

### **GET TO KNOW...**

# haron Milliams

### What made you decide to become a loan officer?

I have always had an interest in banking and finance with my college degree in business administration. Mortgage lending was a perfect transition for me. My spirit has always been to serve and help others. When I received the opportunity to move from banking to the mortgage department with Exxon Credit Union in the 90's I jumped at the opportunity. There I met clients that I am still serving today and their second generation with mortgage loans.

### What is your favorite part about being a mortgage loan officer?

My favorite part of being a Senior Loan Officer is seeing the response at closings where clients never dreamed they could own a home. Being part of their transition from renting to owning and knowing I helped make that dream come true.

### What is the best advice you would give to an agent when it comes to the lending side of the transaction?

My best advice to an agent would be to have patience. There are many facets to mortgage lending some we have control over some we don't. As long as the loan officer is communicating with the agents that's the key.

### What has been your greatest work accomplishment while working at NOLA Lending?

My greatest accomplishment has been being on a team that was recognized by The Louisiana Housing Corporation in 2022 as the Top Homeownership Lender in the state closing over 303 loans with over 52 million dollars in new business for first time homeowners in the state.

### What are your favorite hobbies?

Some of my hobbies are watching my son play pro basketball overseas and watching our 3 year granddaughter learn and grow, As well as traveling to visit our two newly married daughters,

What is an interesting fact about you that other people may not know? I was very active in sports and music growing up playing basketball, running track, and marching in the band playing the flute.

# Your Home Loan Specialists

Whether you're buying or improving, NOLA Lending Group has the experience and expertise to guide home buyers through the financing process. With Loan Production offices in Baton Rouge and Prairieville, plus all over the South, our lending specialists can assist your clients in determining which type of loan is the most appropriate and affordable.

Shannon Babin NMLS# 419401



**Loan Officer** NMLS# 118322





Katie Meiners NMLS# 1125723 Susanne Wampold NMLS# 1553575

Karla Fuentes



Sharon Williams NMLS# 118322













**NOLAL**ending.com

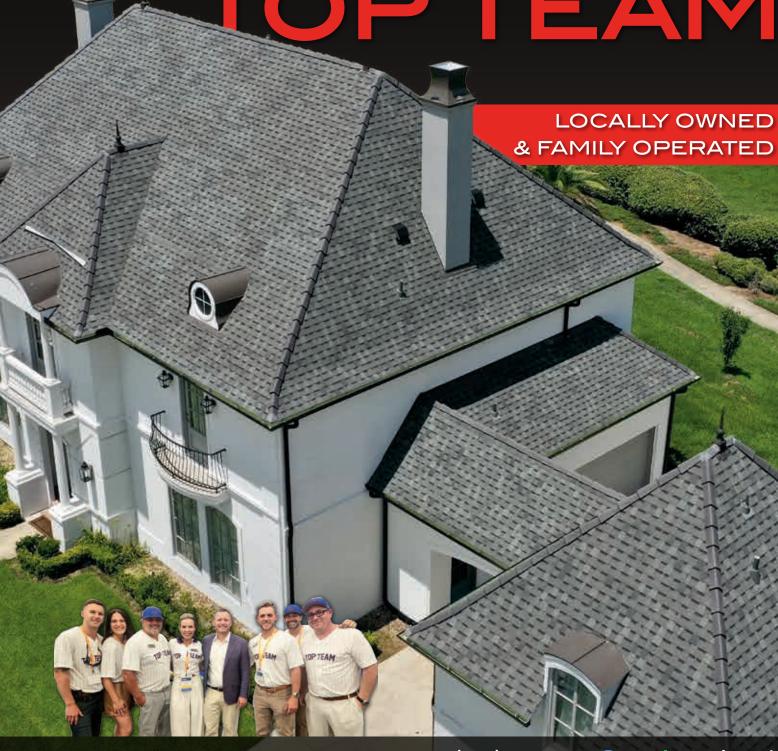
Trey Hereford NMLS# 89575

All applications are subject to underwriting approval.

John Griffin NMLS# 1425447



THIS SEASON, MAKE SURE YOU'RE



ROOFING & CONSTRUCTION

check out our Google reviews! www.thelatopteam.com

225.571.1740

### **TABLE OF**

# CONTENTS













28 Difference Maker: **Matthews** 





**Stated Income Programs Bank Statement Programs** One Time Close New Construction Mobile Homes • FHA, VA, Conv, Jumbo • DSCR NO CREDIT SCORE PROGRAMS AVAILABLE

