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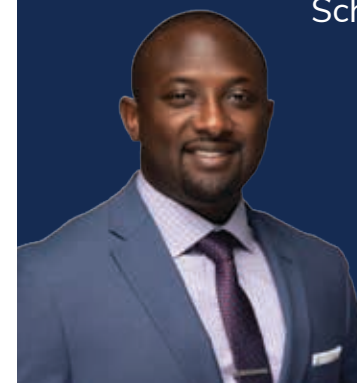
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publisher's note



Hello December,
the Season of Celebration!

As we step into December, the air is filled with festive cheer and the twinkle of holiday lights. This is a month of celebration, a time to gather with loved ones, reflect on the past year, and look forward to the new one with hope and excitement.

December is a time of giving, of sharing joy and kindness with those around us. Whether it's through holiday traditions, thoughtful gifts, or simply spending quality time together, let's embrace the spirit of the season and spread warmth and happiness.

Mark your calendars for our Mastermind on February 13th for Series 1: Wisdom, Wealth, and Wellness! Stay tuned for more details—this event will be filled with insightful learning, valuable strategies, and great networking opportunities with top professionals.

As we embrace the festive season, let's keep this quote in mind: "It's not what's under the tree that matters, but who's gathered around it." Here's to cherishing our loved ones and making the most of this special time.

Wishing you all a December filled with joy, love, and memorable moments. Happy Holidays and Happy New Year to everyone!

Your publisher,



Kristin Brindley
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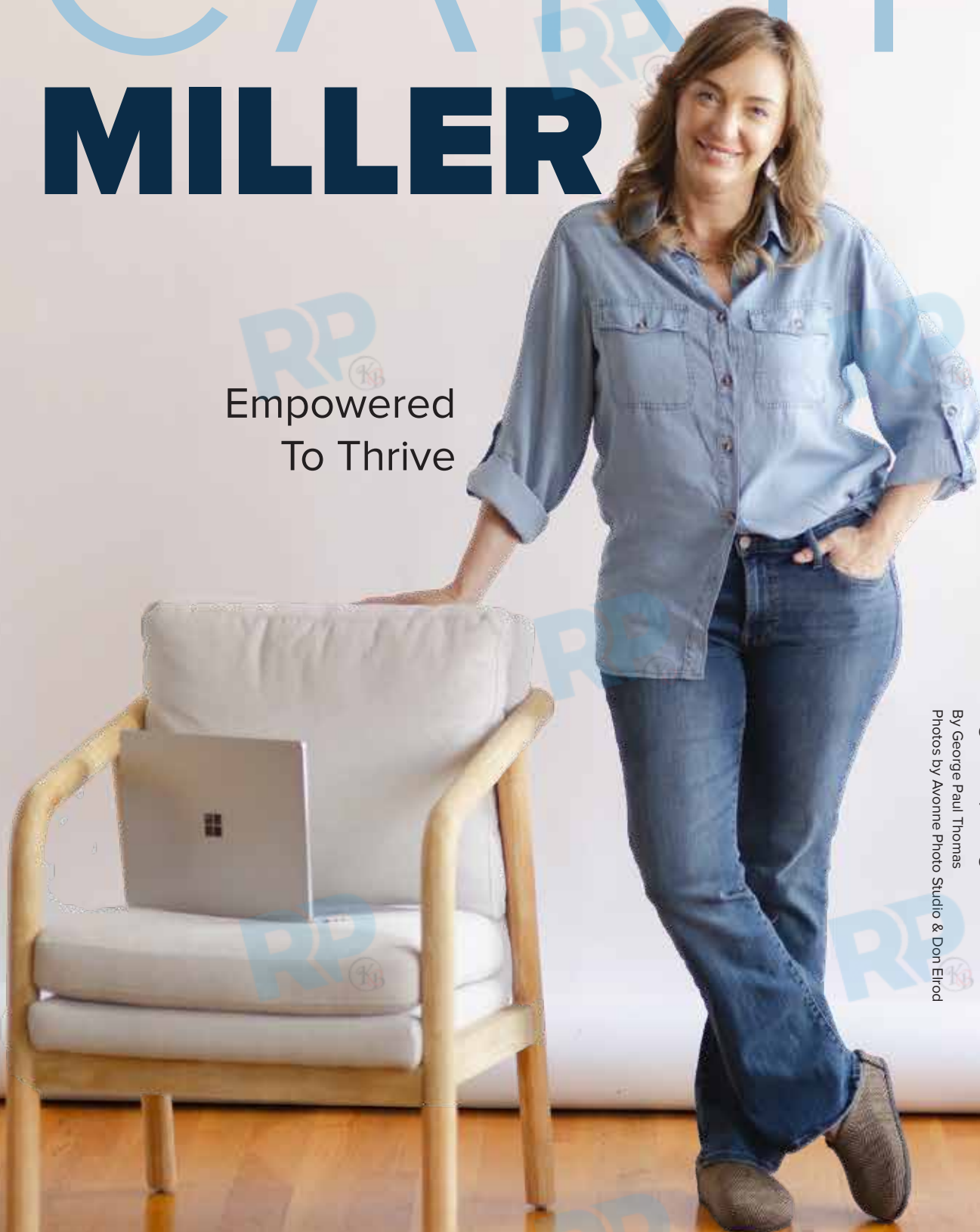
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CARIN MILLER

