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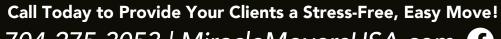
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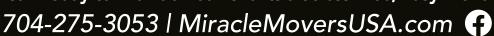
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Agent Spotlight: Elizabeth McNabb



Rising Star: Jonathan Diianni



Cover Story: Brett Carraway



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Dear Real Producers of Charlotte,

Welcome to the July issue of our magazine, where we are recognizing the spirit of independence and the vibrant world of real estate! As we celebrate America's birthday this month, a day synonymous with freedom and unity, I wanted to bring you a collection of features that also embody the essence of this special holiday.

Real estate, with its power to transform lives and create new beginnings, serves as a cornerstone of our publication. In this issue, we delve into the world of entrepreneurial agents and partners who go above and beyond to meet the call of duty for their clients. Through their inspiring stories, we witness the profound impact that real estate professionals and our preferred partners can have on individuals and communities.

During this time of national pride and BBQ celebrations, anticipation fills the air with a sense of camaraderie and patriotism. From the fireworks lighting up the night sky to the parades filling the streets, I hope you were able to reflect on and appreciate this festive occasion that unites us all, regardless of our differences.

Speaking of camaraderie, I am thrilled to also showcase the fun, informative atmosphere of our May Mastermind in this issue! Be sure to check out the photos on pages 16–18 that capture the energy and excitement of our lively Real Producers event. I want to express heartfelt thanks to

everyone who attended, making it a resounding success and a testament to the power of our Real Producers community to show up and learn!

Lastly, I want to extend a warm welcome to our newest preferred partners, **Lighthouse Visuals** and **Costner Law Office**, as they join the Charlotte Real Producers family this month.

Happy reading, Real Producers!

Warm regards,

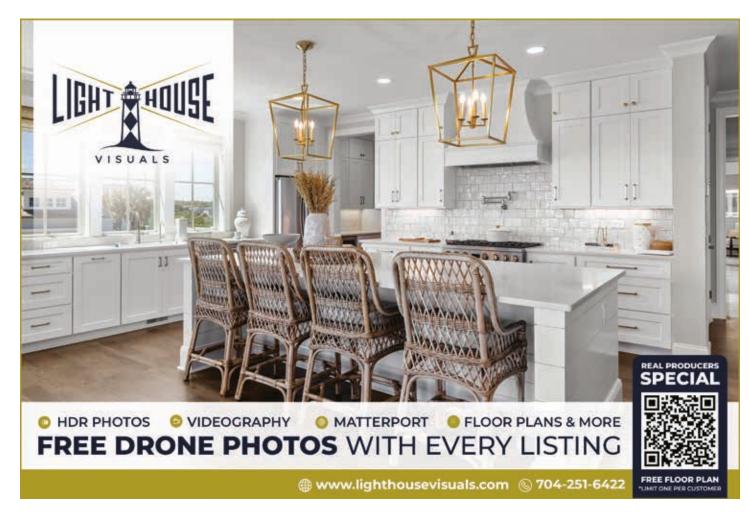


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FOOD FOR THOUGHT

What are some of the best ways individuals can serve the nation at the community level?





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favorite road trip ...

and who were you with?



KATHY DAYSouthern Homes of the Carolinas
Charleston with my boyfriend.



JANELL SNEVEL
Candor & Co. Realty
Miami to Key West with my sister.



RACHELLE GILMAN

BHHS Carolinas Realty

One of my favorite road trips was to Asheville, North Carolina, with my best friend, Abbie, and sister, Taylor. Asheville is a beautiful mountain town only about two hours away from Charlotte. We stopped in the town of Asheville and ate brunch at one of our favorite restaurants, Tupelo Honey. We then traveled to Pisgah National



Forest to go hiking and also went to Sliding Rock, where we plunged down a rock-faced waterfall into a pool of water. Such a fun day!

STI

STEVEN & MARIE LORIMER

Allen Tate Realtors® Ballantyne

As a family, we take an annual road trip to Sea Pines in Hilton Head — a tradition that dates back 20-plus years in a row. It's our favorite time of the year to get away and relax with our children. We bike around the island every day, play golf, hang out on the beach and make memories.



NADINE MORGAN

Allen Tate Realtors®

Dubai girls' trip with family!