**GEAUX** LOCAL.



BATON ROUGE, LA



# Me Are Growing!

RedstickFinancial.com | @@redstickfinancial

11918 Bricksome Ave, Suite F | Baton Rouge, LA 70816 | 225-407-9250

**LICENSED IN MISSISSIPPI • Texas Coming Soon!** 



Ryan Mott Owner/President NMLS #876641



EQUAL HOUSING OPPORTUNITY

Sheridan Fay Broker/Owner



Marcy Hubbs Loan Oriainator NMLS # 2143451



Darrell "Randy" Tubbs Loan Originator NMLS #178782



Richard Davis III Loan Oriainator



Clay Donaldson In House Processor/ (Houma/Thibodaux) Geaux Processing, LLC

4 · April 2024







### MEET THE BATON ROUGE REAL PRODUCERS TEAM







**Carolyn Foley** Advertising Manager



**Hannah Davis** *Events Manager* 







**Beth McCabe**Staff Journalist



**Ace Sylvester**Lead Photographer



**Kyle Rome**Photographer



If you are interested in contributing or nominating REALTORS® for certain stories, please email us at **gina.miller@realproducersmag.com**.

**DISCLAIMER:** Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Baton Rouge Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

# Publisher's Note

Dear BRRP Family,

I'm writing this publisher's note on February 25 for the April edition. It's supposed to be 80 degrees outside today and already feels like spring so I can easily predict what it will feel like outside when you walk to your mailbox to retrieve your copy.

Can someone tell me...did we have a winter or did I accidentally, on purpose, sleep through it?

I'm upset about the limited times I got to wear my favorite trench coat and sweaters, but I'm thrilled to announce a wonderful addition to Baton Rouge Real Producers. Please join me in welcoming Christy Solar with Benchmark Mortgage. With her expertise and passion for people

and helping others, she is a perfect addition to our family.

By the time you read this we will have had our very first Link Up! If you missed it, you can catch the next one on April 17th. We have monthly gatherings planned for our community and more opportunities to get together like only we can!

I've loved watching your badges fill up my social media pages. Your enthusiasm is mine!

If you've yet to receive yours, please reach out so we can figure out why! You

will need this saved on your phone to get into our private events.

We can't wait to share more content and more unforgettable experiences with you all year long. Unbelievable, but next month is our 4 Year Anniversary of Baton Rouge Real Producers. Like I always say...we are just getting started! And if we've yet to connect, you can text or email me for a calendar link so we can remedy this! My goal is to know you all, and know you well!



Celebrating you,
Gina
phone: 225.337.3277
email: gina.miller@
realproducersmag.com



This section has been created to give you easier access when searching for a trusted vendor. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

