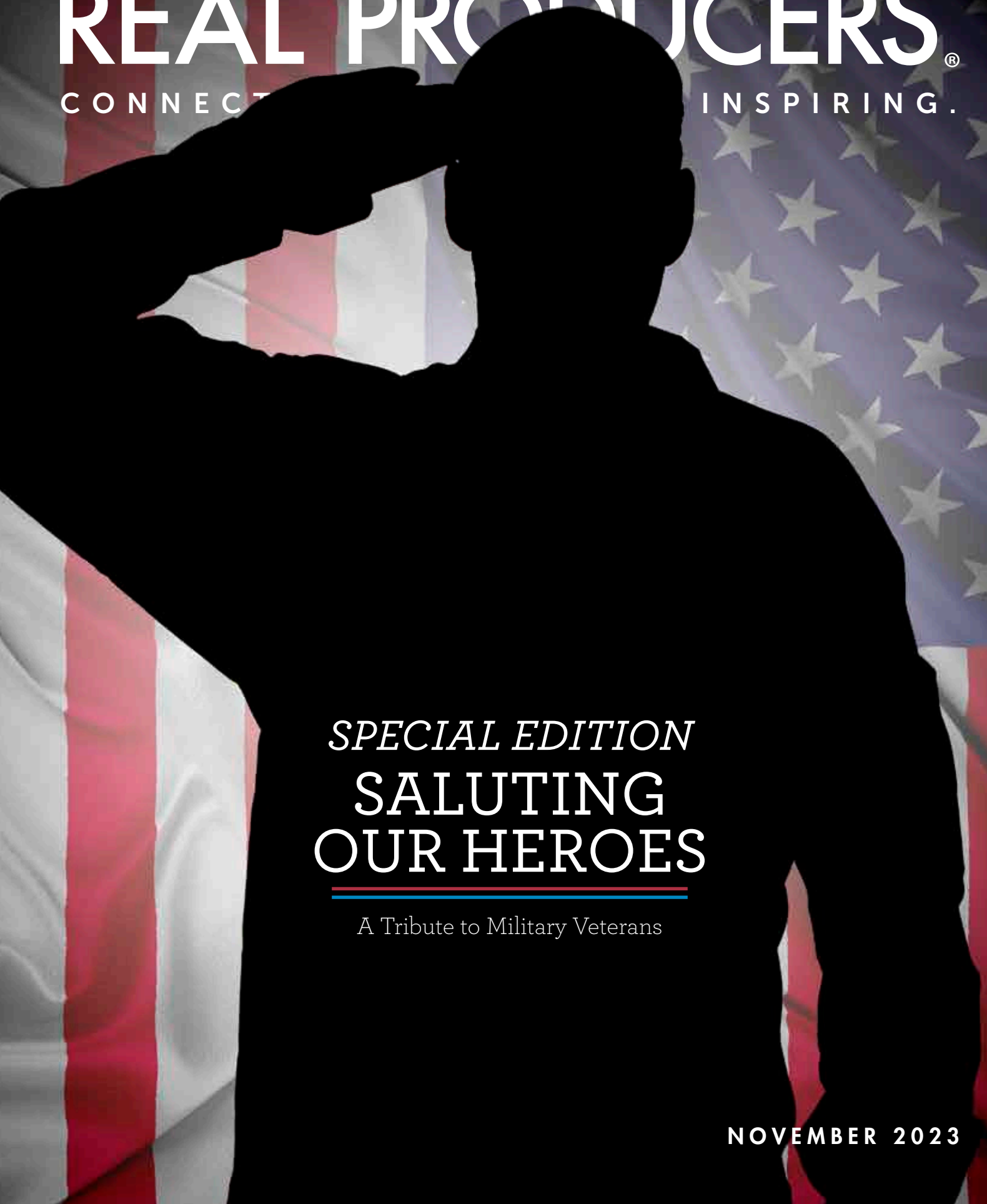


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## EMBRACING GRATITUDE & HONORING SERVICE

Dear Charlotte Real Producers,

As the autumn leaves drop, November arrives with a special invitation to pause and reflect. Thanksgiving, the cornerstone of this month, reminds us of the importance of acknowledging the blessings that enrich our lives.