Empowered
To Thrive



By George Paul Thomas
Photos by Avonne Photo Studio & Don Elrod

agent spotlight

In the competitive world of real estate, standing out requires more than just industry knowledge; it takes a unique blend of skills and a personal touch that truly resonates with clients. Carin Miller exemplifies this approach, seamlessly blending her marketing expertise, emotional intelligence, and strong personal connections to create meaningful client experiences. While she didn't initially grow up immersed in real estate, having several REALTORS® in her family has subtly shaped her understanding of the industry. This background has deepened her appreciation for the importance of trust and building authentic relationships.

A Foundation in Family and Experience

Carin grew up in Ocala, Florida, where her family's roots run deep in the real estate industry. "My brother is a Realtor there, and my mom has been working alongside him for over a decade," she shares. This familial connection greatly influenced her career path, as two of her mother's cousins are also in real estate, including Elaine Seabolt of Seabolt Brokers in Savannah.

After attending the University of Central Florida, where she balanced her studies with a role as a Disney cast member, Carin moved to the Carolinas 16 years ago. In February 2015, she relocated to Charlotte, NC, seeking a fresh start for herself and her twin daughters.

A year later, she met her now-husband on Tinder, and they quickly purchased a home together. They intertwine their lives in love and real estate, as he is the CFO of Grubb Properties in Charlotte. Reflecting on her journey, she says, "My story is about starting over, working hard, and finding joy in both the little and big things."

Her past experiences have shaped her approach to life and work. "My journey taught me the importance of hard work, persistence, and staying focused on what matters most," she states. These lessons helped her appreciate genuine relationships, fostering a sense of community with her clients, many of whom she now considers family.

When faced with the life-altering event of divorce, Carin sought to

build a stable future for her daughters. "I knew I had to create a better life for them and support them in a way that would provide stability and opportunity," she recalls. This pivotal moment led her to pursue a career in real estate, viewing it as not just a job but a pathway to providing for her family and creating a meaningful life.

Today, Carin thrives in real estate with REAL, operating as a solo agent. With designations as a Seniors Real Estate Specialist (SRES) and At Home With Diversity (AHWD), Carin is dedicated to serving diverse clients.

In the past year, Carin achieved a remarkable sales volume of over \$15 million from 29 transactions. Her success has garnered several accolades, including the 2022 Allen Tate Chairman's Circle award for individuals, the Presidents Circle award for teams, and the Client Relations Associate of the Year award for the Ballantyne region. While her projected volume for 2024 is closer to \$10 million, this shift reflects a deeply personal reason. Carin took time away to focus on her family as her daughter faced significant health challenges and was diagnosed with



dysautonomia. Open about their journey, Carin continues to balance her dedication to clients with her unwavering commitment to family.

