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Cover photo courtesy of WASIO faces.



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"MATTHEW WAS AMAZING AT WALKING US THROUGH THE PROCESS, WHICH LED TO US ENROLLING CONFIDENTLY. ANY TIME A PROBLEM AROSE, MATTHEW HANDLED IT IMMEDIATELY! I COULD NOT RECOMMEND HIM ENOUGH TO ANYONE, CONSIDERING SOLAR FOR THEIR HOUSE!"  
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▶▶ publisher's note

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# NETWORKING COMMUNITY

*"For where two or three gather in my name, there am I with them." — Matthew 18:20 (NIV)*

Dear Real Producers of South OC,

By now, you know we have one of the most dynamic and impactful monthly magazines showcasing South OC's best of the best, top Realtors.

Our mission is to feature the inspiring stories of top agents and to elevate our real estate community. However, our core purpose is to connect the community through exclusive, memorable networking events for the Top 500 Realtors, their teams, and our preferred partners.

Our favorite part of this business is creating a space for top agents to gather in fun, relaxed settings at upscale local venues. These events provide opportunities for agents to connect, collaborate, and make deals.

We've seen business relationships blossom because of the connections made at these special events, and we're proud

of the role Real Producers has played in making them possible.

Speaking of our amazing Real Producers events, mark your calendar for our upcoming Awards Gala in October — we want to see you there!

**AWARDS GALA**  
**October 7, 2024**  
**Marbella Country Club**  
**San Juan Capistrano, CA**

Our first-ever Awards Gala will be wonderful, especially with many new faces among the 2024 top 500 agents and preferred partners. This event will be a little different. We will be decked out in our finest, excellent food, beverages and music will be flowing, and awards will be conferred on community nominations. It will be a night to remember, with many walking away with well-deserved awards recognizing their stellar performance and achievements in our real estate community. Keep your eye on your inbox for nomination forms coming soon!



Remember, this community is for and about you, as a top Real Producer. Certainly read our flagship publication each month, but also come to the events. They are what it's all about, and we hope you will take full advantage of our Real Producers' offerings. We think you'll be glad you did.

With gratitude,



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## ▶ marketing matters

By Todd Lebowitz

### 2. Use a List Manager

Successful agents will use a list manager for their direct mail campaigns. A list manager will allow you to keep track of who you're mailing to, create mailing lists for your targeted campaigns, and organize your contacts.

List managers will also make it easier to send direct mail campaigns to the same areas you've sent them before, helping you keep your marketing consistent.

### 3. Create a Well-Rounded Marketing Strategy

Direct mail is a handy tool for real estate marketing. Round out your campaigns by including email marketing and social media aspects to make them even more helpful. Reaching out to your clients in different ways will help keep them engaged.

### 4. Stay Connected

Part of effective communication is consistency and creating a personal connection. Stay in touch with past clients with newsletters or emails. Clients who may not be looking to buy or sell at the moment will still be interested in local news, community updates, and the current state of the real estate market.

Another benefit of staying connected with past clients is referrals. When someone is able to trust you, they feel confident when recommending you to a friend, colleague, or family member who might be looking for a real estate agent.



With more than 25 years of experience, Todd Lebowitz is CEO and owner at My Marketing Matters, which he runs with his business partner, Ram Devaguptapu.

Together, they have grown the company to be a recognized leader in real estate marketing with more than 20,000 clients locally, regionally, and nationwide.

#### ABOUT MY MARKETING MATTERS

Since 1982, My Marketing Matters (MMM) has helped clients create and implement effective marketing solutions to reach their business goals. MMM is a full-service real estate marketing firm located in Gaithersburg, Maryland, with clients across the Mid-Atlantic region and nationwide. MMM has grown to be a leading marketing vendor offering innovative print products and custom, on-demand marketing materials through their design portal. For information, call (301) 590-9700 or visit [MyMarketingMatters.com](http://MyMarketingMatters.com).

# How to Reach Clients MORE EFFECTIVELY

Reaching your clients effectively can be tricky, but is essential for expanding your reach and growing your sphere of influence. There are many ways to reach your clients, including email marketing, social media, and direct mail campaigns.

However, you must make sure these connections are influential.

Here are some of the best ways to reach your clients effectively.

### 1. Send Targeted Direct Mail Campaigns

Direct mail is familiar and is routinely one of the most effective ways to reach clients, especially in neighborhoods. To make your direct mail campaigns even more effective, send them to a targeted audience. You can focus on reaching a new farm, owners of certain types of homes, or clients you have worked with in the past.