STEFANIE JANKY

Allen Tate Realtors® Fort Mill

Driving the road to Hana in Maui! We rented a car there and did the beautiful driving tour, seeing the black sand beach, stunning waterfalls, bamboo forests, and all the gorgeous sites along that winding route. Definitely a must-do road trip if you're ever in Maui!



LIZ YOUNG

RE/MAX Executive

A few summers ago, my son did a college internship in New Orleans. We drove from CLT to NOLA, passed through Atlanta, then spent the night in Auburn, Alabama. We saw the Cam Newton statue, walked right into Jordan-Hare Stadium, took photos on the field, then moved him into a dorm at Tulane and hit all of the hot spots in New Orleans. It was a whirlwind trip, and I left him in New Orleans with his car and then flew home!



JESSICA BABINSKI

Movement Mortgage

Spring Break 2023... My kids and I went from North Carolina to Washington, D.C., to New York City to Niagara Falls and then back home. It was a fun-filled adventure.



MATTHEW YOUNG

GEICO

Road trip to our beautiful Blue Ridge Mountains.



MICHAEL PENNINGTON

Closing The Carolinas

On June 16, 2000, my wife, Kory, and I set off from LA on our honeymoon road trip to Orlando, still telling stories about our wedding the night before. The Grand Canyon stunned us into silence; the sunset was a painting that came alive. Texas brought mouth-watering BBQ and

sauce-smothered laughs. New Orleans had us dancing in the streets. Arriving in Orlando, we reflected on our journey — it was an exhilarating roller coaster, full of thrills, quiet moments, and pure love... And that was just the beginning of our incredible 23-year ride into married life.



CANDICE SHEPARD

Shepard Law

My favorite road trip with my favorite humans, my adult/older teen children, was to D.C. We rented the electric scooters and went ALL over town (not just the National Mall, but hit all the hot spots there as well!) We found hole-in-the-wall pizza and coffee joints owned by locals, ate ice cream for breakfast if we felt like it, lunch from a food truck, all of the amazing things I couldn't say yes to when they were little. Each kiddo and I picked one "must-see" and we made sure to fit it in, and otherwise just meandered. What made it such an amazing road trip for us was the "Never say no" mentality that we all went into it with. We just did whatever we felt like whenever we felt like it... Such a fun, peaceful, adventurous, amazing trip! 10/10, highly recommended.



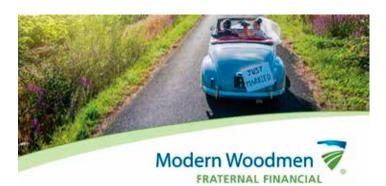
MARY BETH FRANCISCO

AVENUES Stage + Design

My favorite road trip was from Charlotte to Brooklyn, New York, with my then 21-year-old son, Walker. When he began his career as a chef and left the nest, we took two days to drive to Brooklyn, stopping along the way for great food. How often does a mom get to spend two days in a car with her son? Five years later, his next stop is looking like California, and guess who's doing that road trip with him? Yep, good ol' Mom!







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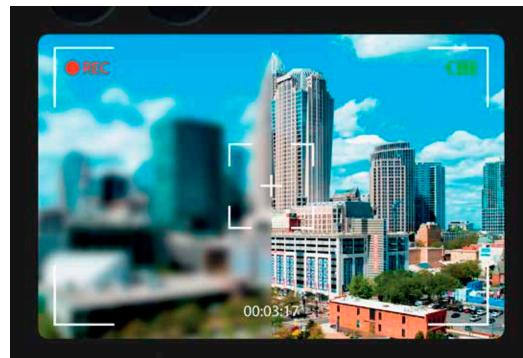


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CHARLOTTE REAL PRODUCERS'

MASTERMIND

May 23, 2023

Wow, what an unforgettable experience at our first ever Charlotte Real Producers' Mastermind! The Queen City's real estate scene was on fire, and the event exceeded all our expectations.

A big shout-out to our incredible sponsors, Mike Pennington with Closing the Carolinas at CMG Home Loans and Blair Crews from Old **Republic Home Protection**. Their support was instrumental in making this event a grand success.