Family, Pets, and Passions

Carin enjoys a close-knit family life with her husband, Rob, their twin daughters, who are 18, and her 16-year-old stepson, Gavin. "We're all foodies at heart and enjoy spending time cooking together and listening to music," she shares. They love watching YouTube videos, particularly "Friday Fails," which adds a light-hearted touch to their family time. She notes that staying connected with her college-aged daughters is essential, "We text several times a day and often FaceTime in the evenings."



“ ”

My story is one of hope and resilience, showing that you can create something beautiful from adversity.

Disney trips are a family favorite; they also enjoy the Smoky Mountains and tropical vacations. She shares a special Christmas travel tradition with her daughter Henley, adding, "We've already been to NYC twice, and next up is Toronto."

Their home is lively with a three-year-old golden retriever named Beau, known for his playful personality. They also adopted a tuxedo cat named Nova, who quickly became part of the family, earning her numerous affectionate nicknames.

When not with family, Carin stays active through workouts and enjoys evenings by the fire with Rob, listening to music. Planning their next Disney trip and exploring new restaurants are passions of hers.

Carin faced challenges, including a life-saving emergency surgery on Mother's Day three years ago. "I was so pumped full of morphine in the ER that I kept telling my husband not to worry," she recalls, relieved to have made a full recovery.

An interesting fact about her is that she appeared in a Kool-Aid and a

To Carin, success is about personal fulfillment, resilience, and integrity. She believes overcoming challenges while nurturing relationships and finding joy in everyday moments is essential. Looking ahead, she envisions managing a team of agents and aspires to become a coach through Tom Ferry, saying, "My highest hope is to have a team that I can guide and support."

On a personal level, she values close family ties and anticipates more travel as an empty nester. In the short term, Carin aims to grow her business and deepen personal connections. In the long term, she seeks to expand her coaching role while maintaining a balanced life.

Carin's journey into real estate began as a lifeline after a difficult marriage. "I had no backup plan, just a fierce determination that failure was not an option," she recalls. For her, real estate became a way to rebuild her family's future. "My clients became my community and support system," she emphasizes.

Ultimately, Carin wants people to know that she is not just selling homes but building futures. "My story is one of hope and resilience, showing that you can create something beautiful from adversity," she concludes.



Barnett Bank commercial as a child. Carin is also committed to giving back, having previously volunteered with Gigi's Playhouse of Charlotte, which supports individuals with Down syndrome. "It's a wonderful organization," she says, and she looks forward to getting involved again now that she has more time.

Looking into the Future

Carin draws inspiration from powerful quotes that shape her life and business approach. One favorite, "Do the thing, have the power," by Tom Ferry, reminds her that taking action is essential for success. She also resonates with Mel Robbins' words: "No one is coming to save you," emphasizing personal responsibility. Carin reflects on her commitment to family, quoting Sharran Srivatsaa, President of REAL, who says, "The only people who will remember that I work late are my family. Nobody else cares."

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NADINE MORGAN



▶ rising star

By George Paul Thomas
Photos by Don Elrod

Rooted In Loyalty, Fueled By Hard Work

Nadine Morgan has established herself as a prominent figure in the real estate industry, earning widespread recognition for her professionalism, preparation, and patience. Her exceptional track record as a Realtor, colleague, and community leader has made her an ideal choice to lead the Charlotte-Center City office of Allen Tate Realtors.

Moving Beyond Boundaries

Nadine's journey began in Stone Mountain, Georgia, where she grew up after her family relocated from New Jersey when she was in the first grade. The eldest of five, Nadine describes her family as "very close" and emphasizes the importance of faith in their lives. "Family is everything to me," she says, reflecting on her upbringing, which was filled with sports, love, and a strong sense of community.

Her love for basketball took root early on, and she was fully committed to the sport by the time she reached James Madison University on a scholarship. "I played there for four years and eventually became the team captain, winning some awards along the way," she recalls. Though she graduated with a degree in Health Science and initially planned to pursue a medical career, she said God clearly had other plans for her.

