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Freddy Guerra

MAKING A DIFFERENCE

Tami Hallman

PARTNER SPOTLIGHT

Lambert Agency Insurance



## Michelle CREAMER

*Built Her Business  
on Relationships*

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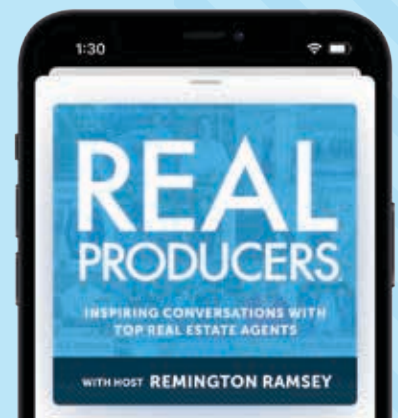


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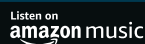
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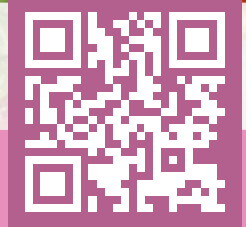


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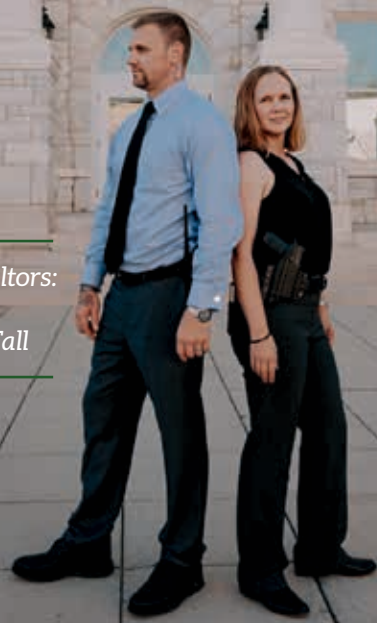
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# GET INVOLVED!

August is often perceived as a slow month in real estate. However, I challenge you to see it differently by turning this so-called “dead time” into a golden opportunity by getting involved in our local community.

## COMMUNITY ENGAGEMENT

We're not only encouraging you to get active in our community; *Birmingham Real Producers* is hosting a charity dodgeball tournament on Saturday, August 17th. The tournament winner will choose the local charity that will receive the funds that we raise. Stay tuned for more information!

## HOST A SCHOOL SUPPLY DONATION EVENT

Hosting a school supply donation event is a fantastic way to gather essential supplies for local schools. This is not just an act of charity but also an impactful way to increase your visibility and positive presence within the community. By organizing such events, you contribute to the welfare of the local schools and establish yourself as a community leader.

**Sponsor a Teacher (or Two)** – Consider stepping up to support local teachers. Every year, educators dig into their own pockets to prepare their classrooms, often spending significant amounts. Many teachers now create Amazon Wish Lists to seek assistance in covering these expenses. Reach out to your school's administration to discover if teachers have created such lists or directly ask teachers you know for their wish lists. Offer to help them set one up if needed and make a meaningful contribution to their classrooms.

**Host (or Sponsor) a Charity Bake Sale or Food Drive** – Bake sales have been a cornerstone of school fundraising efforts for generations, and they remain effective today. Whether you're hosting your own or sponsoring an event organized by the school, bake sales offer a fantastic opportunity to connect with students, parents, and teachers. If the fundraiser isn't directly benefiting the school, consider donating the proceeds to a charity chosen by the school. This initiative will bolster your community presence and demonstrate your commitment to local causes.

## PRACTICAL TIPS FOR EVERY REALTOR®

The strategies outlined here are not limited to those with school-age children. Regardless of your demographic focus, leveraging these ideas can help build stronger connections and expand your network. These tips are designed to be adaptable and effective, ensuring you can make the most of the opportunities August presents.

Transform August into a month of growth and community engagement that will keep your business thriving year-round. Let's redefine what this month means for your business and our community.



Best,

Meredith Jones  
Publisher

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# LAMBERT AGENCY INSURANCE

▶▶ partner spotlight

Protecting What Matters

Written by Zachary Cohen  
Photos by David Graves Photography



When buying a new home, purchasing insurance is one of a multitude of checklist items. Often, lending challenges, home inspections, and seller negotiations take precedence. Homeowners insurance can feel like nothing more than an item on a to-do list, but if you ask anyone who has had to file a claim, having great insurance is a blessing.