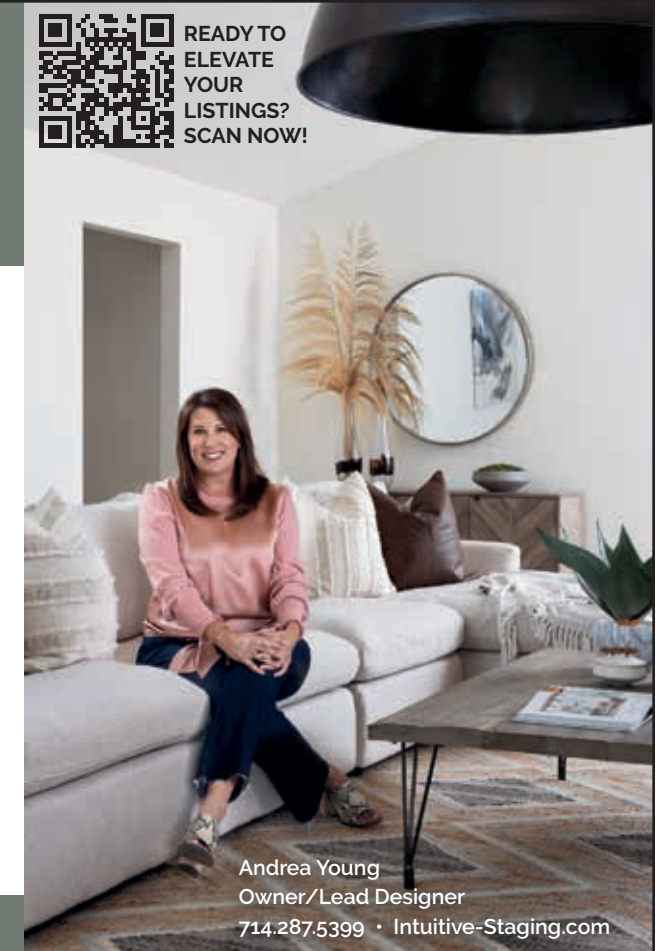
Your direct mail should be eye-catching, informative, and helpful to the recipients. Always be sure to include contact information so recipients know how to get in touch with you when they're ready to buy or sell.

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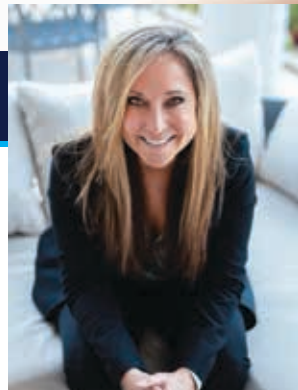
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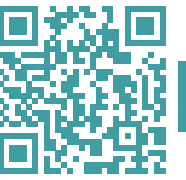
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▶▶ partner spotlight

By Jess Wellar  
Photos by Jenny McMasters



insurance industry in 2020. This transition might seem unlikely for an athlete, but for Garrett, it was a natural progression.

“My dad was in the insurance industry for 40 years. I always took after my dad; we both have a drive to work hard and build,” Garrett shares. “Insurance gives you the platform to build something great over time.”

“As a boy, seeing what insurance brought to my family growing up, and now providing for my own family, that was a big driving factor for me when I pivoted after my baseball injury,” he continues. “I got into insurance, and it’s been so much fun — I’d make the same decision again.”

**Emphasis on Understanding**

Mundell Insurance Agency provides a range of insurance services, including home insurance, high-fire home insurance, luxury home insurance, life insurance, and commercial insurance. Shortly after starting his business, though, Garrett recognized a common issue in the insurance industry: many people don’t fully understand their insurance policies, and their insurance brokers often fail to explain

coverages thoroughly. In an industry rife with jargon, many clients are handed policies without a clear understanding of what they contain.

“We started from scratch three years ago, and at the rate we are going, we are outproducing 95 percent of our competitors. We’ve also been recognized as Top Producers for Farmers for both 2022 and 2023, and I owe a lot of credit to my remarkable team,” Garrett points out. “Shane is an amazing insurance agent, he’s a big producer. And Miriam, she is the stabilization in the office, and another rock-star agent. Both employees are former military and work hard to see the deal gets done.”