After graduation, Nadine found an unexpected opportunity in coaching. "My college coach asked if I wanted to stay and coach," she says. This offer and another from the University of Maine launched a coaching career that spanned from James Madison to Indiana University and, ultimately, Purdue University, where she spent 13 years. "I loved it because I got to be around the game, which gave me so much and positively impacted the lives of young ladies, a pivotal point of their growth not just as basketball players but as young adults."

But as family life became a priority, Nadine decided it was time to pivot. Her wife, Jen, also a coach, was working as a top assistant coach at Virginia Tech and was ready to start a family, and Nadine decided it was time for a career change. "For Jen, coaching has always been her passion, and she's always wanted to be a head coach, so I decided I could pivot and do something else," she explains. Though challenging, the shift to real estate felt like a natural extension of her skills. "I had already begun investing in real estate, so it made sense to see what full-time real estate looked like."

Moving to a new market in Charlotte, right in the middle of the pandemic, wasn't easy. "It was a challenge, moving to a place where I wasn't familiar with the people or the area," she says. However, her determination and strong work ethic, developed during her playing and coaching years, kept her moving forward.



The shift from basketball to real estate wasn't just a career change but also a shift in how Nadine approached making an impact. "In real estate, it's similar to coaching. I still get to help people reach their goals, and that's incredibly rewarding," she says. Whether guiding a first-time homebuyer or helping clients invest in their future, Nadine draws parallels between coaching and real estate, centered on trust, relationships, and long-term success.

Since starting her real estate career in January 2020, Nadine has become a standout agent in the Charlotte market. As a solo agent and Branch Leader, she has demonstrated exceptional performance, closing 37 transactions in the past year with a total sales volume of \$15.5 million.

Nadine's impressive list of accolades began in her first year when she earned titles such as Outgoing Referral Associate of the Year and Insurance Partner of the Year for the Center City office. She was also recognized as a Charlotte Observer Real Estate Rising Star in 2020.

In 2021, she achieved the Master's Circle designation. She followed that with induction into the Chairman's Circle in 2022, where she also received multiple honors, including the H. Allen Tate Award for being one of the Top 150 agents and the Outstanding Achievement Award.

Nadine's success continued into 2023, as she earned her spot in the Chairman's Circle once again. She was recognized for her performance in all four quarters and became a member of the Legend's Club for exceeding \$25 million in total career closed volume. Additionally, she received multiple branch-level awards, including #1 Listing Units and #1 Closed Volume.

These accolades reflect her dedication to her clients and her ability to lead and inspire her peers in the real estate community.

Outside Office

Nadine places her family at the heart of her life. She and her wife, Jen, enjoy beach trips, hosting family and friends, and attending concerts. Exploring Charlotte's dynamic restaurant scene is another favorite pastime, where they delight in trying new eateries.

Family outings with their five-year-old son, Jace, often include trips to Discovery Place and the movies, but they also cherish quiet time at home together.

Outside of work, Nadine stays active at QC Fit Northlake and on her Peloton and is currently reading several books. Sundays are special for her,



featuring her world-famous banana pancakes and church, a family tradition that started when they moved to Charlotte.

Nadine is also committed to community service as a board member for Family Forward Charlotte, which focuses on alleviating poverty in Mecklenburg County. Her work aligns with her passion for making a meaningful impact beyond her real estate career.

Looking Into the Future

Nadine draws motivation from various sources, including her daily devotionals, an extensive library, and, most recently, affirmations she encountered in *The Miracle Morning*. One of her favorites emphasizes the importance of surrounding oneself with extraordinary people, a philosophy she lives by as an overachiever. She understands that success is not merely about results but also recognizing and celebrating progress. For her, success means taking positive steps toward achieving her goals and helping others achieve theirs.

Nadine envisions a future focused on quality time with family and friends while exploring the world. She values service and aims to instill that in her son, reminding him to help others. For her, true fulfillment comes from living in the moment and enjoying life rather than chasing rigid definitions of success.

Transitioning from a demanding coaching career to real estate has granted her more control over her life, allowing her to appreciate each day. While she hopes to live a long, fulfilling life, she acknowledges that the future is uncertain. Nadine aims to create a life for her family that prioritizes joy and freedom, adapting her goals as circumstances change. Ultimately, her mission is to ensure that she feels good about how she has spent her time at the end of each day, never losing sight of the importance of fun along the way.

