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A man with a beard and mustache, wearing a blue blazer over a white button-down shirt and blue jeans, stands with his hands in his pockets. He is positioned in front of a large, circular window that looks out onto a residential street with a white car parked on the side. The man is smiling slightly at the camera.

David DiGioia

USHERING IN A
NEW GENERATION

RISING STAR
JAMES WEBB

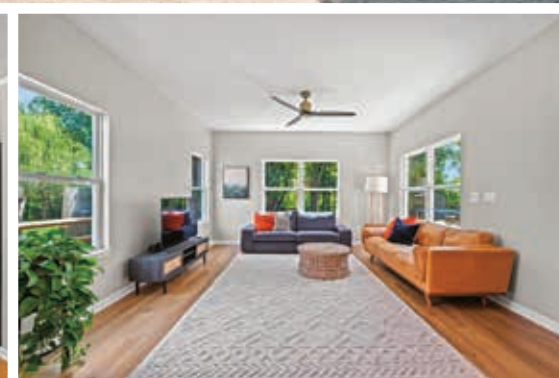
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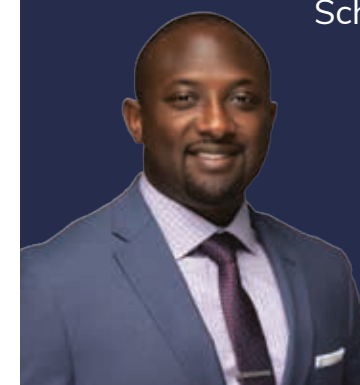
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HELLO, publisher's note << SUMMER!



Dear Charlotte Real Producers,

As the summer season unfolds, I want to personally wish you a happy and refreshing June ... and a Happy Father's Day to all the hardworking dads out there! This month marks the start of warmer weather, longer days, and the perfect time to enjoy the great outdoors. Whether you're planning on taking a vacation, spending time with friends and family, or just enjoying some much-needed downtime, I hope that you make the most of this wonderful time of the year.

While you're enjoying your summer adventures, I wanted to take a minute to reflect on the importance of being empathetic and accountable. As you're in the process of assisting clients with buying or selling a property, you may be working with a number of parties who are responsible for getting that deal to the closing table. It's important to remember that these professionals are people, too, and they also deserve a break to recharge and refresh.

Top agents should also understand the importance of maintaining communication with their clients, especially when they're 'OOO' for more than 24 hours. That's why they will always leave a designated, reliable agent who can assist with any urgent matters or concerns that may arise with a client while they're unplugging. This way, you can be assured that your clients are being taken care of, even if you are not physically present to show a house, for example.

This practice not only demonstrates a high level of professionalism and responsibility but also shows your clients that you care about their needs and are committed to providing the best possible service. Nothing is more frustrating than trying to reach an agent who is on vacation and has not left a backup contact... But as top 500 real estate agents, you probably already understand this and strive to meet those expectations!

So as you embark on your summer adventures, I encourage you to communicate openly and honestly with your clients about your schedule. By doing so, you build a strong and

trusting relationship with your clients that will help you achieve your real estate goals.

With this in mind, I hope that you can relax and enjoy your summer!! We look forward to seeing you all again at our next big event in the fall.

This month, we're pleased that preferred partners **Avenues Stage & Design, CMG Financial, MMD of Charlotte Inc., Motivation Mortgage, and Community One Insurance** have joined the Charlotte Real Producers family. Welcome!

With gratitude,



Kristin Brindley
Owner/Publisher
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What do you like about where you live?



KOYA LAMAR
Coldwell Banker Realty

I love my neighborhood. We have block parties and chili cook-offs and kids actually play outside.



JENNIFER VICK
Compass

I love Charlotte because of our proximity to the mountains and the beach. Plus, there is just so much to do here!



LISA MCCROSSAN
Ivester Jackson Distinctive Properties

I love where I live because I feel like I'm close to the "country" yet also in town. I can drive a mile down the road and see cows and horses and yet, I'm also five minutes away from two Chick-fil-A's, shopping and nice restaurants. I'm also grateful for the golf course views and the cranes that nest on Hole 8.



NADINE MORGAN
Allen Tate Realtors®

The diversity and the weather!