Gratitude is not just a fleeting sentiment; it's a powerful force that shapes our perspective. In real estate, where every transaction carries the potential for growth, gratitude forms the bedrock of a positive mindset. It's a reminder that even amidst challenges, there is much to be thankful for! As we gather with loved ones this month, let's take a moment to reflect on the aspects of our lives that fill us with gratitude.

November also brings Veterans Day, a time when our nation pauses to honor the service and sacrifice of our veterans. At Charlotte Real Producers, we join in this tribute, expressing our heartfelt appreciation and thanks to the countless men and women who have served our country with dedication and valor to protect our freedoms. See our special feature on the distinguished veterans in our Charlotte RP community on pages 26 to 30 in this issue.

In this month's issue, I'm delighted to introduce the "Making a Difference" article, featuring Dr. Evelyn Lewis's nonprofit, The Veterans Health and Wellness Foundation (VHWF). This national organization is dedicated to helping veterans navigate the healthcare system and access the VA benefits they are entitled to. Please check it out on page 14 and pass the info. along to any veteran you know who might benefit from VHWF's services.

Looking ahead, we're excited to reunite on December 6th to kick off the holidays with another exclusive Charlotte Real Producers event, our festive "Cocktails & Candy Canes" party. We can't wait to see you all again and create more amazing memories together!

Lastly, a warm welcome to our newest Charlotte Real Producers preferred partner, **Spunky Cleaning**. Your expertise enhances our community, and we eagerly anticipate the collaborative opportunities that lie ahead.

Happy Thanksgiving to you and your families!

With heartfelt gratitude,



**Kristin Brindley**  
Owner/Publisher  
Charlotte Real Producers  
313-971-8312  
Kristin@kristinbrindley.com



**KRISTIN BRINDLEY**  
ENTREPRENEUR, CONNECTOR, PUBLISHER

### FOOD FOR THOUGHT

What are the things you're most grateful for in your life?

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# What kind of pet do you own?

▶▶ we ask ... you tell!



**ANITA SABATES**  
**Allen Tate Lake Norman**  
A Bengal cat.



**STEFANIE JANKY**  
**Allen Tate Realtors®**  
A goldendoodle puppy (not a year yet) who is not very golden, and her name is Sandy (to make it extra confusing!).



**MELISSA POLCE**  
**Allen Tate Lake Norman**  
Jack and Pete, the Beagles.



**JESSICA BABINSKI**  
**Movement Mortgage**  
I have two pets — Lilah and Lady B, both mini labradoodles.



**ANDREW MCNEAL**  
**Modern Woodmen of America**  
Thorin is a black AKC-registered German shepherd and our cat Elora is a Siamese mix.



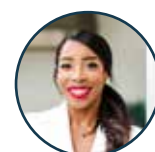
**MIKE SPOSATO**  
**Carolina Realty Advisors**  
Ruger the boxer.



**LAUREN FOX**  
**Allen Tate Realtors®**  
We own two pound puppies, Stoli and Walker.



**JACKIE SMITH**  
**RE/MAX Executive**  
A miniature dachshund named Walker.



**TIFFANY MOTON**  
**Allen Tate Realtors®**  
My dog's name is Caesar and he's an Alaskan Malamute.



**BLAIR CREWS**  
**Old Republic Home Protection**  
A 10-year-old black Lab named Phisher.



**LISA ARCHER**  
**Keller Williams Ballantyne Area**  
We have two labradoodles.



**CHRISTY LEWIS**  
**NextHome Paramount**  
We own an Aussiedoodle (Charlie) and a Cavachon (Sam).



**MADALYN HULL**  
**Corcoran HM Properties**  
A miniature schnauzer.



**MARY BETH FRANCISCO**  
**AVENUES Stage + Design**  
I have two four-legged rescues: Callie, a headstrong, brilliant border collie, and Corbin, a laid-back, love-bug pitbull who thinks his sister hung the moon.