As advice to fellow up-and-coming real estate producers, Nadine emphasizes embracing an abundance mindset: "No transaction is too small. Whether dealing with rentals or million-dollar homes, treat every client with the same level of service. This kind of hustle expands your network and leads to referrals. Ultimately, it's about building relationships and demonstrating your commitment. Show up, engage, and you'll see your business thrive."



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▶ cover story

By Amelia Rosewood
Photos by Don Elrod

JACKIE SMITH JUDGE

Curating Success Stories

Jackie Smith Judge, a prominent figure in Charlotte's real estate landscape, exemplifies dedication, faith, and exceptional client service. With a career spanning multiple states and a reputation for surpassing expectations, Jackie leads Charlotte's Finest Properties at RE/MAX Executive. In this narrative, Jackie reflects on her journey, the principles guiding her work, and her vision for the future.



Venturing Forth

Born in Fort Lauderdale, Florida, Jackie Smith Judge relocated to Charlotte, North Carolina, in 1996, where she attended middle and upper school. She went on to earn degrees in Communication and Psychology from Auburn University. Following graduation, Jackie's career took an intriguing turn as she moved to Washington, D.C., to serve as a political appointee for a former U.S. President. During her two years there, she gained invaluable experience managing meetings and events nationally and internationally, sharpening her expertise in logistics and leadership.

Jackie's passion for organization and leadership was evident early in her life. In high school, she played a key role in planning and executing events and mission trips; while in college, she managed the logistics for campus organizations. Later, as part of a national multi-location hospital system, she led teams and executed multimillion-dollar projects. These varied roles helped Jackie hone her skills in managing complex details, a talent that has translated seamlessly into her current career in real estate.

Real estate was always in Jackie's blood, thanks to her father, Dan

Smith, a successful entrepreneur and real estate leader. Reflecting on her upbringing, Jackie says, "I often laugh because I was wearing a hard hat in my car seat." From a young age, she accompanied her father to construction sites, learned about the business firsthand, and developed a deep appreciation for the industry.

"We would drive around neighborhoods, visit new homes to see the latest in construction and design, build houses, and renovate. Real estate is in my blood!" Jackie recalls. These early experiences and her father's guidance solidified her passion for real estate.

Jackie sees her work as a natural extension of her family's legacy. She strives to follow in her father's footsteps by providing the highest level of service to her clients. "My goal is to provide Charlotte's finest concierge service for every experience, exceeding expectations," she explains. Whether buying, building, renovating, or selling, Jackie and her team are committed to delivering a personalized and seamless experience for each client.

Jackie's ability to blend her leadership experience, meticulous attention to detail, and passion for real estate sets her apart in Charlotte's competitive market. "The most fulfilling part of my work is helping family and friends who become like family through an important and valuable time in their lives," she says. Carrying forward her father's legacy, Jackie is dedicated to making every client's real estate journey as smooth and rewarding as possible.

Jackie is the Team Leader of Charlotte's Finest Properties at RE/MAX Executive, based in South Park. Her career began in 2007 in Florida and expanded to North Carolina in 2015 and South Carolina in 2016.

Jackie leads a talented team—Laura Graper, Millie Newton, George

Whatley, and Kristi Rose—focused on delivering a concierge-level real estate experience.

In 2023, Jackie's team ranked in the top 1% of Charlotte REALTORS®, and she's received the Torchbearer recognition from RE/MAX International as a top "under 40" agent. The team has set sales records in multiple neighborhoods, and in March 2024, they celebrated Mecklenburg County's #1 sale.

Jackie's team is committed to exceeding expectations, with her 13 transactions last year and 22 projected for this year. "We help families build futures, not just close transactions," Jackie says. She continues to set the standard for real estate in Charlotte through leadership, expertise, and a client-first approach.

Outside the Work Sphere

When Jackie Smith Judge isn't leading Charlotte's Finest Properties, she's spending time with her family, whom she holds dear. Jackie and her husband, Matt Judge, love celebrating life together, whether it's exploring local experiences or traveling the world. "I love God, my family, and my country," Jackie says, highlighting the core values that drive her personal and professional life.