STEFANIE JANKY
Allen Tate Realtors®

Oh my goodness, what is not to love about Tega Cay! From the abundance of parks, including my favorite, Windjammer, that's right on the lake with beach areas, docks, playground, and where tons of events happen to the golf course that runs throughout the community, there are SO many outdoor amenities! Frisbee, golf, hiking trails, tennis, pickleball, pool right on the lake, beach volleyball, skate park, ball fields, the new Catawba Park, and even walking access from almost everywhere to Model A brewery! With about 12,000 residents in Tega Cay, this small city is a hub for outdoor fun!



ANDY GRIESINGER
eXp Realty

The walkability because it makes me feel like I'm living right in the action!



DOUG BEAN
Premier Sotheby's International Realty

Davidson has a small-town charm, so it feels like home with all the amenities, entertainment, and outdoor activities one could wish for, and it's within a short commute to Charlotte, the airport, the mountains and the beach. The peaceful and relaxed way of life helps to balance against the stresses of Realtor life.



DAVID DIGIOIA
DiGioia Realty

I love Lake Norman; lake life is like a permanent vacation! Plus, great restaurants, greenways, and parks make it a great lifestyle.



BLAIR CREWS
Old Republic Home Protection

Being only three hours from the beach and two hours from the mountains makes Charlotte a great place to live.



MATTHEW YOUNG
GEICO

One of the things I like about where I live is the convenient access to most of our state.



AMY PETERSON
Allen Tate Realtors®

I live in Old Foxcroft and love the beautiful green in front of our home where I live. This green offers a gorgeous view and park-like setting in the middle of our neighborhood, and it has become a special happy place for kids to play, for neighbors to gather for fun events, and a sweet little park with a path to walk dogs. I also love the community and amazing neighbors in our neighborhood, and the central location is convenient to my kids' schools, Southpark and Uptown!



JANELL SNEVEL
Candor & Co. Realty

The weather and how close we are to the beach and the mountains.



MEGAN GEYER
Southern Magnolia Home Inspections

We live just over the border in South Carolina and love to go camping. For the past five years, we have been making our way through visiting and camping at all 47 South Carolina state parks... I would never have known our state was so beautiful with such diverse geography or had so many preserved historical sites! We only have three parks left to visit and will finish in July. It's been an awesome thing to do as a family and it's a bittersweet ending, but now we will move on to exploring the North Carolina parks!



KATHY DAY
Southern Homes of the Carolinas

The lake activities at Lake Norman.



RACHELLE GILMAN
BHHS Carolinas Realty

I absolutely love living in Lake Norman. Just 25 minutes north of uptown Charlotte, Lake Norman provides a smaller-town vibe with easy access to all the bustling activities that Charlotte has happening. I enjoy the endless activities that the lake, parks, and shopping centers have to offer in Lake Norman and in Charlotte. It is a beautiful and thriving place to live!



TYLER BULLOCK
Motivation Mortgage

As a Charlotte native, I have many reasons to love Charlotte. I have many friends and family members that still live here. We are a big city with a small-town feel. We have professional sports teams to enjoy year-round. We are the home of NASCAR. Most big musicians stop here for concerts. Just outside the city, we have multiple lakes to enjoy during the summer months. I live on Lake Wylie and spend a lot of time on the lake with friends, boating and wake surfing. The weather is also a big reason I love Charlotte. We are lucky enough to get all four seasons and our winters are never too harsh. And Charlotte has a very strong job market with a large portion of the jobs being in the finance industry. As the city has grown, we have seen an increase in talent, and people are starting to realize that Charlotte is a great place to start a business.



►► your social media

By Mike Baker

Put Your Face Everywhere: *Why Selfies Are Best*

Why do I always take selfies? To increase my familiarity with the community, show who I'm meeting with, and to extend my reach through the algorithm.

Adding a face to a photograph instantly draws more attention. It makes people pause when scrolling the news feed.

Consistent attention over time creates familiarity. The more people see my face, the more comfortable they become with seeing me.

Consistency is key.

Here's the bonus perk: If I take a selfie with other people, it gets even more

attention, and I can tag the heck out of it, multiplying my reach even more.

If you take selfies on the regular, then your Facebook posts effectively become billboards on your social media, without having to spend any money on a billboard. Use this to your advantage, and stay top of mind with all of your very important people.