**KEN RIEL**  
**Compass**  
An English bulldog, Miss Roxie Lou Brown.



**ALLISON HURST**  
**Costner Law Office**  
My husband and I have two fluffy potato dogs, a.k.a. corgis.



**MEGAN GEYER**  
**Southern Magnolia Inspection**  
We got a mini goldendoodle puppy this summer. I am the first to admit that I did NOT want a dog. But now, I am completely in love with my sweet, fluffy puppy and can't imagine life without her!



# You *and* Your VIPs



When it comes to your social media marketing, the biggest thing you can do to increase your organic reach and exposure is to engage with your friends and followers. The frequency and quality of the engagement will have the biggest determining factor when it comes to the effectiveness of your efforts.

If you'd like your content to be seen by more people, and if you'd like to have real engagement with your posts, then creating a list of important people and engaging with their content should be your priority.

We like those who like us. We support those who support us... Imagine if you were to take your top 250 clients, leads, and friends across your sphere of influence and "check on them" regularly. Imagine liking their posts and commenting on their content every week.

After two to three months of consistently supporting them, they will begin to take notice.

Your friends will begin to think of you more favorably, and want to support you back in the best ways they can. How can they return the favor? By engaging with your content on social media and by sending you referrals.

Your average likes and comments will naturally increase over time, people will start to comment how they "see you everywhere," and you'll be top-of-mind when the topic of real estate comes up in their lives.

Imagine what your business could look like after six months of becoming the biggest raving fan of your circle of influence.

Success is only a handful of comments and likes away.



Mike Baker is the owner and founder of Your Social Liaison. To learn more, call Mike Baker at (518) 669-1462, email [YourSocialLiaison@gmail.com](mailto:YourSocialLiaison@gmail.com), or visit [Facebook.com/YourSocialLiaison](https://Facebook.com/YourSocialLiaison).

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# EVELYN LEWIS, MD, MA, FAAFP, DABDA

## The Veterans Health and Wellness Foundation

### SUPPORTING VETERANS COAST TO COAST

By Ellen Buchanan

**“To care for them who shall have borne the battle...”**

—President Abraham Lincoln

“There are about 250,000 people that transition from being a service member to a Veteran each year. The vast majority of those people don’t need the help we provide, but some out there desperately need the services we render,” Evelyn Lewis begins.

Evelyn Lewis is a medical physician and a 25-year Navy Veteran who has seen the struggles of Veterans and their families from varying vantage points. After witnessing so many Veterans struggle to understand that they were eligible

for healthcare benefits and how to navigate the system to access their benefits, she was determined to give back to a community she felt was so desperately in need of support.

In 2014, Evelyn founded the Veterans Health and Wellness Foundation (VHWF), a 501(c)(3) nonprofit organization dedicated to helping Veterans and their families access and navigate the healthcare system so they can receive the VA benefits they are entitled to. In addition, she also offers assistance to those navigating the civilian healthcare system and in need of advocacy if they are not eligible for care through the VA. Although Evelyn

is based in Georgia, VHWF assists veterans across the country.

#### Meet the Founder

Dr. Lewis has had an interest in medicine since she was a little girl. Her father was a physician, and her mother was a nurse in his office. She remembers sitting in her dad’s office after school, doing homework and watching patients come and go.

As she got older, she gained a real, personal understanding of the work her parents were doing while serving the community. Observing her parents and their dedication cemented her desire to follow in her father’s footsteps.