### **AESTHETICS**

Louisiana Aesthetics & Skincare (225) 636-2603

### **BUILDER**

Willie and Willie Contractors LLC (225) 291-7600

### **BUILDER/DEVELOPER**

Construct225 Kurt M. Miller Sr (225) 993-2323

### **ELECTRICIAN**

Circuit Breaker Electric LLC Michael Webster (225) 572-7963

### HAIR SALON & EXTENSIONS

Distilled Hair Co (225) 308-8505 7530 Hwy 44 Ste 106 Gonzales, LA 70737

### HOME WARRANTY

Old Republic Home Protection Webb Wartelle (225) 241-2088 ORHP.com

### **HVAC SERVICES**

Cajun Cooler LLC Branden Brignac (225) 456-1335

### **INSPECTIONS**

Intricate Home Inspections Nick Pearson (225) 270-4959

Paragon Inspections Scott Guidry (985) 519-4343

### INSURANCE

Goosehead Insurance Stacey Keller (225) 379-5111

Meagan Faulk State Farm (225) 767-3540

Ross Garbarino State Farm (225) 751-4840

Safesource Insurance Aundrea Allen (225) 300-4500

### **INTERIOR DESIGNER**

Haute Homes LLC Angie B. Wilson (225) 315-7040

### LANDSCAPING

Landscape King (225) 304-2499

Lions Landscape (225) 221-1590

### MORTGAGE LENDER

Assurance Financial Nathan Tallo (225) 266-0109

Christy Solar Team Benchmark Mortgage (225) 664-5998

Eustis Mortgage Corporation (225) 266-0109

Fairway Mortgage Monique Briggs (225) 916-1212

NOLA Lending Group, A Division of Fidelity Bank (985) 612-2132

Redstick Financial (225) 407-9250 x102

SWBC Mortgage Tammy Balentine (225) 939-5958

### **PHOTOGRAPHER**

Ace Photography (601) 807-8292

### ROOFING

Cypress Roofing (225) 450-5507

Top Team Roofing & Construction (225) 571-1740

### TITLE ATTORNEY

MFB Title Solutions Attorneys Charles G. Blaize Jr and Brett Bajon

### TITLE COMPANY

Baton Rouge Title Company (225) 769-5194

Commerce Title (225) 308-9544

Fleur de Lis Title (985) 277-5550

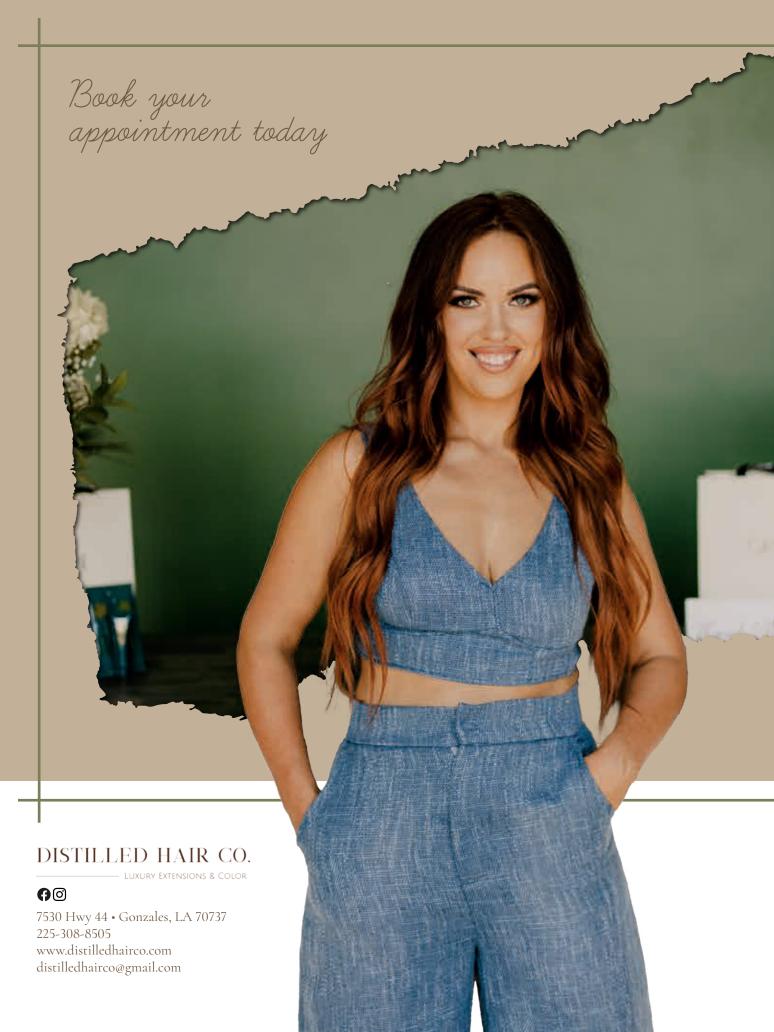
Gulf Coast Title (225) 456-4222

Louisiana Nations Title Steven Wiessenberg (225) 217-5300

### TRANSACTION COORDINATOR

List to Close LLC Brooke Stevens (225) 317-9295

8 · April 2024 © @realproducers







## CALL THE KING (225)221-1590



### Services

Landscaping Maintenance

Wood Fence Installation

Hardscape Construction

Tree Trimming & Removal

Weedeater and Blowing

Weed Killer Application

Pressure Washing

Flower Bed Design

- New Sod InstallationNew Flower BedsLandscape Cleanup
- Irrigation
- Landscape Lighting
- Gutter Cleaning
  Stump Removal
- Trash/Debris Removal
- Lawn Maintenance
- **SERVING THE GREATER BATON ROUGE AREA** 
  - 430 S STEVENDALE RD BATON ROUGE, LA 70819
  - # LIONSLANDSCAPINGBR.COM

### **FOLLOW US**

(F) (O) @LIONSLANDSCAPINGBR



# **EXCELLENT SERVICE AND STRONG COMMUNICATION**

Making your job easy and your clients happy

- Flexible Scheduling
- SAME DAY Electronic Report
- 10 Years Corrective Construction Experience
- Competitive Pricing

- Scott Guidry, LHI#1090 985-519-434
- scott@paragoninspectionsllc.com www.paragoninspectionsllc.com

Proudly serving Baton Rouge and Surrounding Area



LISTING & TRANSACTION MANAGEMENT

Do your 2024 goals consist of GROWING your business?

We can help!

Brooke Stevens

List to Close LLC

8686 Bluebonnet Blvd

Baton Rouge LA 70810

225-317-9295

Brooke@ListToCloseLLC.com

# \$1,000 IN ADVANCE!

Let's Build Together.

Move-In Ready • Under Construction • Presale Homes

LIVINGSTON & WEST BATON ROUGE PARISHES

Realtors receive \$1,000 in advance + your 2.5% buyer's commission at act of sale. When your clients build with Willie and Willie, you do not have to wait until closing to get paid!

### HERE'S THE SCOOP:

WHO- Realtors receive \$1,000 in advance + your 2.5% buyer's commission at closing.

WHAT- For available homes and building packages, your buyer

can choose lot, floorplan and selections!

WHEN- Upon acceptance of executed contract with approval

letter from Willie and Willie's preferred lender.

WHERE- Cane Mill Crossing, Denham Springs starting from the \$300's.

LET'S BUILD TOGETHER, REALTORS!



Family owned for 83 years.