If you're going to take a picture, unless it's of a puppy or a sunset, your face should be in it. And really, even if it's a puppy or a sunset, it would probably still do better if your face was in it.

So I guess the moral of the story is... put your face everywhere!



Mike Baker is the owner and founder of Your Social Liaison. To learn how to maximize your online presence and partner with Your Social Liaison, a company that shows you a different way to "Do" social media that takes you to the next level, call Mike Baker at (518) 669-1462, email YourSocialLiaison@gmail.com, or visit www.facebook.com/YourSocialLiaison.



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DAVID DIGIOIA
DiGioia Realty
 “One of the neat things about having my own business is setting my own time schedule. I coached both my kids in several sports for over a decade. You have to find the time to break away and spend that key time with your family. Real estate has really allowed me to be the dad I am.”



JAMES WEBB
Allen Tate SouthPark
 “Going into the office has almost become a lost art... You’ll hear conversations, get open-house opportunities, and learn about the business from top performers. I was in the office almost every day when I first started, for as long as I could be, learning as much as I had the opportunity to.”

A word from our Preferred Partner:



MATT CLAXTON
My Townhome LLC
 “Learn the business. Know the contracts and the product, and always be searching for more knowledge. Seek out opportunities to network with other successful agents and business people too. You can learn so much from them.”



PRESTON SANDLIN
Home Inspection Carolina
 “I like to create the ‘wow’ factor and over-deliver and under-promise. We want to create an experience for people that they will talk about.”
 “I like being part of that dream for other people now... Owning a home is the American dream, and if you get to be a small part of that, it means a lot.”



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▶▶ partner spotlight

By Dave Danielson
Photos by Don Elrod

PRESTON SANDLIN

HOME INSPECTION CAROLINA



DELIVERING ON THE DREAM

Think about the undeniable difference you make in the lives of those you serve.

Each day, you help your clients achieve their real estate goals by dedicating your experience and expertise to them day in and day out.

Preston Sandlin and his wife, Meg, co-owners of Home Inspection Carolina, and their team share the same mindset as yours ... and are a partner you can trust to deliver on that dream.

“One of the big parts that I enjoy about what we do is getting to be a small part of someone’s dream,” Preston says. “When a person buys

a house, it’s something they have dreamed about and saved for... That is very satisfying.”

Prior to getting into the business together, the husband and wife duo served as teachers. During the summers, Preston worked for a termite control company.

“In time, they offered me a job for the same amount I was making in teaching. I really got into it and started building from there,” Preston recalls.

Steady Growth

In 1997, Preston started the business as a one-man shop. It didn’t take long for business to take off to the point where it was more than he could handle.

“I was doing inspections all day and writing reports all night. I knew I had to hire some people,” Preston says. “Today, we have 30 inspectors in Charlotte and Raleigh and we cover a 50-mile radius around each city. We have visions of eventually covering the whole state.”

Shaping the Future

As Preston looks to the future, he continues to be driven by a dream that he realized while he was coming of age.

“When I was growing up, I lived in a trailer park. As fate would have it, the same school bus that went to the poorest part of town went to the richest part. That was kind of cruel.



Preston and Meg Sandlin co-own Home Inspection Carolina.

“
One of the
big parts that
I enjoy about
what we do
is **getting to
be a small
part of
someone’s
dream.**
”



My family saved and saved, and when I was in junior high, we bought a house. It was like Christmas,” Preston says.

“We do what we say we’re going to do,” Preston notes.

“There are so many advantages to growing equity. I like being part of that dream for other people now. I get to relive that moment. I don’t take that for granted,” he adds. “Owning a home is the American dream, and if you get to be a small part of that, it means a lot.”

“I like to create the ‘wow’ factor and over-deliver and under-promise. We want to create an experience for people that they will talk about.”

Family Time

Away from work, family makes life more fulfilling for Preston and Meg ... including their daughters, Sara Margaret and Meredith.

When you need a partner to help you deliver on the dream for your clients, look to Home Inspection Carolina at www.homeinsepectioncarolina.com or call 704-542-6575.

In his free time, Preston likes working out at the gym. He also likes to paint — a passion he started pursuing in college.

Those who have the chance to know and work with Preston, Meg, and the team at Home Inspection Carolina appreciate the fact that they can count on them.