Evelyn graduated from Spelman College and was awarded a Health Professional Scholarship through the military and joined the Navy. She served and remained active for 25 years, retiring in 2003. She obtained her doctorate from the Chicago Medical School – Rosalind Franklin University of Medicine and Science and ultimately served at medical clinics from coast to coast, hospitals here at home and abroad, and on board the USS Simon Lake assisting active duty service members and Veterans with a host of medical challenges. While assigned to the National Naval Medical Center (currently known as Walter Reed National Military Medical Center) during the height of the Iraq–Afghanistan conflict, she cared for the service members who returned with various injuries, illnesses and diseases, cared for their families, delivered babies, and witnessed the seemingly insurmountable challenges faced by Veterans.

“In the 25 years I was in the military caring for service members, Veterans, and their families, it became very clear that many of them didn’t have an understanding of what their benefits were, what they were eligible for, and then how to advocate for themselves,” Evelyn explains.

Evelyn has taken a creative approach to the work she does, as well, going above and beyond simply educating Veterans and their families. She also educates physicians

and allied healthcare professionals on how to best serve the Veteran community, a program she believes has the potential to make a significant impact in the lives of the 13-plus million Veterans who get some or all of their healthcare outside of the VA healthcare system.



Evelyn Lewis, M.D., founder of the Veterans Health and Wellness Foundation





WITH A REASSURING  
LOOK REFLECTING  
COMMITMENT,  
COMFORT, AND  
COMPASSION, THIS  
ALLOWS VHWF TO  
SERVE VETERANS  
FROM EVERYWHERE.



**Keeping Her Promise**

Today, Evelyn resides in Georgia, where she runs VHWF virtually.

“With a reassuring look reflecting commitment, comfort, and compassion, this allows VHWF to serve Veterans from everywhere... When I say from everywhere, it literally is from everywhere,” she says.

VHWF does not charge Veterans or their family members for any of its work; sponsorships and donations help fund the services so Veterans can reap the rewards. VHWF is a small group, but one that is deeply devoted to serving those who protect our nation’s values.

“Our organization is here to help Americans realize we made a

promise. To paraphrase President Abraham Lincoln, we will care for those who have borne the battle. And if we look at what’s going on with Veterans and their families today, we are not keeping our promise...

“I get to enjoy my life and do the things that I do because they have provided the ability for me to do this... It might sound cliché — ‘Oh, they’re over there fighting for my freedom,’ — but that’s exactly what they’re doing ... whether here at home or on foreign soil.”

The Veterans Health and Wellness Foundation (VHWF) is a 501(c)(3) organization. For more information or to find out how to donate, visit <https://myvhwf.org> or call (833) 924-4376 Ext.3.



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# Mike Pennington & Chad Baur

## CAROLINA MORTGAGE FIRM

### Executing on Homeownership Dreams

Meet Michael Pennington and Chad Baur, the kind of mortgage advisors who don't follow the usual script. They're all about action, solving problems, and forming real connections. Michael and Chad wear many hats as co-owners and loan originators at Carolina Mortgage Firm (CMF), bringing over 30 years of combined experience to the table.

#### Early Years

After having served four years in the Marine Corps, Michael took a gig at a fast-paced call center. That's where he fell in love with the real estate hustle. The excitement of a team and the challenge of making it big got him hooked and led him to the mortgage

industry, where he's spent the last 20 years of his career.

For his part, Chad grew up in South Florida and owned and sold a business there before relocating to Charlotte 16 years ago and making Lake Wylie his home. After having worked for corporate firms, he decided to open Carolina Mortgage Firm five years ago to have a more direct relationship with clients and better serve them.

#### Coming Together

Chad founded Carolina Mortgage Firm in 2018 as the sole owner, and Michael joined forces with him in September of this year.

"Chad had been hounding me to join him for five years," Michael says with a smile. "The idea for Carolina Mortgage Firm was actually planned in my office. We both were tired of working for large companies that weren't client- or employee-focused and saw the flaws in the corporate model," he continues. "We wanted to be a local lender with a personal touch. It's given us the freedom to have a 'Main Street' versus a 'Wall Street' approach."