Lambert Agency Insurance Co-owners Brian and Ashley Lambert are here to remind agents and their clients that getting adequately insured is critical. Better yet, they are prepared to guide their clients through the process with compassion.

“When a claim happens, it can be so overwhelming,” Ashley reflects. “We are passionate about walking them through the claims process and making sure they understand what’s going on, every step of the way. Helping our clients during times of need definitely adds value to our job.”

#### **COMING TOGETHER**

Brian and Ashley have a wealth of experience. Brian, a native of Montgomery, is a second-generation insurance agent. After graduating with a degree in finance from Auburn University, he began his insurance career in 1990. He worked for his dad for five years before founding his first insurance agency.

After more than 30 years in the business, Brian still loves his work.

“Insurance is interesting to me. I suppose I’m an insurance nerd,” he laughs. “It’s always different, always changing. There are all kinds of people, and this is a people-oriented business.”

Ashley also began her insurance career shortly after graduating college. She started as a claims adjuster and soon became a licensed agent. She founded her own agency in 2008.

“Every single person I meet has insurance, so I knew it would be a great opportunity for me to be in the community, network with other business professionals, and help people protect the things that matter most,” Ashley says.

When Brian and Ashley got married in 2020, they merged their agencies. Since then, they’ve been able to serve even more clients by combining their unique skill sets.

“I’m a people person. Brian is the numbers person,” Ashley says, “so, we make a great team.”

#### **PARTNERING FOR SUCCESS**

Although Brian and Ashley have differing skill sets, their values are congruent. They are committed to walking people through their successes and challenges at any stage of life.



“We are with our customers in the highest of highs and the lowest of lows. Oftentimes, we see them through buying their first house, building their families, sending their kids to college, and even walking through the loss of their loved ones,” Ashley says.

“We value our clients above anything else,” Brian adds. “We help them know what’s available and what they should expect. The main purpose of us being here is if something goes wrong. If you have life insurance and your spouse dies, the ultimate reward is to show up with a check and help that family. Or, if a customer calls at 4:00 am as they are standing there with the fire department as they put what’s left of their house out, we’re there. We strive to treat our clients like family.”

Brian and Ashley also highly value their partnerships with real estate agents. Their status as an independent agency allows them to shop for the best rates and coverage. They also understand the common challenges that pop up during real estate transactions, making them a responsive and experienced partner.

“The market we have been in has been so challenging. We can work through processes with real estate agents to help their clients get to the closing table. We set expectations with our REALTOR® partners. We’ll go to their open house and share their social media. We will partner with them because when they grow, we grow,” Ashley shares. “Our goal is to help close the transaction and take care of their clients — not only at the close of sale by providing the insurance they need, but that we’ll continue to take care of them in the future.”

## FAMILY MATTERS

Brian and Ashley have four adult and college-aged children. They enjoy traveling—especially to National Parks. “When we are not in the office, you can find us in a camper van exploring God’s beautiful creation. We also love riding bikes, spending time with family, and watching football. We are a house divided: I graduated from Alabama, Brian from Auburn, our two oldest kids graduated from LSU, our middle daughter from Mississippi State, and our youngest is a junior at Alabama,” Ashley shares.

For more information, visit <https://www.lambertagency.com>.



From left to right: Molly Lambert, Katy Lambert, Brian Lambert, Ashley Lambert, Emily Lambert, Alexis Lambert (daughter-in-law) & Cole Lambert | Photo by Callie Hill, Callie Hill Photography, Baton Rouge, LA

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▶ featured agent

Written by Nick Ingrisani  
Photos by Brendon Pinola Photography

# Freddy **GUERRA**

From Humble Beginnings  
to Real Estate Success





“I attribute my success to faith in God. As a Christian man, I can’t separate my success from God. If you are a follower of Christ, you know it is true. My belief in God and following Jesus Christ is what puts everything in perspective.”

---

Freddy grew up in Panama and comes from humble beginnings in a large, poor family. In November 1990, he left his life and family behind to pursue a future in the US.

“I remember arriving in Miami and not knowing any English. I took a Greyhound bus and didn’t understand anything. That Christmas was sad because I didn’t have friends or speak the language. Everything I dreamed of was here. But the dream had a cost attached to it.”

Freddy enrolled in an English school, determined to learn the language and find his footing in American culture. In 1991, he moved to Baltimore to study at a technical school, and just a couple of years later, he got a job working at a large multinational company.