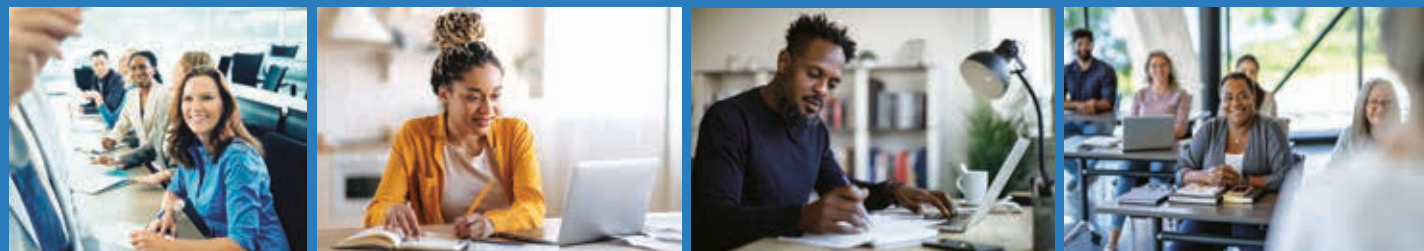


Preston Sandlin took up painting in college.





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Photo by Don Elrod

The Motivated Mentor

Matt Claxton has always been the exception and not the rule — especially when it came to what he wanted out of his career. So when Matt graduated from college, he already had a clear-cut plan for what he wanted to do, putting him a step ahead of many of his peers.

From a young age, Matt says he had an affinity for houses and working with people, and knew he wanted to pursue a business career that would not require him to be in an office all day. After graduating with dual degrees in business management and computer information systems from Appalachian State University in 2002, Matt wasted no time in obtaining his real estate license the following year.

Hitting the Ground Running

Today, that laser-like career focus has led to Matt being

one of the most successful agents—and mentors—in the greater Charlotte area.

Matt began his real estate career at Allen Tate and eventually joined My Townhome Realty, a Charlotte-based firm that specializes in the sale of townhomes, condos, and lofts.

Over the course of his two-decade career, Matt has received numerous accolades and has been a consistent top producer at My Townhome Realty since



Photo by Don Elrod



From left to right: Anna Johnson (assistant), Matt Claxton (managing broker and team leader), Jordan Dry (buyer's agent). (Photo by Don Elrod)

he joined them as the managing broker. In 2022, his team, The Claxton Group, generated nearly \$27.5 million in sales and they have set their sights on reaching the \$30 million mark for 2023.

"I couldn't have asked for a better team," Matt says of his hard-working group. "They are very important to me. My buyer's agent, Jordan Dry, has been working with me for almost eight years, and Anna Johnson, my assistant, keeps me organized as well."

But despite the financial success and all the awards, Matt says what really drives him is his passion for helping people find their dream homes and making sound financial decisions when selling their properties.

"I like helping people to find the right fit when buying and making the best financial decisions when selling," explains Matt. "Whether it's buying a house, successfully selling a home, or starting to purchase investment property, I enjoy helping people achieve those goals."