Contact Amanda Walker for more information. (225) 572-0880 | amanda-walker@craft.realty

# TIFFANY ST. PIERRE

cover story -

By Breanna Smith Pizzolato Photos by Ace Sylvester



Tiffany St. Pierre and her one-year-old daughter Elizabeth sat in the bumperto-bumper traffic of I-12 one morning in 2017, just as they had countless times before. But that day, their lives changed in a moment of impact. An 18-wheeler plowed into the back of Tiffany's BMW X5, thrusting her vehicle into the van in front of her and then bouncing back into the van from the force of the impact before everything stopped.

At an early age, Tiffany learned not to expect life to be easy. At 17, she was on her own, putting herself through college with a restaurant job. There, she ranked among the top 10 in sales for the nation-wide restaurant chain while consistently being promoted to leadership roles and winning sales competitions.

"I'm super gritty because I've always had to be," she said. "Even though my drive and determination may have originated from things out of my control, I'm so grateful for that today"



She moved on from the restaurant industry to work with real estate investors, who ultimately encouraged her to get licensed. "Right out of the gate, I had an investor client who bought an apartment complex off of Highland Road," she recalled. She made the connection while working as a bartender, and the timing proved perfect. "The transaction was featured in Baton Rouge Business Report, and that's when I knew I could do it. I knew that I could control the outcome in sales because I would get out what I put into it. So I decided I'm going to hustle all day, every day and be okay." Over the next several years, Tiffany made good on her promise to herself.

But in the wake of that car wreck, Tiffany's gritty, determined, competitive spirit was tested like never before. "For several years, I was afraid I wouldn't be able to hold my baby again, much less work again."

### Living through Pain

Over the next five years, Tiffany fought through every day. Not only did she physically ache, but her heart broke a bit more with each passing day that she could not pick up and hold her growing toddler. "She could sit on my lap, but it was so painful," she recalled. "I could not pick her up or put her to bed or even just sit in the room with her because I was in so much pain all the time. It was devastating."

She juggled life as a wife, mom and Realtor with a schedule full of physical therapy appointments and underwent over 30 medical procedures. When the doctor told her she would need a second spinal surgery, it felt like the weight of the world was caving in around her, she said. Without it, the doctor warned, she may begin to see cognitive decline. Having already lost all function in her left hand, she knew she couldn't risk it. "I had to do it," she said. "He got me in three days after that appointment."



THESE
SCARS
ARE A
REMINDER
OF WHERE
I'VE
BEEN
AND WHERE
I'M
GOING

After the surgery, she got right back to work. "I told myself it's mind over matter. I am determined to get back to where I was and be a better wife, mother, Realtor - a better human. I was so low for so long, and I told myself I had no other choice." Tiffany wanted nothing more than to return to her usual hustling self. And that meant jumping right back into real estate, momming and life.

To keep fighting for the life she wanted felt like second nature. She dug deep and continued pushing forward with the support of her husband, Chris, and close friends. Many of those friends took turns driving her to appointments and errands as she physically recovered.

As her business picked up again, she told her broker, Brittney Pino, that she struggled to keep up with client communication because she refused to be on the phone while driving. "I told her I needed a driver," Tiffany laughed. "So, she set me up with someone to drive me around to appointments so I could text and make calls from the passenger seat. It was amazing."

Her days of being chauffeured are no more, though it's a goal she carries with her, along with the permanent reminders of how tough those years were - and how much tougher she is.

"These scars are a reminder of where I've been and where I'm going," she said, pointing to the surgical scars on her neck.

### **Back at the Barre**

Growing up, Tiffany often did her homework in the car before a late night in the dance studio. In front of that mirror is where she developed a strong work ethic and sharpened her endurance, chipping away at big goals daily without losing sight of the big picture.

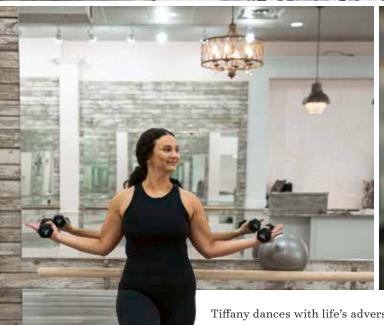
"You're only as good as your last performance," she said, pointing to the competitive drive that has fueled her from a young age.

After being cleared by her doctor following her second spinal surgery, Tiffany tried a class at the local barre studio at the suggestion of a friend. As soon as she saw the ballet barre and felt that familiar wood floor under her feet, a new chapter started.

"Barre changed my life," she said. "It was the gateway for me to be able to move forward. I started light once a week for a couple of weeks, then I went up to two times a week, and after six weeks, I picked up my daughter for the first time. I could hold her, and I felt strong."

Now, Tiffany spends her evenings on the other side of the dance studio glass, watching her 8-year-old daughter Elizabeth give competitive dance her all. She's already landed her first solo, and for Tiffany, there's nothing better than watching her daughter work on her routine day in and day out and then enjoy the fruits of her labor after a big performance.