However, despite establishing a career in corporate America, Freddy always dreamed of owning his own business. In 1999, he took the leap and quit his current computer repair job to start a real estate investment company.

Then, in 2005, he decided to deepen his foray into real estate by getting his license and beginning to work with clients in the area. He started his career as an agent as

the co-owner of a company called Showcase Realty. Then, in 2008, he went solo and purchased a franchise with a company called Casa Latino. All this was done in an effort to help the Hispanic community in Alabama buy and sell their homes--for whom, at the time, there was little support.

“The feeling of accomplishment when a family signs is something that’s a happy day for everybody. I know the feeling--it was the same feeling for me purchasing my own home eight years after being in the US. For us coming from 3rd world countries, we don’t have the opportunity to own a home. We live in the best country in the world, and it doesn’t take decades to achieve it.”

Freddy persevered through the market crash in 2008 and is now well-established as one of the leading REALTORS® in Birmingham for both the Hispanic community and overall MLS. He now works for eXp Realty and credits the switch as “one of the best decisions I ever made.”

His approach to real estate is grounded in faith, morality, and ethics. His clients are always his top priority, and he does everything he does for them. With that in mind, every deal has to be moral, ethical, and legal.

“I define my success in real estate on my faith. If a deal is not good for my clients, I will not advise them to move forward.”

Overall, Freddy’s passion for real estate comes from a sincere desire to help families build generational wealth and a legacy for their children. After working as an agent for over 19 years, his business is almost exclusively referrals from past clients who speak highly of his professionalism, work ethic, and compassion.

Freddy’s life journey came to a head in 2013 when he achieved his biggest dream: becoming a US citizen. “I could not be more proud to be able to wave the flag of the US and be a citizen here.”

Outside of real estate, Freddy loves to cook, travel, and play tennis with his wife and life partner, Monica. They have visited over 40 states and numerous countries, always seeking new experiences and opportunities to meet people from diverse backgrounds. Meanwhile, his son, Tyler, recently graduated from Birmingham-Southern College with an accounting degree and currently serves in the US Army Reserve, and his step-daughter, Valentina, and her husband, Wilson, are also an integral part of their family.

His inspiring story serves as a reminder that with hard work, determination, and a commitment to excellence, anyone can achieve their dreams and build a successful career.





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HERE'S WHAT THE TOP AGENTS IN BIRMINGHAM SOLD IN 2023...



### \$3,569,021,132

SALE VOLUME



### 8,469

TOTAL TRANSACTIONS



### \$11.8 M

AVERAGE SALES VOLUME PER AGENT



### 28

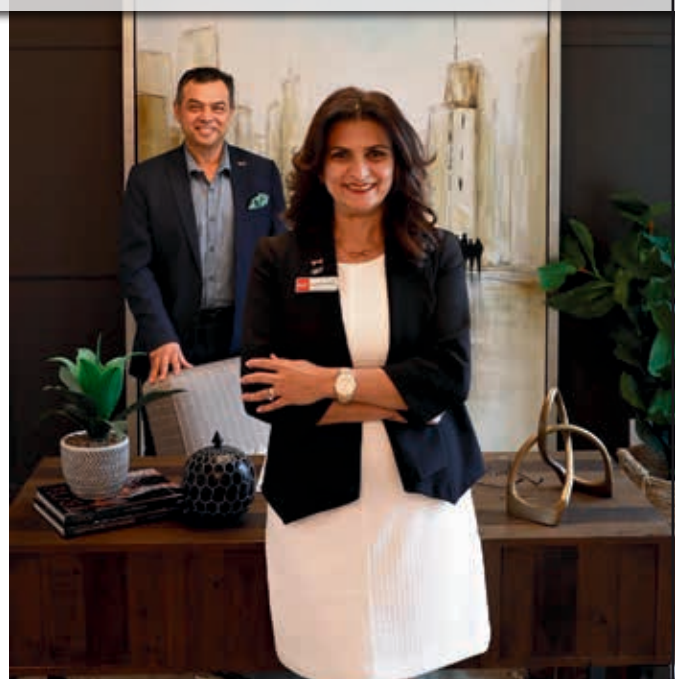
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- Kulsum Budhwani



# LEADING THE FUTURE



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▶ making a difference

Written by Elizabeth McCabe

Photos by Brandon Pinola Photography



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# H A L L M A N

“We live in a world in which we need to share responsibility. It’s easy to say it’s not my child, not my community, not my world, not my problem, then there are those who see the need and respond. I consider those people my heroes.”