Our superstar panel of top-producing agents, Liza Caminiti, Chad Hetherman, Faiyaz Dossaji, and Patty Shropshire, showcased their expertise and shared invaluable insights. Together, they

closed over a staggering \$200 million in 2022! Their success stories were nothing short of inspiring.

And let's not forget the revolutionary keynote by **Jeff J Hunter,** who unveiled the secret to creating a real estate marketing assistant that's 100 percent AI-powered and outshines most humans. From managing social media posts to creating scroll-stopping Facebook ads for listings, the future of real estate marketing is here ... and it's AI powered!

P.S. Don't miss out on the lawn games' afterglow! Check out the captivating photos on our Facebook page or simply scan the QR code to immerse yourself in the memories we created together!



For more information on all Charlotte Real Producers events, please email us at info@charlotterealproducers.com.















































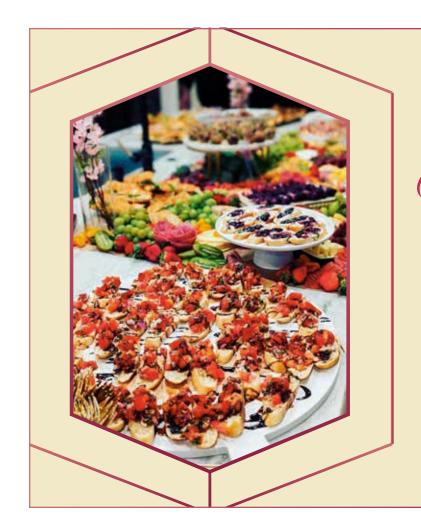












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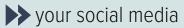
PRO TIP:

PICTURES WITH PEOPLE GET MORE ENGAGEMENT!

Want a quick tip that will instantly help people notice your content more? This is probably the most important tip I could possibly give you. If you do this consistently, I guarantee you will see results.

If you're not tagging ever can you're missing a hou

MAKE SURE YOUR CONTENT HAS PEOPLE IN IT! of-mind awareness!



By Mike Baker

Seriously, the more people, the better.

There's something at the psychological level that draws people's attention to other people. People are social beings.

We react more to faces than objects.

When we see pictures of people, we have the ability to imagine and relate.

We envision ourselves standing on the beach watching the sunset or skydiving from the plane. Every time we see a picture of someone, a little bit of us lives vicariously through them because it creates a connection, a familiarization.

If you want people to pay more attention to your content, include as many different photo s with as many different people as you can. Not only do you get the benefit of the image being more noticeable, but you also get expanded reach. Taking a picture with one other person allows you to tag them individually, as well as any business pages they're affiliated with. Plus, when you tag people, your post shows up on their pages. Tagging just ONE person can be an easy three to four-times reach multiplier. If you take a group picture with 10 people, you could multiply your reach by 30 to 40 times! Imagine the difference you could see if you were to consistently take pictures of people you work with

If you're not tagging everything you can, you're missing a *huge* opportunity to increase your engagement and top-of-mind awareness!



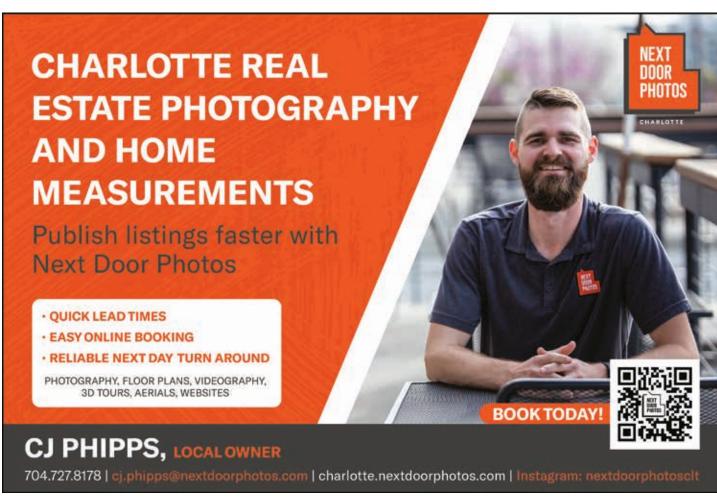
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Photo by Kelly Klemmensen

ADAM RUTKOWSKI

AlphaGraphics CLT

Getting Noticed

Originally from Baltimore, Maryland, Adam Rutkowski moved to Charlotte to acquire something new: AlphaGraphics CLT, located in Pineville. Since leaving his previous printing company behind that he had been part-owner of for 15 years, Adam is experiencing a new side of the industry he has always worked in and nurturing a customer-focused culture for everyone in his company.