Walker, a miniature black-and-tan dachshund, brightens their home and brings even more joy to their family life.

Jackie enjoys various activities in her free time, from spending quality moments with family and friends to enjoying Charlotte's vibrant restaurant scene and attending concerts, sporting events, and theater performances. Traveling is a shared passion for her family, as they seek to experience new cultures and destinations together.

Jackie's commitment to community service is equally important to her and her team. They actively support



I LOVE WHAT I DO!

Every day is different, challenging, and exciting. It's an incredible opportunity to share my love with others during such an important time in their lives.

several charities, including Charlotte Christian School, where three of her team members have connections as alumni or staff, and Sheridan House Family Ministries in Florida. They also support Beverly Woods Elementary Extensions Program and the Isabel Santos Foundation, focusing on making a meaningful difference in the lives of others.

The Path Forward

For Jackie, the future is guided by her faith and commitment to providing exceptional service. One of her favorite guiding principles comes from Psalms 118:24: "This is the day that the Lord has made; let us rejoice and be glad in it." This quote reflects her approach to each day in her life and career—full of gratitude, purpose, and positivity.

Looking to the future, Jackie's primary goal is to continue serving her clients across Charlotte, North Carolina, South Carolina, and Florida,

ensuring they have the finest real estate experience possible. She sees her work as more than just transactions—an opportunity to guide people through life-changing moments. "I love what I do! Every day is different, challenging, and exciting. It's an incredible opportunity to share my love with others during such an important time in their lives."

Short-term, Jackie aims to grow her team's impact in the real estate markets they serve, while her long-term vision is to keep fostering strong relationships with clients and teammates.

Before Jackie concludes her narrative, she advises aspiring top producers to "Get up and go every day. Be an excellent communicator with your clients, colleagues, and contractors. Not everything goes as planned, but stay calm and work with those involved to resolve complications, and together, achieve the shared goal."

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glitter & gold GALA

OCT 24, 2024



Our October Glitter and Gold Gala was a night to remember! With an elegant atmosphere, the event provided the perfect backdrop for Charlotte's top real estate professionals to connect, celebrate, and inspire. Set in a stunning, luxurious home, guests were Greeted with an ambiance that was nothing short of magical. The live band filled the space with energy, setting the stage for an evening of unparalleled networking and unforgettable moments.

with his interactive photo booth, which was a huge hit among attendees. Additionally, **Kass from Kass's Kitchen** delighted guests with an impressive catering spread that perfectly complemented the night, adding to the warmth and enjoyment of the evening.

Thanks to the incredible photography by **Don Elrod**, every memorable moment was beautifully captured. And for those who couldn't make it, our event video—produced by **Lighthouse Visuals**—lets you experience the magic from afar, ensuring you don't miss out on reliving this remarkable gathering.

Your support, energy, and enthusiasm make each event a true celebration of Charlotte's real estate excellence. We can't wait to see you at our upcoming events!

This spectacular event wouldn't have been possible without our generous sponsors, **Hallmark Building Corporation** and **Avenues Staging + Design**, whose contributions created an unforgettable environment that left guests in awe. We'd also like to extend our sincere gratitude to **Zach Ligon with Community One Insurance** for adding an extra touch of sparkle

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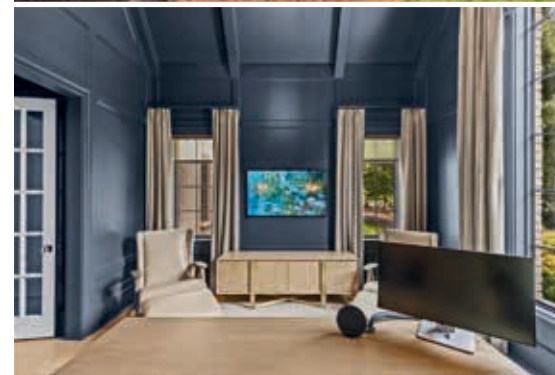
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