"Bringing in someone with Michael's amount of industry and community experience has been just a huge win for Carolina Mortgage Firm," Chad shares.

Together, Chad's and Michael's partnership at CMF has thrived, with more

### ▶▶ partner spotlight

By George Paul Thomas  
Photos by Don Elrod





than \$1.5 billion in funded loans and approximately 5,000 families served. Their focus isn't on closing deals; it's about solving problems. Every client is unique, every loan is complex and different. But that's what keeps them both going — knowing they're helping people hit their life milestones. What sets their CMF team apart, though, is a steadfast dedication to treating every client like family.

"I offer direct, straightforward advice so that my client can make smart, informed decisions. I view the home as a financial asset, and I approach the mortgage in the same way. Whether it's a first-time buyer, LGBTQ+, empty nester, etc., I make sure each client is taken care of, just as I would care for my parents, siblings, and friends," Michael says with a touch of pride.

Similarly, for those looking to make it big in real estate, Chad's got some down-to-earth advice from his 10-plus years of experience in the mortgage

business: "Treat everyone like family. No matter who they are, give them the same care you'd give your loved ones."

**Strategies for Success**

Their secret sauce? Execution. Anyone can talk the talk, but Michael notes he, Chad and the CMF team walk the walk to get clients across the finish line, every time. According to Michael, they've also got the experience to solve any mortgage loan puzzle.

"It's easy to say anything that the real estate agent or client wants to hear," he explains. "Anyone can have a motto of why their business is better than another. However, what sets us apart from any other mortgage firm is execution. Time and again, we execute in getting clients to the closing table — both with experience and our ability to solve problems."

**Balanced Living**

Outside work, Michael enjoys life with his family. He's married to wife Kory,

and the couple has a soccer-loving son named Jackson (13). They're also big fans of bourbon (Michael's got a collection that's the stuff of legends), cooking up a storm, and making killer cocktails together. "When the weather is great, you'll find me in our pool or out on a disc golf course," he says. "There are so many great courses around the Charlotte area!"

When Chad isn't busy helping clients, he enjoys spending time at his Folly Beach house with his wife, Elise, and their three children: Jack (13), Annabelle (8), and Ella (4).

Looking ahead, Michael and Chad are all-in on leading Carolina Mortgage Firm into the future, growing the company, and making a positive impact on the community, with a strong focus on building and enhancing relationships with the area's talented real estate agents.

"For me, the real estate agents are our true clients," Michael emphasizes. "I want to make sure they understand we're genuinely here to take care of them and their clients. We've been doing this a long time ... and we'd love to sit down and have a conversation with REALTORS® to talk to them about their business and see how we can help."

*The team at Carolina Mortgage Firm would love the opportunity to serve you and your clients. Give them a call today at 704-840-4146 or visit them online at [www.closingthecarolinas.com](http://www.closingthecarolinas.com).*



NMLS #1846053

Mike Pennington (left) and Chad Baur (right) are co-owners and loan officers with Carolina Mortgage Firm.





► rising star

By George Paul Thomas  
Photos by Don Elrod

# KRISTINA KHONA

## Committed to Excellence

**K**ristina Khona's story is one that resonates in the world of real estate, where success stories are abundant. With a heart dedicated to helping people find their dream homes, Kristina's ascent in the industry has been nothing short of remarkable.

Kristina's life is a tapestry woven with experiences that span across different places and industries. Born in New York and raised in Pennsylvania, she drew inspiration from her father, who immigrated from India in the 1970s, and who instilled in her the values that have propelled her real estate success.

Reflecting on her early life, Kristina shares, "I learned from my father the benefit of hard work, the importance of keeping commitments, the value of a good first impression, and the worth of a connected network. Those core values have shaped every facet of my life."