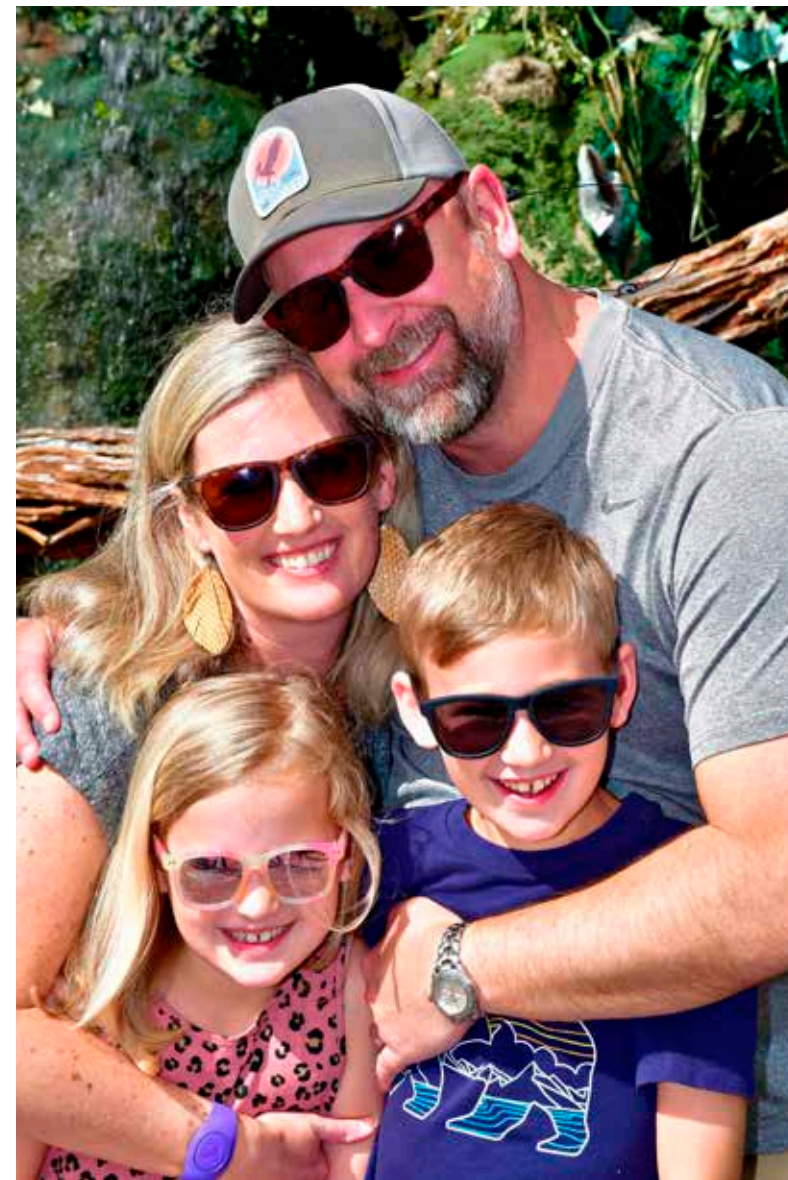
Matt remains equally committed to mentoring new REALTORS® in his office and sharing his experience and



I really enjoy mentoring new Realtors in my office to help them have a successful career in real estate.

expertise with others, knowing that he had countless friends, family, and co-workers that also helped him grow over the years.

"I really enjoy mentoring new Realtors in my office to help them have a successful career in real estate," Matt affirms. "Being the best that I can be and helping others to be their best is very important to me."



Matt and Kim Claxton with their children, Kate and Reed.

A Family Affair

A true family man, Matt is happily married to his wife Kim, whom he met during his interview process at Allen Tate. Kim works in sales for new construction builder Saussy Burbank and, according to Matt, is one of the main reasons he has been able to achieve so much both personally and professionally. He also notes they are both devoted parents to their two children.

"There is a lot of real estate talk at our house since we both enjoy it so much," Matt admits with a grin. "I have everything that I have ever dreamed about and more. I met my wife, Kim, in real estate and we have two wonderful healthy kids."

Looking Ahead

Choosing a career in real estate has allowed Matt

to achieve both his personal and professional goals beyond his wildest dreams, and he looks forward to continued growth ahead.

"It has been great," Matt beams. "I have goals to continue to grow my business year over year, grow my personal rental portfolio, raise my two wonderful kids into wonderful adults, and retire with my wife and travel."

Matt concludes with some simple, but important advice to new Realtors just starting out in what can often be a tough gig.

"Learn the business. Know the contracts and the product, and always be searching for more knowledge. Seek out opportunities to network with other successful agents and business people too," Matt advises. "You can learn so much from them."



Photo by Don Elrod



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» rising star

By Eli Pacheco
Photos by Don Elrod



JAMES WEBB

Building a Family and a Business

James Webb didn't jump at the first door to open after a lockdown-induced career change... He knocked on a few others instead.



James Webb and his wife, Katie, with their daughter, Nora

James worked in advertising and communications roles for nearly a decade but was laid off when COVID lockdowns ended his stint as a communications manager at the Whitewater Center. He obtained his real estate license in the summer of 2020 and began interviewing firms in search of the right fit. He landed on Allen Tate SouthPark a few months later and hasn't looked back since.