Tiffany dances with life's adversities, emerging not just unbroken but stronger, proving that the rhythm of resilience can create a melody of success. Finding solace and strength in barre classes reflects her ability to turn challenges into opportunities. As she watches her daughter shine on stage, Tiffany sees a reflection of her own journey - the rare beauty that lives in facing struggles with poised shoulders and a confident smile.

It's Glow-Up Season.

Advanced treatments & skin care services to make your aesthetic goals a reality.

- Botox® & Dysport® Specialist
- EMSCULPT NEO® Fat Reduction
- Photofacials with BBL®
- Painless Laser Hair Removal
- Gift Cards Available!











Scan QR code to get social, contact us or learn more about our services!

(225) 636-2603







of customers. Our goal isn't our bottom line; it's a solid relationship with our friends and neighbors who trust us

with their home improvement services.



Baton Rouge Real Producers • 19

### **CONSISTENT & CONFIDENT**

Purchasing a home can seem like a tedious task for clients who have never owned a home before. That's where Michael Julien decided to step in and point the way to homeownership with his experience and expertise.

"I want to help people. I am focused on closing the wealth gap, one family at a time," he said. "I like helping people achieve generational wealth through real estate." Changing the trajectory of families is a mission that Michael not only enjoys but passionately embraces. "You can leave something for your kids, and they can leave it for their kids." The financial picture of a family is changed instantly through homeownership.

#### **Family Matters**

Michael grew up in Donaldsonville, running through sugarcane fields and playing football outside. Throughout his carefree childhood, he always assumed he would find a place in the family business and real estate wasn't on his mind.

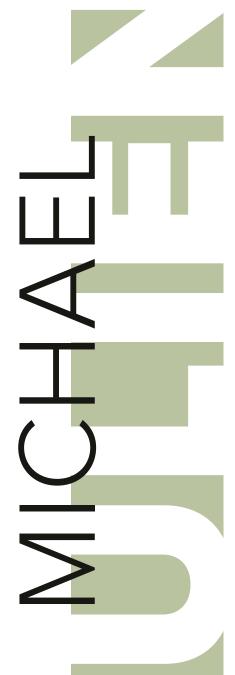
"I saw myself becoming a funeral director," he said. His grandfather operates Williams & Southall Funeral Home. "I understand what hard work looks like by watching him run his business. It's easy for me to reflect on how he maintains his business because he runs his business at a high level." His entire life, Michael looked up to his grandfather as a successful entrepreneur. And while he led a successful and lucrative career in the plants, the spirit of entrepreneurship always lingered.

A conversation with a coworker who owned rental properties sparked his interest in the industry. Two months before he got his license, Michael messaged Richard Spears, CEO of Prime Properties Residential on Instagram and told him that he would work for free. "I wanted to see what real estate agents did," he recalled. After meeting with Spears and his team, Michael was inspired and ready to join them. Things have moved rather quickly. He got licensed, joined the team and closed over \$7,000,000 in residential transactions in 2023, placing him in the Top 100 of all licensed Realtors in the greater Baton Rouge area.

### **Stay Consistent**

Michael's large sphere of influence was rocket fuel, but there's just one thing about rocket fuel - it doesn't last forever. Once he exhausted his contacts, he had to find a new plan to secure business. The moment had arrived to cultivate habits to fortify his professional life and ensure its longevity. Around the same time, the Prime Properties Residential team began discussing ways to improve their lives overall, not just in business. "It cannot be business all the time," he said.

Together, the team embarked on a collective journey and a team challenge to prioritize their health. Turning weight loss into a friendly competition and leveraging the team for mutual accountability proved to be a winning strategy for Michael. "May of last year I was around 240 pounds when we all agreed to commit to our health journey." He continued, "Before you know it I was 210 pounds, and today I weigh 190." He added, "I would be at events and my team members began noticing the change even before I did." He credits consistency. "Consistency is the key and you just have to start," he emphasized. "Refraining from declarations of 'I'll start this day, or that day' and starting today."







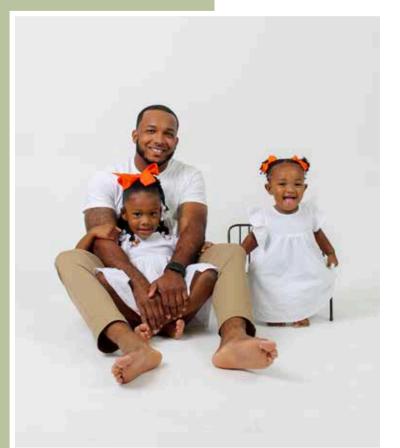
By Elizabeth McCabe Photos by Ace Sylvester



He said his healthy habits contributed to more healthy habits. An object in motion stays in motion, and the momentum of healthy habits in his everyday life soon began to motivate changes in every aspect of his life. Discovering the power of time blocking changed the way he operates. "Time blocking helps me to have a successful day," he explained. His work day starts at 9 a.m. with cold calling. Then, he spends time developing insightful content for social media and maintaining relationships with past clients. Harnessing the potential of the morning has paid off for Michael. "It's working perfectly for me," he raved. "I found out that time blocking is what I need to do. I continue to have new business growing but also be on the same page with clients and follow up with them as well."