With an emphasis on ensuring clients understand every aspect of their insurance policies, Garrett and his team break down complex terms into easily understandable language. They strive to spell out the details clearly, from gaps in coverage to deductibles. The company’s expertise in high-fire homes, a niche few are willing to tackle, has also contributed to their quick success.

# GARRETT MUNDELL

## Mundell Insurance Agency, LLC

Saving the Day and the Deal

Driven by a proactive nature and a deep family legacy, Garrett Mundell has carved a unique niche for his booming home insurance business in South Orange County. As the owner of Mundell Insurance Agency, LLC, a subsidiary of Farmers Insurance, Garrett’s willingness to tackle complex policies — even high-fire ones — is making GTM one of the fastest-growing insurance agencies in California.

Garrett says what truly sets his company apart, though, is their dedication to partnering with REALTORS® and lenders to avoid any last-minute surprises.

“We really strive to help Realtors and lenders close all their transactions,” Garrett explains. “We try to go above and beyond in this sector so it’s not a deal killer.”

**Baseball Pro to Insurance Mogul**

Once a pitcher for the New York Yankees, Garrett’s promising professional baseball career was suddenly derailed when a shoulder injury coincided with the onset of the COVID-19 pandemic. This unexpected twist in his life pushed Garrett to explore other career options.

Leaving the world of professional baseball behind, Garrett decided to venture into the





Before insurance, Garrett Mundell was a professional minor league baseball player for the New York Yankees.

“No one wanted to touch the high-fire homes, due to the amount of work that comes with these properties,” Garrett explains.

“A lot of insurance agencies will issue a policy over the phone in 15 or 20 minutes; but high-fire homes are risky, and a lot of paperwork is involved. Sometimes, it could take weeks to build a policy. We’ve filled this niche in our local area by helping as many clients as we can.”

**Setting A New Standard**

Garrett takes great pride in the excellent work he and his diligent team do and the strong reputation they’ve built in just three years.

“

We will get your deal closed and treat your clients like family



Garrett’s business model centers around making Realtors’ and lenders’ jobs easier and their clients happier. He and his team provide lenders and Realtors with pre-quotes, ensuring everyone knows the cost of insurance upfront. This transparency helps Realtors make more informed decisions and keeps clients fully informed.

“Whether the home is high-fire or tight on DTI (debt-to-income ratio), we will find a way to get it done,” Garrett emphasizes.

**A Bright Outlook**

Outside of work, Garrett finds joy in spending time with his family. He’s married to his wife, Kelly, and the couple have a 7-month-old son, Declan. Kelly’s background in marketing and advertising has had a tremendous impact on the business, and the couple enjoys exploring whenever they get the chance.

“In my spare time, I enjoy going to the gym and attending church; but my wife and I really love adventures too,” Garrett smiles. “We’re very active and always up for exploring new places. In July, we went to Cape Cod (my wife grew up in Massachusetts) and last month we celebrated our fifth wedding anniversary in Big Sur. We also try to do a lot of day and weekend trips.”

With a successful career, a growing family, and a thriving business, Garrett sees a bright future ahead. As Mundell Insurance Agency continues to ramp up, he remains fully committed to helping Realtors, lenders, and clients navigate the complex world of home insurance, enabling each transaction to close smoothly and with peace of mind.

“We will get your deal closed and treat your clients like family,” Garrett concludes. “Home insurance should never jeopardize a transaction.”

*For more information, or to speak with Garrett and his team, please call 949-243-5088.*



Garrett Mundell with his wife, Kelly, and son, Declan.





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# Annie CLOUGHERTY

► cover story

By Jess Wellar  
Photos by Wasio faces

## Crushing Expectations with Kindness and Grit

As a top South OC REALTOR® and team owner, Annie Clougherty's powerful blend of lightning-fast communication, kind-heartedness, and a no-nonsense attitude has earned her a stellar reputation over the past two decades.

"It's easy to become a dinosaur and grow lazy in this business after a while," Annie says frankly. "I never wish to become jaded, and I always want my peers to want to work with me."

### A Natural Fit

Born and raised in Orange County, Annie's educational path took her to UCSB, where she graduated with a degree in psychology. After spending a few years in Hawaii working in restaurants, the events of 9/11 prompted her return to Orange County to be closer to family.

"I was planning on going back to school to get my graduate degree, but it was a weird job market at the time," Annie recalls.

