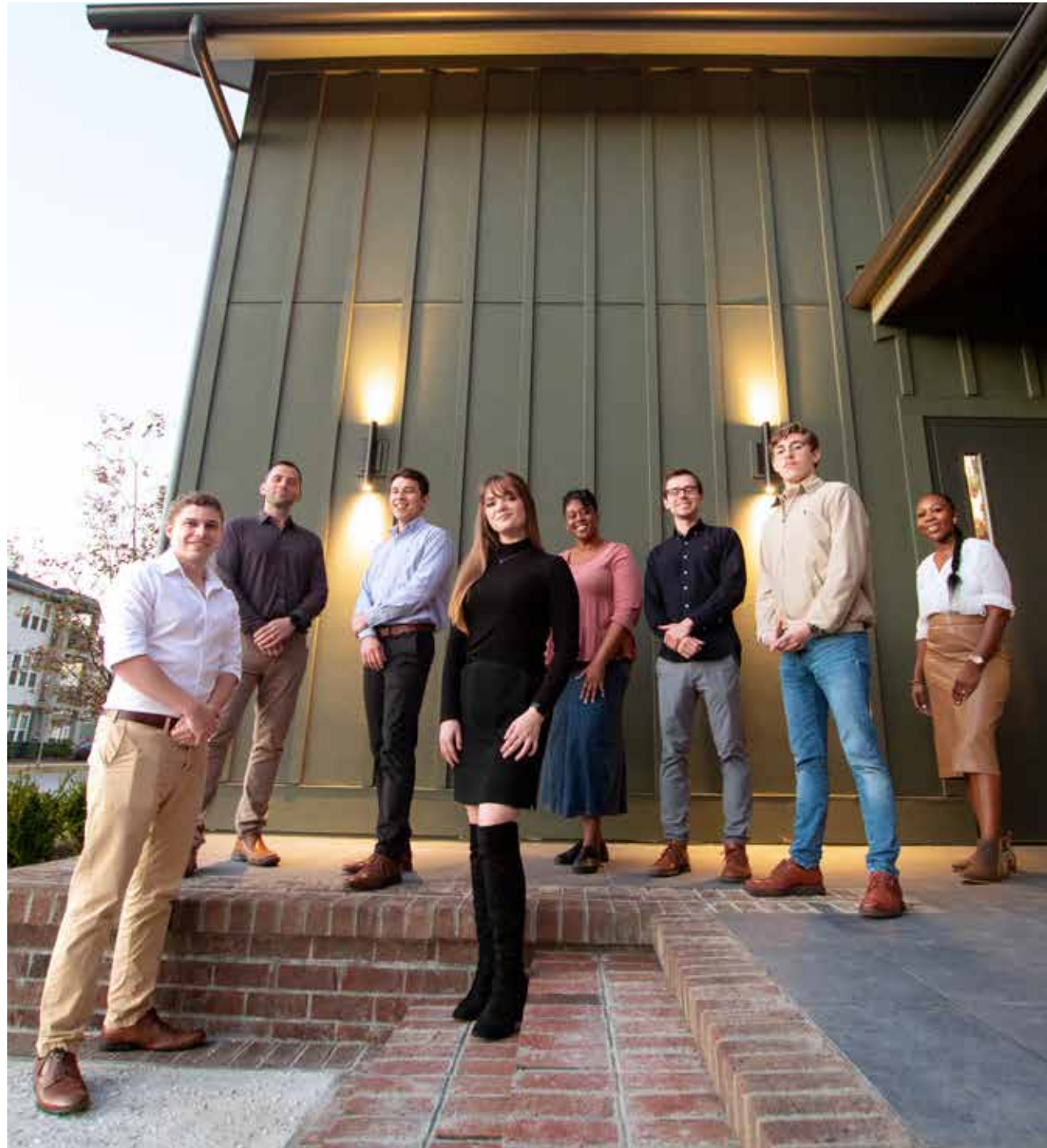
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business. Pre-planning and setting schedules has become second nature to Jason and his team and is also the reason he has some semblance of work-life balance. Advice that should be heeded by any and everybody who works in the real estate world.