"That was the ideal time to transition to real estate," says James, a Flagler College (Florida) alumnus and the 2021 company-wide Rookie of the Year for Allen Tate. "Real estate had always been an interest and something I thought I would explore at some point. It's difficult to stop a career when you're swimming in one direction. But being laid off ended up being a huge blessing in disguise."

That new direction has led to a steady rise in business at the brokerage he chose for its marketplace brand equity and reputation. James sold 60 homes in his first two years and notes he found such a high level of support within the office, he looked forward to going to work.

"Going into the office has almost become a lost art," James points out, while encouraging all new agents to be in the office as much as possible.

"You'll meet people, including other agents, and learn. You'll hear conversations, get open-house opportunities, and learn about the business from top performers. I was in the office almost every day when I first started, for as long as I could be, learning as much as I had the opportunity to," he adds.

James helped Coard Miller buy and list a home. Coard affirms James was everything he wanted in an agent, anticipating his needs and making each showing informative and worthwhile.

"James did a great job of going above and beyond to prepare for a showing and anticipate our questions," Coard says. "His attention to detail helped us assess each property's condition and value with confidence — and it helped us feel comfortable after leaving each showing."

Listing his property was also successful, Coard continues.

"James left nothing to chance. He helped us understand what added value to our house. We had someone on our team who was as invested in the sale of our house as anyone. He wasn't chasing a paycheck."

David Deal, James' sales manager at Allen Tate, says he knew from James' initial interview he had what it takes.

"I do most of the first interviews in our office and he stood out," David recalls. "We have two leaders in our office. Michele Early is the BIC and I am the sales manager. I called Michele and said, 'We need to hire this guy before he gets away.'"

Outside of work, James does get away — and often. He thru-hiked the Pacific Crest Trail in 2018 and says he appreciates domestic travel. He's visited all 50 states and is looking forward to his annual Outer Banks trip this August. With his wife, Katie, and one-year-old daughter Nora, James has big plans for the coming year.

Whether in hiking boots on the trail or loafers at a morning showing, James is still finding his footing. He might have chosen an odd time to join real estate, but he says he owes much of that early success to the unprecedented market over the past few years.

Wrapping up year three, he's busy planning for the future as he renovates his Elizabethan home and continues to build his business. He cherishes his time with his wife and daughter, and the special moments and milestones that come along with being a new parent.

James says it's his planning approach and an understanding of how home buying impacts people's lives that have gotten him this far. They also make James a safe bet to keep growing in this business — and to take good care of the families who trust him with a life-changing choice.

"There's no better emotional expression than your home, right?" James says. "You have your family and you have your home. I think some folks have lost sight of that in the past few years with how driven the market has been. It's shifted more to a financial focus for sellers and buyers, and it's obviously a financial transaction. But we have to re-center and remember that there are people on both sides of the transaction just looking for their next place to call home."

“There’s no better emotional expression than your home, right? You have your family, and you have your home. I think some folks have lost sight of that in the past few years with how driven the market has been.”





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David DiGioia

USHERING IN A NEW GENERATION



cover story ◀◀

By Zachary Cohen
Photo by Don Elrod



Photo by Don Elrod



David DiGioia (center) founded his brokerage in 2019. His son Anthony (left) joined him that year, and his wife Nancy (right) runs their property management division. (Photo by Don Elrod)

Over the past 20 years, the real estate landscape has changed significantly. When David DiGioia began his career in 2003, the dot-com boom had come and gone, and the way people were buying and selling homes began to shift dramatically.

That trend continued in the following years and decades, with online search sites becoming more popular and large brokerages consolidating and buying up smaller, independent outfits. The boutique, family real estate brokerage has become rarer, but many clients still crave the experience that can only be offered by these organizations.

That’s what makes what David is doing with DiGioia Realty even more special. The agency has evolved since its founding, but one thing has remained steady — the family values it stands on.

David is the broker and owner of DiGioia Realty, and his wife, Nancy, and son, Anthony, are also integral parts of the business. Nancy spearheads the organization’s property management division, while Anthony has become one of Charlotte’s fastest-rising REALTORS®. The team is rounded out by agents Heather Griffin and Tristan Walker.

“People like the family values aspect of our business versus the big company mentality,” David explains. “There’s a different trust level. If you’re a small family business that has been around for 20 years, like me, it gives people a sense of security. You’re not going to be passed around to different people. We’re going to

handle you like we’d handle our own family.