After graduating with university honors from Brigham Young University, Kristina embarked on a career that would take her from Washington, D.C., to New York City. It was in the nation's capital where she began building the foundation for her future in the real estate industry.

### Getting Started

The decision to transition into real estate came after years of dedication in the fashion industry. Managing multimillion-dollar businesses for major retailers such as Macy's, Ross Dress for Less, and Belk, Kristina realized she needed a change to spend more time with her family. With her profound expertise in negotiation, trend analysis, and marketing, she thought being a REALTOR® could be the perfect fit.

"Real estate allowed me the flexibility to enjoy this time with my boys," Kristina explains. "I could leverage my existing skill set and build on my commitment to excellence."

Kristina obtained her real estate license in 2021, and her progress was swift. In her first year, she closed an impressive 13 transactions, totaling \$7 million. Her relentless pursuit of perfection and client-centric approach have earned her recognition, including the Rookie of the Year by Weichert Realtors® and the prestigious Platinum Club by Realty ONE Group in 2022.

### Keys to Success

What sets Kristina's business apart is her unique blend of professionalism, personalized service, and a deep understanding of her luxury clients' expectations. With over half of her business stemming from clients relocating from out of state, she excels in helping them prioritize their needs and finding the perfect homes.







Kristina Khonas and her husband, Aaron Jones, along with their sons Zachary and Ethan, are a soccer family.



“I always go the extra mile to ensure my clients, whether friends, former colleagues, or neighbors, are thrilled with their level of service,” she emphasizes.

Kristina shares her life with her husband, Aaron Jones, and their two sons, Zachary and Ethan.

When she isn’t busy helping clients, she enjoys Pilates, exploring new restaurants, and traveling with her family. As a soccer-loving household, watching matches together is a favorite pastime too.

“We are truly a soccer family,” Kristina affirms. “Our boys both play soccer, and we all enjoy watching soccer, especially in person.”

#### Future Plans

Looking ahead, Kristina envisions further growth in her business, with the goal of achieving at least one closing per month. She aspires to generate enough volume to expand her team and potentially hire an assistant to allow for more time at home and elsewhere. Her family’s love for travel includes international destinations in their plans, along with the dream of owning a beach or lakefront home.

“Real estate allows me to have professional success while spending precious time with my family,” Kristina smiles. “I’m not running ragged trying to get ALL the business. I’m just trying to do my best to balance my family, my career, and my volunteer work. I try to really strategize and prioritize to do all of that.

“But if you want to excel in real estate, you have to work and connect with your sphere,” she adds. “Always be prepared for a real estate conversation when people ask you about your business.”



At just one year in the business, rising star Kristina Khonas received the prestigious Platinum Award from Realty ONE Group in 2022.

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## A TRIBUTE TO MILITARY VETERANS

November is National Veteran and Military Families Month. Here at Charlotte Real Producers, we are honored to share space in the community with those who have served, continue to serve, and continue to make a difference in the lives of our Veterans and military families.

On the following pages, we are proud to present several members of our Real Producers community who are Veterans of the United States Armed Forces. They have taken the determination and grit

that are hallmark character traits of our servicemen and women and applied them to civilian life, becoming enormously successful real estate agents and industry partners who continue to make a difference in our community.

We thank each and every one of you, from the bottom of our hearts, for your service — both the Veterans we are honored to present here, along with many others in our community who have served. We salute you all!



## LACRYSTAL GRAHAM

Lifestyle International Realty

**Service Branch:** U.S. Army

**Rank/Title:** Major

**Dates of Service:** 2010–2022

**Locations of Service:** Iraq, Afghanistan, Korea, Hawaii, Ft Bragg, Ft Carson, Ft Jackson

**Medals:** BSM, MSM, Arcom, KSDM, OSR

“In a decade of service within the military’s challenging tapestry, I’ve been honored to lead troops in humanity’s name and stand as a peaceful sentinel amidst turmoil. Such experiences have forged within me an iron-clad discipline, steadfast leadership, and unwavering adaptability. These virtues now form the bedrock of my relentless pursuit of excellence.