A Snowball Effect

Though a business with tight deadlines and stringent requirements, printing needs an artist's eye to get it just right. Following his love of art and his passion

for technology, Adam found printing at the crossroads.

"I liked art, but I wasn't super artistic. I also liked technology, and printing was a cross between the two," Adam explains. "I get to be creative, work with technology, and create a physical product, as well, that you can touch. I'm not really into art anymore, but I am creative in my designs, production, and finishing techniques, as well as solutions we can offer our clients."





"I worked in the industry in both business development and operation management roles at a printing company in Maryland for over 12 years. But I've always wanted to move to Charlotte or North Carolina, and acquiring an AlphaGraphics location was just reason to do that."

Leaving the life he had known and the company he had helped grow, Adam found himself facing several changes. "This company is much smaller than my previous one; I've gone from 100 employees down to a dozen," Adam says. "I'm also more involved on the sales side, working directly with customers daily on an array of projects; before, I was more on the operations, workflow development, and technology side."

This transition has given Adam a chance to experience a new, fresh side of the industry. "It just wasn't typical to meet and work with the number of clients before; I wasn't involved on the direct-sales side. We had a sales team of over a dozen account representatives. I would get involved with the client on unique and complex projects. Now, I meet new people daily, visit customers onsite or at our office often to discuss their needs, and I see the reaction when we've solved a problem or how the deliverables are used. I've been able to meet all kinds of different people and companies, and that's really opened this up. It's a snowball effect, and the most enjoyable part of the job now," he adds.





 ${\bf Adam\ Rutkowski\ is\ the\ owner\ of\ AlphaGraphics\ CLT.\ (Photo\ by\ Kelly\ Klemmensen)}$

Getting Business

Since last year, Adam has continually grown many aspects of his company.

"We've grown a lot since last year — in sales volume, in number of employees, in new customers, both large and small. Referrals have been a big reason for our clientele growth," Adam shares. "When we do a good job for one customer and then get referred, it snowballs from there. We did networking prior to COVID, and we've been bringing that back, but we've mostly grown through word of mouth."

"We already do social media, I have someone that helps us with that, and we are also exploring SEM as well," Adam continues. "It's been a good avenue to go down, it has definitely helped."

Improvements to the equipment have also been a great boon to AlphaGraphics CLT's success. "We have put in a new digital color press; it's doubled our capacity and speed," Adam notes with a touch of pride. "It's got inline booklet-making capabilities, printing and binding all in one unit. We turn jobs extremely fast now."

All of this progress has only fueled Adam's desire for more, and he uses this drive to shape his future plans. "I have many goals for the future: I want to continue to grow the business, double in size, continue to provide good quality products quickly for customers, help them solve their problems, whatever they may be," Adam emphasizes. "Maybe it's a sign, a poster, a direct mail campaign or promotional product; we will do what we say we do. 'Get noticed, get business' is our motto to help customers grow their brand, and continue to get business."

Skills and Success

Accomplishments like Adam's don't come easily without years of experience and a few tricks of the trade. "I'm involved in several different products and applications, and I'm familiar with the equipment and how to produce them, knowing the right steps, the processes," Adam points out. "The key to our business is planning backward, asking 'What does the final product look like?' And then, 'What do I need to do to produce it, how much time, and with what materials?' That lets us shave time where needed. I never say no to a project, and I always figure out a way to get it produced on time," he notes.

All this builds to Adam's success, which extends far beyond financial security and a booming business ... happiness outside of work is just as important. "I define success as having personal and family happiness, a good company culture, and a strong reputation," he says.

AlphaGraphics CLT's company culture is dedicated to more than productivity and efficiency, and their reliable reputation is built on that friendly, customer-focused culture.

"I think we are motivated and relentless. We have fun and joke, but we also know when to get to work and when to get serious," Adam concludes. "Our job requires accuracy and precision and we're customer focused. But we're also flexible, accessible, reliable, and easy to work with. We're fast to respond, we have many different points of contact. Whatever you need, we get it done."