Her career in real estate began in 2002, when she was recruited as an assistant for a mortgage officer. By 2004, she had transitioned to the sales side and found her true calling.



"I joined a top Realtor's team and grinded away until I quit. From that experience, I learned what *not* to do as an agent and a leader. You have to have a level of kindness to manage others," she points out.

Her brief collaboration with mentor and friend Rick Johnson, who advised her to "Don't sweat the small stuff," provided the final push she needed to strike out on her own.

"Rick moved to Texas, but we're still friends. He quit the team at the same time I did and was a huge help when I first

started solo," Annie acknowledges. "He is a great guy with great morals, and was always level-headed."

### Building Her Own Empire

Annie's venture into forming her own team started rather organically six years ago.

"I was drowning, and so busy that when an agent came to me to ask advice on who's team they should join, I thought about it for a minute and suggested, 'How about mine?'" she laughs.





Top producer Annie Clougherty leads The Annie Clougherty Team at Compass in Newport Beach.

Today, The Annie Clougherty Team at Compass in Newport Beach comprises seven agents, including Annie, and one full-time admin who wears multiple operational hats. The team boasts impressive stats, having closed over \$100 million with 46 deals last year and is on track to match or exceed those totals in 2024.

The team's culture reflects Annie's personal philosophy, balancing high performance with a supportive environment.

"There's a healthy level of respect within our group," Annie shares. "All of the agents have been with me for five or six years now; we get along well and are all friends."

"We're not just production-focused, either; I've realized so much of life is personal, so I've always tried to be very understanding that people have their own lives," she adds.



#### Communication Is Key

Annie's idea of success is not just about reaching the closing table; it's about maintaining a respectful approach at all times. Known for her communication savvy, as well as her legendary kindness, she sets herself apart in an industry where agents are often criticized for poor follow-up.

"I tell potential clients at a listing presentation, to text my competition and about 99 percent of the time, I am going to respond first," she declares. "I show my clients respect because I'm helping them through a truly stressful life event."

"My mom was single through a lot of my life, and we bounced around quite a bit — 11 houses in 15 years," she shares. "So while I love the art of the deal and negotiating, looking back, I can personally empathize with what it means to my clients when they find a place to call home. It's an honor to be a part of someone's life through a transition, and this is the only job I've ever had that was meant for me."

Annie's self-described "take no crap" attitude, coupled with her good humor and collaborative spirit, makes her a formidable force in the industry. She's not afraid to draw a line in the sand when necessary, especially in dealing with male counterparts who may try to bulldoze over female agents.



"I read a statistic recently that 65 percent of the Realtors in our industry are women," Annie offers. "And yet, we still have to walk a delicate balance between being 'hard-working' and 'likable' while raising our families."

To newer agents, Annie advises, "It is going to be much harder than you think. Never compromise your ideals or your reputation."

#### Beyond the Office

Outside of helping clients and teammates, Annie's life revolves around her family. She and her husband, J.D., recently celebrated 20 years of marriage and have three wonderful children: Connor (16), Ryan (14), and Makena (12). Their black Lab, Marley, is an adored member of the Clougherty family as well.

"We enjoy taking the Duffy around Newport," Annie grins. "And if I have a day off, I love to bike down to Cassidy's and grab a burger and a drink. Walking Castaways with my friends is fun too."

Annie also manages to carve out time to give back at the local level. She supports the Newport Harbor Foundation and the Orangewood Foundation, which helps teenagers in the foster system.

"A few years ago, I had a friend that started Bad Moms to benefit the Orangewood Foundation. We rent out The Tiki Bar in Costa Mesa and do a holiday karaoke night," Annie chuckles. "Last year we raised \$10,000! That's my idea of fun charity work."

#### Audacious Ambitions

As Annie looks to the future, she has zero plans to rest on her laurels. She



Annie Clougherty has ambitious sales targets both for herself and her high-performing team in 2024.



The Clougherty family (from left to right: Ryan, Annie, J.D., Makena, Connor)



aims to keep her team roughly the same size as it is now, preferring to run "lean and mean" while continuing to provide phenomenal service to South OC clientele.

On the professional side, she aims to hit \$200 million in individual sales per year while still cherishing precious time with her children as they grow older.

"I feel like I'm just starting out... I want to continue to dominate and only get better. I have some big goals ahead," she concludes.

"My family still loves me after all of this, so I must be doing something right," she adds with a laugh. "I just want them to look up to me."

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