“Bearing the Stars and Stripes at a Panthers home game in the city where my roots run deep and my heart resides — there’s no feeling quite like it! As a woman Airborne Officer, navigating a sphere where men traditionally dominate, I’ve gained respect and leadership not by virtue of my gender, but through my competence and strength. This has allowed me to command respect and lead effectively, with my abilities, not my gender, taking center stage.”





MIKE  
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**Service Branch:** U.S. Marines  
**Rank/Title:** Corporal  
**Dates of Service:** 1993–1996  
**Locations of Service:** PGuam  
**Medals:** Good Conduct, National Defense, Overseas Service

“The Marine Corps taught me that I can accomplish anything that I dedicate my time and energy to. It set me up for success in my career and in life.

“I’ll always miss the camaraderie — I met so many lifelong friends while in the USMC, and just the feeling of pride after 13 weeks on Parris Island when we were able to walk across parade deck and officially claim the title of Marine.”



MICHAEL  
PENNINGTON

Carolina Mortgage Firm

**Service Branch:** U.S. Marines  
**Rank/Title:** Sergeant  
**Dates of Service:** 1996–2000  
**Locations of Service:** Camp Pendleton, CA  
**Medals:** National Defense, Good Conduct

“Serving in the Marine Corps has been an instrumental chapter in my life, changing my trajectory in profound ways. As a member of the 3rd LAAD Battalion, I provided communication support to the Stinger Missile and, as such, was exposed to a myriad of challenges and experiences. These moments demanded resilience, adaptability, and an unwavering commitment to my fellow Marines and the mission at hand. This service cultivated in me a deep sense of duty, discipline, and an appreciation for the complexities of global dynamics. As a top-producing loan officer, the discipline, attention to detail, and leadership qualities honed during my service have been invaluable. My ability to navigate complex situations, build trust quickly, and lead with conviction has set me apart in the mortgage industry and has been the cornerstone of my success.

“The Marine Corps and my time spent at Camp Pendleton hold many memories. I traveled the world with an amazing and diverse group of people and was exposed to many new ways of thought and cultures. The most special memory is meeting my wife of more than 22 years while stationed in California.”







## JAMIE WARNER

Smith Douglas Homes

**Service Branch:** U.S. Army

**Rank/Title:** E4

**Dates of Service:** 1989–1992

**Locations of Service:** Fort Benning, Fort Campbell, West Point, Desert Storm

**Medals:** Airborne School, Air Assault School, Combat Infantry Badge, Physical Training Award

“During my first four years of college, education was not my focus. I spent more time during the week practicing rugby and working out than I did studying. I knew only a drastic change could redirect my life. The summer before I started my senior year of college, I met with military recruiters. I felt like the Army Infantry was the best fit. I enlisted in July 1989. After I signed the papers, I went home and informed my family I was going into the Army, jumping out of airplanes and leaving in 90 days. When I came home, I made up almost 40 hours of college in one year and made all As and Bs.

“I was in a recon platoon with the 101st. This was a perfect fit for me. In the photo below, I’m the 4th guy in the back row to the left of the flag (holding the rifle with the bayonet).”