The time blocking technique serves as Michael's anchor, guaranteeing that he dedicates time to what matters most – his family. Moments spent with his children, Blake, 4, and Denver, 1, are priceless treasures. The steadfast support and inspiration from his children





and girlfriend, Brianna Brown, fuel his determination to excel not only in his professional endeavors but also in maintaining his health.

Michael's health journey hasn't kept him away from the kitchen, though. A true Louisianan, he finds joy in the kitchen, perpetually seeking new dishes to delight people's taste buds. "I'm a steak connoisseur," he declared. "That's one of my favorite things to cook."

While it isn't the life a young Michael planned, he's grateful for the life he has. "I really like being able to make my own schedule and live life by design while also running an efficient business that takes care of me and my family," he said. Embracing his entrepreneurial spirit and thriving alongside a team he genuinely loves, he's confident that it's only up from here.







# Great home & autorates for any budget.

Surprisingly great rates await when you have options like bundling your home and auto insurance. Call me for a quote today.



1708137

Ross Garbarino
Agent
Garbarino State Farm
9844 Jefferson Hwy Suite 102
Baton Rouge LA 70809
225.751.4840
ross@garbarinoSF.com
www.garbarinoSF.com

Love your neighbor. - Mark 12:31

**GARBARINO** 



Auto Life Home Flood Business

State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL State Farm Florida Insurance Company, Winter Haven, FL State Farm Lloyds, Richardson, TX



Service Is Not Just Our Policy, IT'S OUR COMMITMENT!

our favorite day is here!
Bring Your
Child To Work Day!

We invite you to bring your child to your closings during the month of April so they can see how happy your customers are!

24/7 Availability • Dedicated to Excellent Service • We Value Building Relationships



225-217-5300

WWW.NATIONSTITLE.COM • LA-TITLE@NATIONSTITLE.COM 9555 Antioch Rd | Ste C Baton Rouge, LA 70817









CAJUNCOOLERS@CAJUNCOOLS.COM

**CAJUNCOOLS.COM** 





# Kelli Wascom



### Can you tell me a little about what you do in the real estate industry?

I am currently working as VP of Operations for The Houk Group of Keller Williams Red Stick Partners. I have been licensed as a realtor for 17 years and had my brokers license for almost 10 years. I started as a solo agent and had the desire and love for compliance (I know everyone loves this part) so I got my brokers license in 2015 and was offered a position with a new brokerage in Baton Rouge to recruit and do compliance. I worked with several national brokerages recruiting and developing agents and doing compliance. I've actually recruited close to 200 agents since 2015 and made lifelong friendships in the process. I was offered an opportunity to scale and hyper-focus on growth so I joined Tim Houk's team in January 2023.

### What career did you have prior to this one?

I was only 23 when I got licensed and had two kids under the age of two so I guess you could say I was a stay at home mom. That's what made me want to get into real estate. I knew I could do real estate full time and keep my kids home with me. But prior to this I worked a few retail jobs.

### What is the best job you've ever had?

The best job I've ever had was being a care taker for my parents before they passed. It wasn't a paid job but the biggest honor and the most memorable.

### What are you currently reading, watching, listening to that we need to know about?

I don't love to watch tv but I did just binge watch Suits and loved it! I'm currently re-reading Atomic Habits. It was a game changer for me when I did 75 Hard and I highly recommend it!!

### What are your 3 favorite local spots.

I love going to Le Chien Brewery in Denham Springs for live music, beer, wine and an incredible food truck. Love eating at Bonta del Forna for date night in Denham...excellent Italian food and atmosphere. And my favorite boutique to shop at is JM Boutique in Watson!

### Who inspires you and why?

I think my grandmother Minnie Jones was my biggest inspiration. She lived to be 94 and through losing her spouse, both her children, a granddaughter, and her home. Over the years she always kept her faith in Jesus and always had a positive outlook on life. She taught me how to cook, sew, drive and she was the true definition of a role model for me and someone I strive to be like. I want to be remembered like she was.

## Can you tell us a little bit about your family?

I have been married to my husband Jeremy for 22 years in April. We have two kids Alyssa, 20 and Jacob is 18. Jacob actually just got his real estate license and is working on the team with me. We have a 14 year-old dog named Lucy who is my baby. We

love to travel together and just started flipping houses. My daughter and I love going to country concerts together!

### Describe a perfect day for you?

A perfect day for me is sitting on the beach.

### Any predictions about the future of real estate?

My only predictions are that people will always need a place to call home and I hope to be part of that journey. This is a relationship building business and if we never lose focus of that we will always have the business.