When you need quality printing, look to AlphaGraphics at www.agCLT.com or call 704-541-3678.







lizabeth McNabb grew up loving the look and feel of her hometown of Charlotte. When she went away to the mountains to get her undergraduate degree at Appalachian State, she knew she wanted to come back. Elizabeth followed through on her plan to return, and she's been in Charlotte ever since.

Elizabeth says she is not surprised that US News & World Report declares that her hometown is one of the best cities to live in nationwide. She agrees, and she loves introducing her clients to this fantastic locale.

Introducing people to new things has been a major part of Elizabeth's entire career. She started out as an elementary school teacher in the Charlotte-Mecklenburg School District. "I loved working with young people, teaching them, and watching them grow confident and comfortable with their new knowledge and skills," Elizabeth recalls. "I'm super perceptive, and this made me a better teacher because I could tell what my students needed to succeed."

After 10 years of service in the public schools, Elizabeth felt she was ready for a change. She took inventory of what she enjoyed most: her passions and strengths. "On any given weekend, you could find me going to open houses and checking out homes for sale, so I thought, why not see if I

can make this a career?" Elizabeth explains. She took the REALTOR® courses, and when she passed, she saw it as a sign that real estate would be her new vocation.

In 2015, Charlotte joined Corcoran HM Properties, finding instant chemistry with the broker, Valerie "Val" Mitchener, who would become her friend and mentor. "Sometimes you meet someone, and it just clicks," says Elizabeth. "Val stood for everything that I wanted to incorporate into my real estate business, and I expect to continue to learn and grow with her help and guidance."

Val adds the admiration was entirely mutual: "I am grateful to have Elizabeth on our team, but more importantly, as a friend. I knew from our first meeting that she would be successful and a great fit for us. She is a hard worker, smart, and cares about her clients and her colleagues."

One of the keys to Elizabeth's success is a mantra she learned from Val: "Selling more homes doesn't make you a better person." For Elizabeth, the client relationship, being of service, and being a good person are more important than racking up transactions. Her numbers reflect the respect and appreciation her clients and her circle of influence have for her dedication and caring. She's a top producer at Corcoran HM Properties, earning impressive numbers in Charlotte.

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Elizabeth McNabb with her husband, Madison, and their children, Catherine and Emmett.

"I find that the teacher in me comes out with clients," muses Elizabeth. She says she loves introducing new arrivals to The Queen City, especially historic homes that she thinks are worth preserving and cherishing as part of Charlotte's architectural heritage. She relishes working with homebuyers who are new or unfamiliar with the process. "For my clients, buying or selling a house is often a once- or twice-in-a-lifetime event, so I make a point to demystify the lingo that we agents use every day."

Elizabeth uses her perceptive skills to tease out important information from her clients. When a husband and wife have different hopes that they may not be mentioning, she sees it as her job to find out what they each want and then find the property that they both will love. "I make working with me a no-judgment zone so clients can find the right fit," she explains.

For Elizabeth, the excitement of homebuying shouldn't be stressful; it should be an adventure. "Take home inspections. This isn't just the moment of the deal where you find out what is 'wrong' with the house. You also find out what is right. I like helping clients to identify quirks and unique features about their future home that make the inspection a source of inspiration instead of stress."

Elizabeth's husband, Madison, is an architect who frequently suggests possibilities for her clients' spaces. "He and I both love modern styles, but we also enjoy looking at any space and imagining how it can be transformed to meet the client's needs," remarks Elizabeth. "Being in real estate gives my husband and I so much more to talk about," she adds. "He works on residential architecture, so he brings home ideas and concepts all the time."

Real estate is not the only place where the couple teams up. Together, they are raising two children, Emmett (5) and Catherine (1), juggling the work of parenting and holding down two demanding jobs. "Madison and our parents are incredibly supportive of me, stepping in to be with the kids if I have an evening or weekend activity," Elizabeth notes. When they get the time, the McNabbs love to take the children on adventure walks, which can be anything from a

trip to the local playground to a more ambitious hike. The point is to keep a sense of wonder and engagement, Elizabeth says, which is a lot like her approach to her clients as well.

Her own sense of wonder is getting a workout this year as Elizabeth looks forward to turning 40.

"My mom has a keychain that reads 'Life Begins at 40,' and I can't wait to find out if this is true," she smiles.