— **Fred Rogers**

It only takes one person to make a difference. REALTOR® Tami Hallman is one such individual. More than just a successful real estate professional, she is a dedicated mother and an active community volunteer, making a significant impact through her work with the Service Guild.

As the Team Lead of The Tami Hallman Group at Keller Williams Realty Vestavia, Tami balances her professional life with her passion for helping others, particularly through her involvement with The Bell Center.

## INSPIRED BY HER DAUGHTER

Tami’s daughter, Teagan, who is seven years old, is currently taking swim lessons for the first time. This milestone is just one of many for Teagan, who has overcome significant challenges since birth. Born two months early with a genetic hearing loss, Teagan’s early years were marked by medical tests and uncertainties.

“When she was finally ready to leave the NICU, we found out that she had failed her hearing screening four times,” recalls Tami. “She was potentially deaf. You want to sing to your child and for them to hear your voice. She didn’t know what my voice sounded like. She never heard my voice in the womb.”

When they left the NICU, she had her daughter tested and discovered that she had moderate to severe hearing loss. Teagan has been wearing hearing aids since she was three months old, and her journey brought Tami to The Bell Center, an organization that provides early intervention services for children at risk of developmental delays. “The Bell Center was fantastic. They took a one-on-one approach to ensure she was up to speed with typical children,” Tami shares. Thanks to The Bell Center’s support, Teagan is now thriving in public school without additional therapy.



“ I FEEL LIKE I AM BUILDING A LEGACY FOR MY DAUGHTER.”

Teagan calls her hearing aids “her ears.” Tami describes her as a “pistol” and a “firecracker.” She has learned to stand up for herself. “She doesn’t have a problem telling others that she has special needs,” adds Tami.

#### THE SERVICE GUILD

The Service Guild, which partnered with The Bell Center in the 1980s, has been a source of hope, help, and healing for many families like Tami’s. Established in the 1950s to assist children in public schools before early intervention programs were available, the Service Guild shifted its focus to support The Bell Center, helping children from birth to age three who are at risk of developmental delays.

When Teagan graduated from The Bell Center, Tami knew she wanted to give back. “We were so lost when Teagan was born, and we were told she had hearing loss. To be in touch with an organization with so many resources was huge. I will do anything I can to give back to them,” Tami says.

Now a proud member of the Service Guild, Tami volunteers in classrooms, helping children transition from station to station. She also participates in the Guild Gala, the largest fundraising event of the year, and recently supported the first annual Bell Center 5K as part of the Birmingham Marathon. The Service Guild’s efforts have been substantial, raising up to \$450,000 for The Bell Center, which now operates from its own building constructed five years ago. Tami couldn’t have the impact that she has without her successful career in real estate, a profession that has been 17 years in the making.

#### BUILDING A LEGACY IN REAL ESTATE

Tami’s career in real estate began in October 2007, just months before the recession. “It was kind of like jumping into a pool with no water,” she laughs. Despite the challenging start, Tami has built a successful full-time career, leading a small but mighty team known as The Tami Hallman Group. Based in Homewood, her team sells 40-60 houses a year in and around Birmingham.

Her husband, Mario, joined the team in 2009 as an admin and support specialist, and Erica Gooden came on board in 2016 as a client specialist. “We are very well-rounded,” Tami notes. “I feel like I am building a legacy for my daughter.”

#### PERSONAL PASTIMES

Outside of real estate and volunteering, Tami has a variety of hobbies fueled by her high-energy personality. An avid gardener, she maintains nine raised beds and an in-ground bed in her backyard, growing food year-round. “I started during COVID and never looked back,” she says, teaching Teagan the importance of growing their own food.

Tami is also a voracious reader, having read 30 books this year alone with a goal of 52. She doesn’t watch TV, instead finding time to read and indulge in her other passion—bourbon. “I can talk about bourbon for hours,” she boasts, having been an enthusiast for five years. She’s also known to enjoy karaoke on occasion.

#### COMMITTED TO THE COMMUNITY

Tami Hallman’s story is inspirational. Helping others is near and dear to her heart. Her work with the Service Guild and The Bell Center, combined with her successful real estate career, showcases her commitment to making a difference in her community.





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# MICHELLE CREAMER

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W

hen it comes to real estate, nothing beats old-fashioned customer service.

In a world where AI reigns supreme, and chatbots substitute for humans, Associate Broker Michelle Creamer at ARC Realty knows there's no substitute for the personal touch.