### Are you involved in any charities or non profits?

Currently my main focus is raising awareness for colon cancer. I'm participating in a 5k in memory of my mom on March 9th. Over the years I have raised money for KW Cares, co-founded Pink Pong and raised over \$15k for breast cancer awareness. I raised over \$20k through golf tournaments for the Livingston Board of Realtors, served as a director for our local Realtor board, served with Habitat for Humanity, Restore LA, and Mighty Moms. I have a servant heart and just like to jump in where it's needed. I've even been to Honduras on a mission trip.



By Breanna Smith Pizzolato Photos by Ace Sylvester

# Terric 58 Matthews

### Empowering Others

When Terrica Matthews asked God to show her how to do social work her own way, she never imagined that real estate would be the answer. As a human services professional, she spent years helping children navigate various mental health challenges. She found the work rewarding, but her time overruled by paperwork.

"I focus on impact over income, and I noticed that I was just pushing a bunch of paper," she said. "So I asked God to show me how to do social work in my own way."

> Her silent prayers were answered over the next several years, unfolding in a grand plan that allows Terrica to change countless lives through financial literacy education, volunteerism, and real estate.

#### **Private Prayers**

Growing up, Terrica watched her mother, Tamatha, work hard and stretch every penny. "I was raised by a single mom who knew how to do a lot with a little, and she's the type of mom who opened my mail," Terrica laughed. "She was big on credit, always reminding me not to mess up my credit and pay bills on time."

Terrica never took those kitchen table lessons for granted. As she continued to pray for guidance in creating her own path to make an impact in the community, opportunities to help others the way her mother guided her naturally arose again and again.

"Unfortunately, everyone doesn't have the opportunity to have someone sit down and explain how credit works or how to create a budget," she explained. She shared the financial knowledge she learned from her mom with friends. Soon, word spread about how Terrica helped people save money for a down payment and build credit to buy a house.

"I started fixing credit, teaching about credit, helping people with budgets, and I was asked to speak on various platforms," she recalled. An entrepreneur through and through, Terrica felt like she had found her mission. She became the first FICO-certified credit coach in Louisiana.

"I felt like Oprah," she laughed. "I was calling up Realtors like you get a buyer, you get a buyer!"

One day, a client admitted that she was scared to work with someone else and wanted Terrica to be the one to help her find the right house. That evening, as Terrica prayed, she made the connection. She reached for the notebook that lives on her nightstand and scribbled "from credit to closing" on the page, and a new journey began.





"I think the biggest reward in life is when we figure out why we were born," she said.

### **Public Rewards**

After earning her real estate license, Terrica partnered with broker Carlos Alvarez to establish Premier Property and Consulting Group. And in her continued pursuit of knowledge, this year, she earned her broker's license. When the days are long, she's reinvigorated by the wisdom imparted in books and the stories of self-made entrepreneurs.

Prior to the pandemic, Terrica began Financially EmpowerHer, a community service initiative to educate young women and girls in high school on the importance of financial independence and being fiscally responsible. Terrica is also an active member of the Junior League to further her community impact.

But as hard as she works to make an impact on the lives of others through her career and volunteerism, she's sure to make time for her favorite things in life - her family, traveling, trying new restaurants, and shopping. Especially family.

"If I'm not selling real estate, I'm with my family," she smiled. She still looks to her mom, who leads by example as a selfless giver and problem-solver, for guidance in life. "It's because of her that I have such a work ethic," she said.

Her sons, 21-year-old Kadarius and 4-year-old Legend, come first. "I'm doing the only child thing twice," she smiled. They never miss out on an adventure together, whether that's watching Paw Patrol Live, attending her nieces' cheer competitions, or spending the weekend together in Texas. "We don't miss cheer competitions or football and basketball games for any of them," she said. "No matter the circumstances, I'm going to show up as a mom and an aunt."

Always ready for the next flight, Terrica enjoys exploring new cities through their restaurants and shops, but she's adamant that she will always call Louisiana home. "I travel a lot, but I have no intentions of permanently moving to another state simply because no matter where I go, nowhere has food like Louisiana," she said.

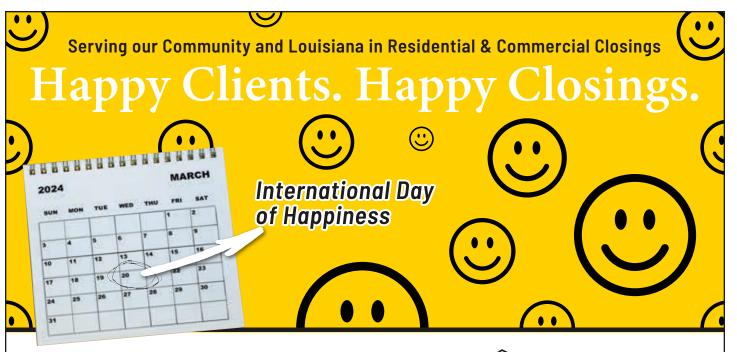
Terrica's dedication to her faith, family and career forms the foundation of her purpose and desire to make an impact. Through her divinely guided mission to create lasting change in her community through financial literacy and stability, she has built a life she loves. With her newly earned broker's license, Terrica continues empowering others through knowledge and community service. Her role as a devoted mom echoes the values instilled by her mother. Her story is not just one of professional success but a living testament to the enduring impact of selfless giving, unwavering commitment, and the constant pursuit of purpose.