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Photo by Don Elrod

DIIANNI

THE "AND" PHILOSOPHY

Jonathan Diianni has only been in real estate since the fall of 2021. In that time, though, he's made massive headway, becoming the co-owner of his Charlotte realty group, Clockwork, after selling \$24.5 million in volume with 61 transactions in only 18 months.

Jonathan got his start in real estate after five years of professional golf. "I graduated in 2016 from Elon University doing college golf. I moved into professional golf and traveled all over the world — from Europe to China to Latin America. After five years, I was looking to transition into financial advising, but this was June 2020, the height of COVID," Jonathan recalls. The company interested in him was going through a hiring freeze but said they'd get in touch again in a few months. "I needed to stay afloat in between, so I sold swimming pools until fall and then pianos once it was too cold to swim," he explains.

A few months turned into a whole year, during which Jonathan bought a house from a contact in the Clockwork Realty Group and married his wife, Abbie. When he encountered his contact and friend, Jobey Thomas, at the wedding, Jobie asked him to give real estate a try and join Clockwork Realty. "So I went on my honeymoon, I took the exams, and I've been in real estate since September of 2021," he says.

Growth

"Clockwork was an independent brokerage at the time, and I was really focused on setting out on my own and making a name for myself — figuring out what I wanted to do and how I wanted to do it," Jonathan recalls.

And figure it out he did. In his first year, he had 36 total transactions, moving \$15.5 million in sales volume. Seeing even more potential in Jonathan, Jobey approached him with another opportunity... "He asked me to be his business partner," Jonathan recalls. "So I bought into his company, Clockwork, and we've been co-owning it ever since."

Fulfillment

Jonathan says he loves making his clients happy, and that makes his career fulfilling. "Winning dreams for clients and friends... At the end of the day — a hard day or a great day — they want to celebrate by going back home. That's what we win for so many people. I say 'win' because Charlotte is such a competitive area. But we don't disappoint our clients. We ensure that they have that home to go back to," Jonathan notes.



Buying a home is one of the most stressful decisions that someone can make. Our goal is to help them have such a smooth and enjoyable experience that they can't help but talk about it.



Jobey Thomas (left) and Jonathan Diianni (right) co-own Clockwork Realty Group at Compass.

It's not just about winning clients their dream homes, though. It's about building connections that last. "I love people and building relationships that last beyond closing day," Jonathan says. "And I want to be that point of contact for them here in the city of Charlotte, the guy they can reach out to for anything they may need so they don't spend valuable time hunting for a bunch of different people to take care of all the little things."

With Clockwork's commitment to not only the home-buying process but to all aspects of home ownership, clients have a capable and trustworthy contact for everything from property management to design. "We want to be a one-stop shop for all things real estate here in Charlotte. Not only can we get you a home, but we have interior design departments to help you make it your own or property management teams to take care of investment homes," Jonathan says. "Buying a home is one of the most stressful decisions that someone can make. Our goal is to help them have such a smooth and enjoyable experience that they can't help but talk about it."



Jonathan loves working out and has been training for Ironman competitions.

Defining Success

"For me, being successful is being the greatest real estate agent in North Carolina. To define 'greatest' would be that every client is taken care of and feels like they're the only client I'm taking care of at the time. But this will never come at the expense of being a great husband or a great church member or a great son. I will always make sure that my family and my future kids will have time; they'll never come behind work," Jonathan asserts.

It would seem that Jonathan believes in a strong work-life balance, but he has a different take: "I don't love the term 'work-life balance," he says. "The word 'balance' implies that there's a choice. I live life with the 'and' philosophy. I want to be a good husband and a good church member and a good REALTOR®. The 'and' is what I want. This



Jonathan Diianni with his wife, Abbie, and their dog, Wynn

comes through holding myself accountable to everyone — to my wife, to other people, and to my life itself. This is very important to me. If being the greatest real estate agent comes at the expense of my family, I'll quit."

"My family always showed up for me. My dad was there for me throughout school; my mom came to every game she could. I'm so grateful, and, Lord willing, I will get to do the same for my family."