“I like the perception we portray as a family business and me being a family man. That’s what I strive for and what I’m most proud of. We’ve been able to weather the tough times, keep the business going, and keep the family involved through the years.”

Going Independent

David began his real estate career in 2003 after a 15-year career in sales and marketing and a short

stint as an entrepreneur. Early on, he focused his attention on investors, which served him well during the down years of the financial crisis. Investors continue to be a core part of his business, alongside his work in general resale real estate and property management.

Nancy joined the team in 2007 when many of David’s investors began looking for help with property management. She now leads the property management division at DiGioia Realty.

DiGioia Realty became a two-generation family business in 2019 when Anthony joined the team after graduating from Clemson University with a finance and real estate degree. That’s also the year David decided to take the team independent after many years of working for corporate-backed franchises.

“Things got a little too corporate, and we realized our name was our value, so we founded DiGioia Realty in 2019. We bought two buildings on Catawba Avenue in Cornelius. So we have a ton of exposure, and it’s all worked out really well for us.”

In 2022, DiGioia Realty closed 62 transactions for over \$36 million, including 32 transactions closed by David for \$21 million.

Two Generations Strong

Family has always been at the center of David’s world, and while his kids are now adults, that continues to be true.

Anthony has quickly become a rising star in Charlotte real estate, closing over \$12 million in 2022, and David has the blessing of being his father, mentor, and friend. David is equally proud of his daughter, Sophia, who works for a company that screens tenants’ pets and helps develop pet policies for property owners.



Photo by Don Elrod



The DiGioia family (from left to right: Anthony, David, Nancy, Sophia)

“It’s special. Anthony’s become such a superstar,” David beams. “He’s not someone I have to baby. I teach him, he gets it, and takes off. He’s improved the company dramatically, especially our tech and CRM systems. He has helped bring us up to where we need to be. It’s been like a dream.”

“This firm has Anthony’s name on it too. I imagine he will be taking over in the next decade. He knows it’s his future, and I think he’ll grow it exponentially.”



David's daughter Sophia graduated from UNC Wilmington in May 2022.

Words of Wisdom

“One of the neat things about having my own business is setting my own time schedule. I coached both my kids in several sports for over a decade. You have to find the time to break away and spend that key time with your family. Real estate has really allowed me to be the dad I am.”



Photo by Don Elrod

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|------|------|--------|---------------|-----------------------------|---------------|----------------------------|----------------|----------|
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| | |
|--------------|-----------------------------|
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*FHA loan limits vary by county. Contact your loan officer for more details.
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|-----------------------------|------------|
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| FHA | 3.5% down* |

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|---|--------------|--------------------|--------------------|
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| | 5% or more | 1.65% | 1.65% |
| | 10% or more | 1.40% | 1.40% |

*Active service includes Reserves and National Guard ordered to active service that meets the eligibility requirements for their era of service. Active service does not include active duty for training or Active Guard Reserve. VA funding fee may be waived if veteran meets disability requirement.

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| | CONVENTIONAL | FHA | VA | USDA |
|--------------------------------|------------------------|---------------------------------|---------------------------------|---------------------------------|
| | Waiting Period | Waiting Period | Waiting Period | Waiting Period |
| Bankruptcy Chapter 7 | 4 YR | 2 YR | 2 YR | 3 YR |
| Bankruptcy Chapter 13 | DC: 2 YR DISM: 4 YR | 1 YR under bankruptcy payout | 1 YR under bankruptcy payout | 1 YR under bankruptcy payout |
| Foreclosure | 7 YR | 3 YR | 2 YR | 3 YR |
| Deed-In-Lieu of Foreclosure | 4 YR | 3 YR | 2 YR | 3 YR |
| Short Sale | 4 YR | 3 YR | None | 3 YR |

DC = Derogatory Credit; DISM = Dismissal Date

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|---------------------------|--------------|--|
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| | >25% down | 9% |
| Investment | 20%-25% down | 2% |
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| | | | | | | | | |
|-----|---------------|--------------------------------|-----|-------------|-----|-------------|---|-------------|
| 118 | Brandon Grier | Dickens Mitchener & Associates | 2.5 | \$4,390,000 | 0.5 | \$2,325,000 | 3 | \$6,715,000 |
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