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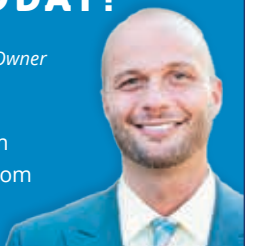


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Rank	Name	Office	List Units	List Volume (Selling \$)	Sold Units	Volume (Buying \$)	Total Total \$

Disclaimer: Information based on Canopy MLS closed data as of October 6, 2023, for residential sales from January 1, 2023, to September 30, 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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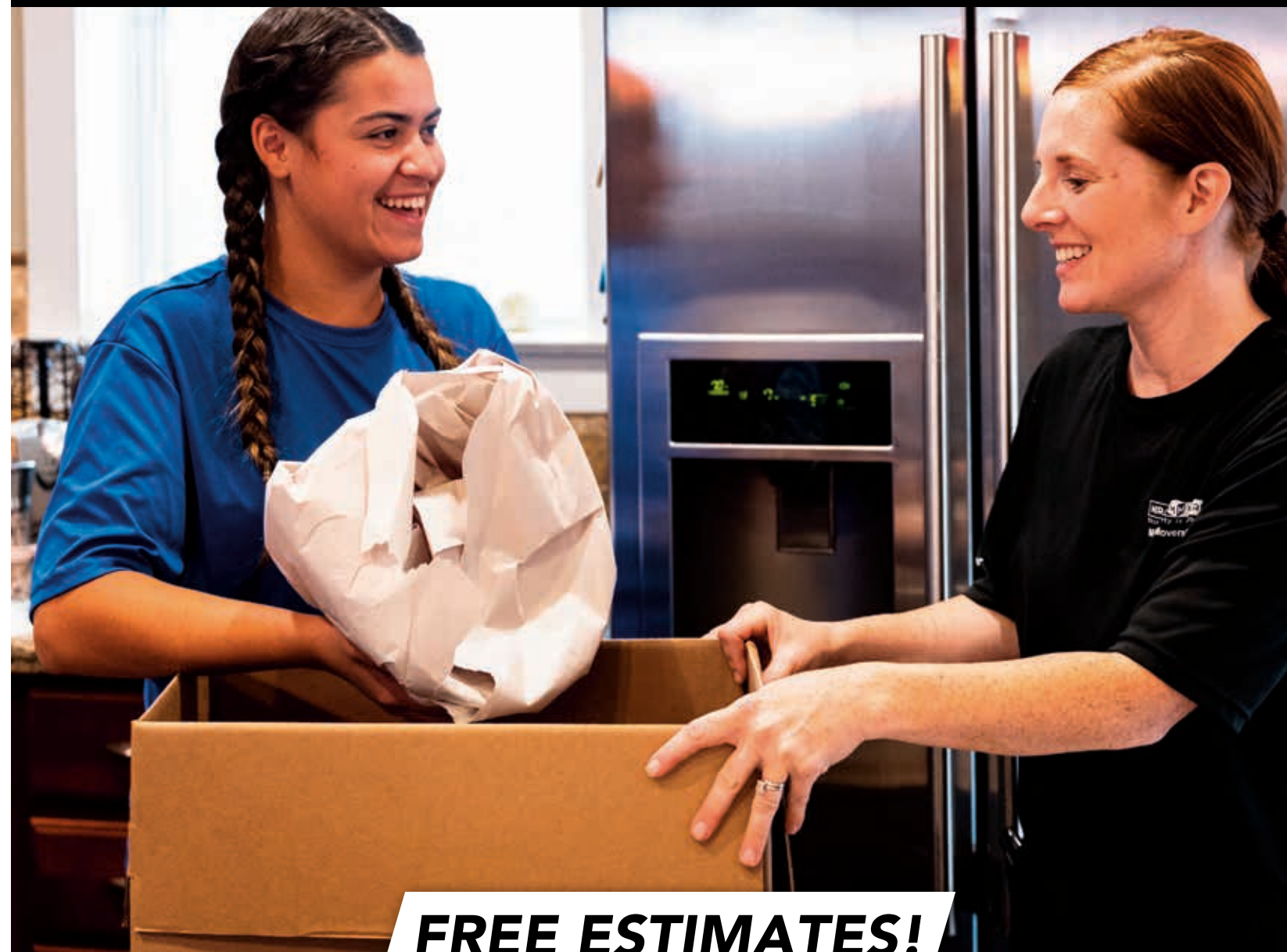
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