"I'm old school," she comments. "I like to make personal contact with people. I'm basically a farmer cultivating crops." She sows seeds, nurtures relationships, and engages with people. Every ounce of effort pays off, as she has a fruitful crop of business two decades in the making.

"I think my business model stems from good old fashioned, strong work ethic," she comments. "I still like to pick up the phone, stop by, and see people. It's all about relationships."

Michelle also incorporates old-school print media into her real estate business to reach her sphere. "I have to keep up with the times, too," she points out, "but old-fashioned contact still goes a long way. I'm thankful to have such a bright and creative marketing team at my brokerage to help with all the latest techniques and technology."

#### MAKING HER MARK

In 2003, Michelle obtained her real estate license while working for a Birmingham nonprofit. "As part of my job duties, I helped buy and sell houses for people with intellectual and physical disabilities. I was with that nonprofit for 20 years," she explains. When her executive director retired, Michelle stayed on with the nonprofit for a year during the transition period.

Deciding to sell real estate as a full-time career, Michelle joined ARC Realty in 2014. "I've been



selling with them ever since,” she smiles. Best of all, she genuinely enjoys what she does, her clients, colleagues, and the leadership in her brokerage.

“Real estate transactions are never the same thing twice,” she says. “Over the years, every corner that you turn, there is something you didn’t expect or anticipate. I’m always presented with some new challenges.” Fortunately, Michelle loves problem-solving and finding ways to “make things happen.”

“A lot of real estate involves pieces that have to fall into place,” she comments. “I enjoy that aspect of it.” As an agent who prefers resales, Michelle enjoys working with buyers and sellers for 30-60 days before moving on to new transactions.

Michelle is up for any obstacle that comes her way in real estate. “My mother instilled a great work ethic in my brother and me. When I do something, I strive for excellence with 110 percent effort, thanks to the values I learned from her as a child. Not working was never an option for me.” As a teenager, Michelle and

her brother had to get jobs. “They taught me a lot of life lessons. You must work hard to be successful. There’s no secret recipe there. I strive for excellence in everything I do, both work-related and personal.” Thankfully, the relationships Michelle has established with her client base will last a lifetime.

#### **THE REWARD OF RELATIONSHIPS**

A solo agent, Michelle finds immense reward in helping families navigate the often stressful process of buying and selling a home. “I am so honored that I get to be a part of that process. It’s so important for people, and it’s gratifying that they appreciate the help I give them,” she shares.

Michelle is at a point in her life where she is fully committed to her career. “I’m not a part-time REALTOR®. To do this job well, you must be all in.”

An empty nester, Michelle has two children; her son is 24, and her daughter is 27. “My son is traveling through seven countries in Asia for the next few months,” she comments. He just completed a

one-year public relations position with Oscar Mayer, driving the Oscar Mayer Wienermobile across the USA's hotdog highways. As for her daughter, she is a registered nurse who enjoys traveling, too, so she is currently completing a contract in Arizona. She plans to spend some time in California next. "I've instilled the value of working hard in both of them," says Michelle. "I am very proud."

Since becoming an empty nester, Michelle enjoys being entertained by her rescue dogs, Poppy and Chuey. Chuey, a Chihuahua, is aptly named because he likes to bite. "They don't ask for much and are always happiest when I'm home with them," she shares.

#### RELAXING FROM REAL ESTATE

When Michelle isn't working (which is not often), you can find her spending time with friends, reading, or exercising. Treasuring time with her children is also priceless for this go-getter.

"I'm most grateful for healthy kids, my family and church, fantastic friendships, and a successful real estate business," says Michelle with a heart of gratitude.

She also likes to give back to the community. "I support our schools," she shares. "To be successful, you have to be engaged in the community, and it's important to be immersed in the neighborhood." A giver, Michelle also sponsors sports teams and anything that is asked of her.

#### FINAL THOUGHTS

"Your reputation is everything in this business," says Michelle. "A successful real estate career is built on many things, and professionalism is at the top of my list." Michelle's honesty, consistency, assertiveness, and solid work ethic have made her the top producer she is today. She has built her business on relationships, making her a sought-after real estate professional in her neighborhood. Michelle couldn't be happier about her successful career, achieving a future beyond her wildest dreams.



“

To be successful, you

have to be engaged

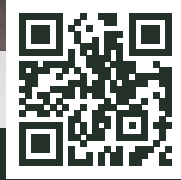
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