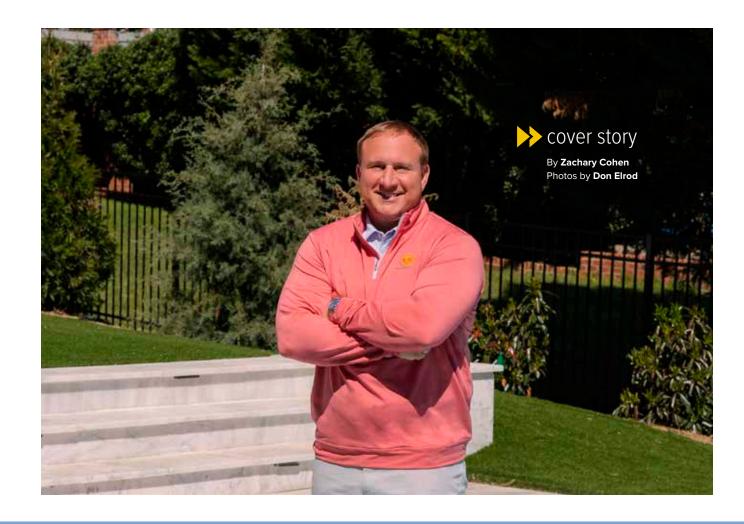






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FAMILY: A GUIDING LIGHT

Brett Carraway was last featured in *Charlotte Real Producers as* a Rising Star in 2017, when he was still less than two years into his real estate career. While Brett's real estate business was thriving early in his career, he was still in transition. He had been working in the nightclub business since graduating from college and was balancing his nightclub enterprise, real estate business, and family life.

Six years later, Brett has left behind the nightclub entirely — and he couldn't be happier. Focusing on real estate has brought him greater fulfillment and, perhaps most importantly, the opportunity to be available for his family.

"My son was born in 2014. By 2015, I started thinking, 'What can I do next?' I had been in nightlife since I was 19. I knew I was getting married, and family was going to be front and center. Getting home at 4:00 a.m. every morning wasn't ideal for family

life. I wanted to be there, spend time with my son, put him to bed, play with him, and I didn't have that being gone all day and night," Brett reflects. "The change has been really good. There are multiple parts to that. The success in real estate has been outstanding for me. On the other hand, it's allowed me to spend so much time with my family — to be able to take my son to school every morning, pick him up in the afternoons, and be at his games. These are things I'm able to do now. I couldn't imagine being happier."

Getting Focused

Brett's first foray into real estate came when he was 23, when he began attending real estate school. Ultimately, he chose another path, choosing to remodel and open a nightclub instead of pursuing a real estate career. Over the next 10 years, he grew nightclubs into some of Charlotte's best, but real estate never left his mind. So in 2016, with family in focus, he transitioned into real estate. He stopped working evenings in 2017 and stepped away from the nightclub scene entirely in 2019.

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Brett and Mallory Carraway with their children, Beckham and Mckenna

"Family — that's the reason I made that transition," Brett offers. "There was a transition ... everyone knew me as the big nightclub person in town."

While Brett had to work hard to prove his value as a REALTOR®, the connections he developed while running the nightclub were invaluable to his business. His network was strong, and that same network helped him get his real estate business off the ground.

Right at Home

Today, Brett is the owner and a producing agent at Northstar Real Estate. He closed an impressive 39 transactions for \$30 million in 2022. He offers honesty, care, and a deep desire to serve those who put their trust in him.

"I've been able to build good relationships with a lot of people. I try to be a very honest person. It's not always what people want to hear, but it's what they need to hear," Brett says. "Buying a house is a massive undertaking. It should be a celebrated process and something that is a life-changing event. It's a

major milestone, whether you're a first-time homebuyer or an investor buying multiple properties. It needs to be a smart decision."

Brett's approach has resulted in a growing referral-based business. His goal when working with clients is simple: to get them the house (or the deal) that's in their best interests.

It's All for Family

Brett's life has changed dramatically since welcoming his son to



Don't worry about the financial side of the business. Help everyone. Do the right thing, and don't turn down business.



Golf is one of Brett's favorite pastimes.



the world nine years ago — and for the better. He and his wife, Mallory, now have two children, Beckham (9) and Mckenna (4).

"People always tell you time goes fast, and I never thought about it until I had kids. Before them, I didn't think about how quickly things go by.

Now, I see them growing up.