The Husted Team is also super involved in the Charleston community by making videos and donating their time and hard-earned commissions to Vets for Vets. In 2022, the team was able to help a vet replace the roof on their home! Having hearts as huge as their close connections has

enabled them to close homes for clients that never deemed it possible.

Setting this team apart from others is also Jason's ability to "take the time to educate buyers and sellers; I include myself in this as well. Continuing education in this career is super important." Things in real estate are ever-evolving and changing, and no one knows this better than The Husted Team.



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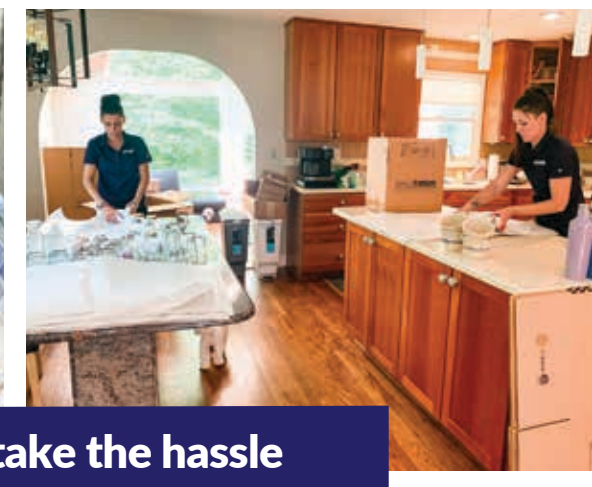
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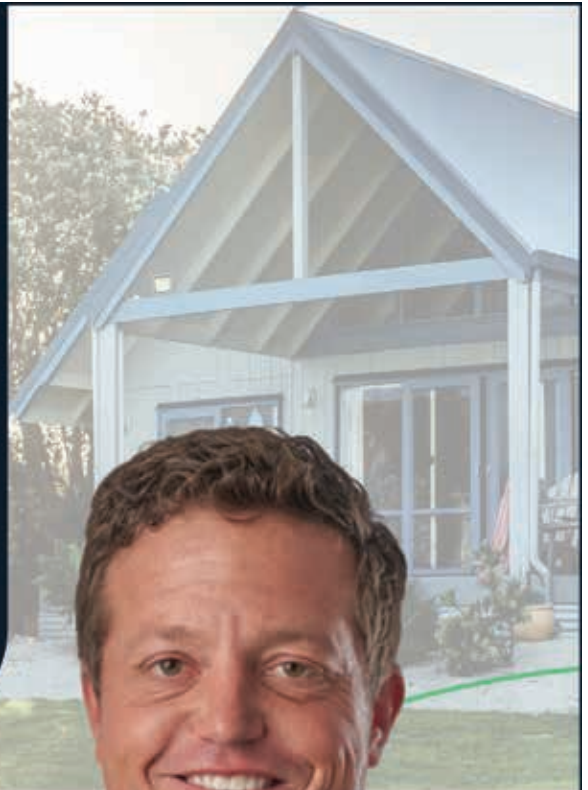


WE MAKE MORTGAGES #EFFORTLESS

Team Sellaw and Princeton Mortgage believe that getting a mortgage doesn't have to be a miserable experience. Sick of the status quo, we decided to do something about it and began our journey toward creating **The Effortless Mortgage**. This is more than a slogan - the Effortless Mortgage is a way of operating that directs everything we do as a company.

What are we doing to make borrowers so happy?

- ▶ **We foster an environment where motivated people can thrive.** We treat our people well, and in turn they treat our customers well.
- ▶ **We're always available.** We're passionate about being there for customers whenever they need us.
- ▶ **We care about our customers:** we don't sell, we deliver value.
- ▶ **We do what we say we're going to do:** We deliver the Effortless Mortgage and back it up with the Princeton Promise.



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