Iproducersmag.com Baton Rouge Real Producers • 31







### **3 LOCATIONS TO SERVE YOU!**

Robert Adams | Branch Manager/Attorney & Alex Polito | Director of Sales & Marketing 8943 Bluebonnet | Baton Rouge, LA 70810 | 225-769-5194 | C: 225-603-7897

Keegan Wisdom | Branch Manager & Cathy Waggenspack-Landry | Director of Marketing 37283 Swamp Road, Suite 901 | Prairieville, LA 70769 | 225-706-6130 | C: 225-802-1811

Mark Schoen Division President/Attorney

10500 Coursey Blvd, Suite 100 | Baton Rouge, LA 70816 | 225-291-1111



Established in 1981, locally managed.

brtitle.com 😝 💿

#itmatterswhereyouclose #brtitle



**PEARSON** 

IntricatespecIIc.com

225-270-4959 Intricatespec@gmail.com







Spring into the perfect new home for you! I can help you assess your financial situation and guide you on the next steps towards getting into the home of your dreams.

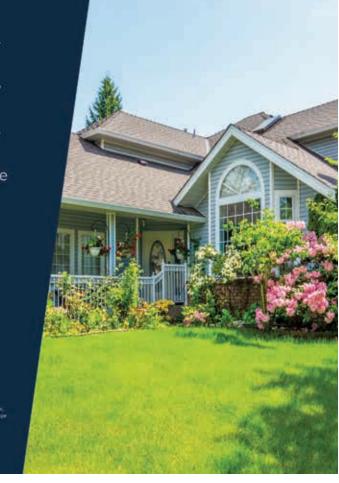


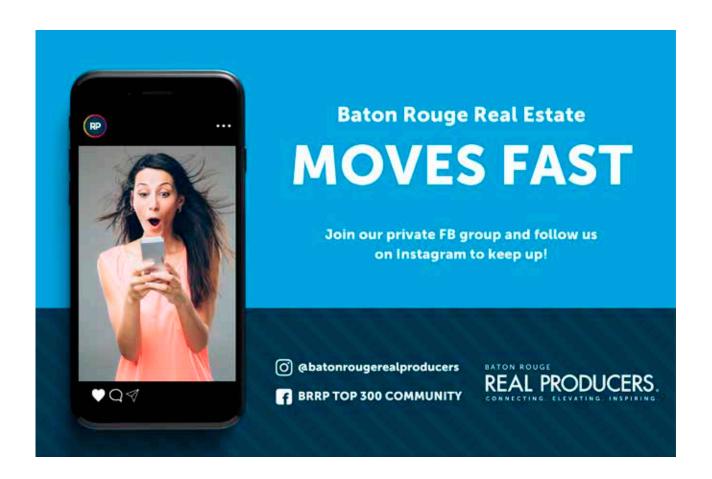
### TAMMY BALENTINE

Branch Manager | NMLS #88255 Cell: 255.939.5958

11732 Market Place Ave., Suite A Baton Rouge, LA 70816 Office: 225.292.2601 tbalentine @swbc.com











### 5-STAR LOCAL LENDING

ww.PreapprovedWithNathan.com

# HERE'S WHAT AGENTS ARE SAYING ABOUT NATHAN TALLO AT EUSTIS MORTGAGE:

"Impeccable communication, fast and efficient.
I get excited every time I see a "pre-approval" with
Nathan's signature."

"I am always confident that a buyer has been properly screened when I receive a pre-approval letter from Nathan. He definitely pulls out all the stops to get us to the closing table."

"Where do I even begin! Nathan Tallo is one of the most proficient mortgage loan officers I have ever had the pleasure of working with. He goes above and beyond what you could ever imagine. He is fantastic with first time home buyers, he's patient, and if anyone can get it done, he can!" AMANDA

"As usual, Nathan went above and beyond for my clients. I fully trust my clients in his hands." -JESSICA

"He's a great communicator! He makes himself available to both me and my clients after hours and on weekends! I would recommend him to anyone!" - KAYSHIRE









### TITLE SOLUTIONS WWW.MFBFIRM. COM

Title Company backed by a law firm with a history in oil & gas and commercial real estate

Baton Rouge: 10101 Siegen Lane, Ste 4A | 225. 810.4998 Houma: 1499 St. Charles St | 985.223.4725