It's unreal how fast it goes by with them. To be present with them means everything in the world to me," Brett says.

While Brett cares deeply about his real estate business and those he serves, his family has become the most meaningful piece of his life. Much has changed with regard to priorities, how he spends his time, and what his future dreams are.

"The most important thing to me is raising my children the right way and being there for them, making sure they understand the true values of life and how to be good people. That matters more to me than any real estate deal."



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TOP 200 STANDINGS

Teams and Individuals Closed Data from Jan. 1 to May 31, 202

ank Name Office List List Volume Sold Sell Volume Total Total \$

Disclaimer: Information based on Canopy MLS closed data as of June 7, 2023, for residential sales from January 1, 2023, to May 31, 2023, in the Charlotte metropolitan area. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.

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Teams and Individuals Closed Data from Jan. 1 to May 31, 2023

Rank	Name	Office	List	List Volume	Sold	Sell Volume	Total	Total \$
			Units	(Selling \$)	Units	(Buying \$)	Units	

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WHAT YOU NEED TO KNOW ABOUT FHA APPRAISALS

Help Navigate Your Clients Through the Appraisal Process.

Understanding appraisal guidelines can be the difference between a frustrated home shopper and a happy homeowner. Here's a quick checklist to keep handy!

FHA LOAN APPRAISAL GUIDELINES

In the inspection, an FHA appraiser will search for things that affect the health and safety of the occupants. These things also contribute to the remaining life and marketability of the home.

» The physical structure of the building

- 1. No damage to the home's exterior, foundation and roof
- 2. No sign of insect infestation
- 3. No loose wiring or exposed electrical systems
- Adequate ventilation of attics and crawl spaces

» The livability of the building

- 1. Working utilities, including electricity, heat and clean water
- Safe and sanitary sewage disposal
- 3. No lead paint
- 4. All fire codes and applicable safety codes are met

» The property site

- 1. No soil contaminants or underground storage tanks
- 2. Topography drains water away from the building walls
- 3. Safe and reasonable property access

THINGS TO KNOW

FHA has strict rules about "houseflipping," which is when an investor buys a fixer-upper, renovates it, and immediately lists it for resale. If you're buying a home flipped within the last 90 days, the appraiser will notify you and you may not be eligible for an FHA loan. What homes can FHA approve with an acceptable FHA appraisal?

- ✓ One- to four-unit homes
- Manufactured homes permanently affixed to land
- ✓ FHA-approved condominium units
- ✓ Cooperative units

Working with CMG Home Loans means your client can expect a seamless FHA loan appraisal process, and a smooth loan process in general. **Contact us to get started!**



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BONUS APPRAISAL TIP: AGENT MUST-HAVE!

If you're working closely with your client and/or appraiser in assessing the home, make sure you have the **Bosch BLAZE™ Pro Laser Measure** handy during home visits.



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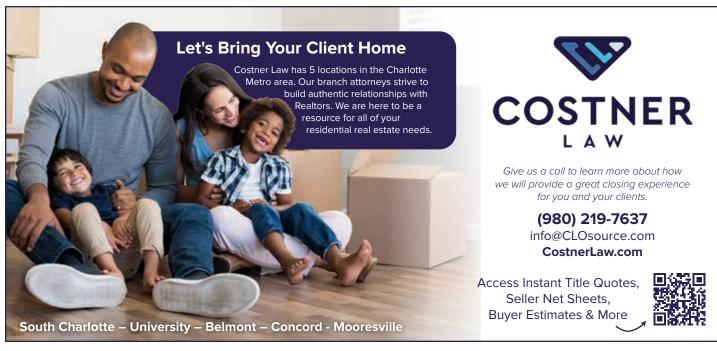
Teams and Individuals Closed Data from Jan. 1 to May 31, 2023

Rank Name Office List List Volume Sold Sell Volume Total Total \$

Units (Selling \$) Units (Buying \$) Units

Units (Selling \$) Units (Buying \$) Units

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Teams and Individuals Closed Data from Jan. 1 to May 31, 2023

Office Office **List Volume** Rank Name Total \$ **Sell Volume Total** Total \$ **List Volume** Total (Selling \$) (Buying \$) Units Units (Selling \$) Units

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Teams and Individuals Closed Data from Jan. 1 to May 31, 2023

Office







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