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REALTOR® ON THE RISE:

Kulsum Budhwani

AGENT FEATURE:

Amy Pewitt & Patti Henderson

PARTNER SPOTLIGHT:

Ally Property Inspections

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JANUARY 2024

Alabama Professional Services



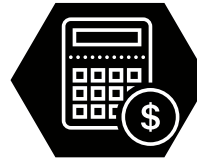
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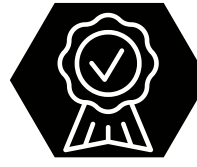
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# TABLE OF CONTENTS

 <p><b>06</b> Preferred Partners</p>	 <p><b>07</b> Meet the Birmingham Real Producers Team</p>	 <p><b>09</b> Publisher's Note: Welcome 2024</p>
 <p><b>10</b> Birmingham Real Producers 2024 Top 300</p>	 <p><b>12</b> Partner Spotlight: Ally Property Inspections</p>	 <p><b>16</b> REALTOR® on the Rise: Kulsum Budhwani</p>
 <p><b>20</b> Agent Feature: Amy Pewitt &amp; Patti Henderson</p>	 <p><b>24</b> Event Recap: Birmingham Real Producers</p>	 <p><b>26</b> Cover Story: Dana Belcher</p>

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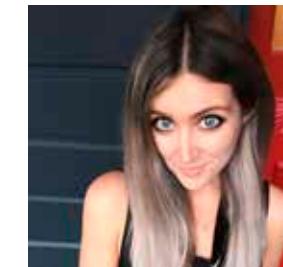
# MEET THE BIRMINGHAM REAL PRODUCERS TEAM



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*Owner/Publisher*



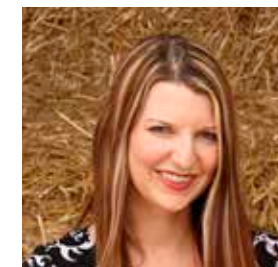
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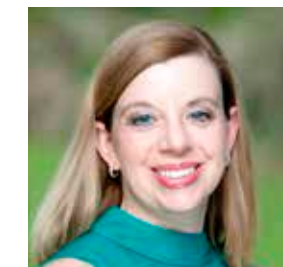
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▶▶ publisher's note

# Welcome 2024

It is crazy to me that it is already 2024... 2023 flew by quickly! *Birmingham Real Producers* launched its first magazine in May and we had our first event in June. I want to thank all of you who have participated and contributed! It's been a pleasure to watch our community come together for fun, learning and connection.

Our January magazine is the last issue that will be based on the Top 300 for 2023. We have pulled the new numbers based on your MLS sales production volume from all of 2023 for Jefferson, St. Clair and Shelby Counties. Those of you who made the Top 300 again will continue to get the publication for the next 12 months, receive a new *Birmingham Real Producers* "2023 Top 300" logo, have access to the events, and have the possibility of being featured at no cost to you!

2023 was a challenging year for many of us and some of us may not have had the year we expected when it started. The thing I've learned about the world of real estate is that its ups and downs are as certain as the sunrise and sunset.

Running a business is akin to navigating a ship through turbulent waters. Sometimes, despite our

best efforts, the storm may get the better of us for a period of time, but that doesn't mean that we're a poor sailor. It simply means the conditions were challenging.

A disappointing year doesn't define our worth or potential as a REALTOR®, business owner or person. Instead, it's a signal—a call to action—to learn, adapt, and come back stronger. The most valuable lessons are learned not during the good times, but during the challenging ones.

Embrace the experience, learn from it, and use it to fuel your future successes. Every setback is a setup for a comeback. Your resilience and determination will be your greatest allies on this journey. Stay confident, stay strong, and remember: this too shall pass. You've got this!



All the Best in the New Year,  
Meredith Jones  
Owner/Publisher

BIRMINGHAM REAL PRODUCERS 2024

# TOP 300

WILL YOU BE ON THE LIST?



At Real Producers, the new year is one of the most exciting times in our community! The 2024 list of Top Agents is being released, and while we are excited to see some familiar faces, we are looking forward to welcoming all the new REALTORS® whose hard work, hustle, and dedication to their clients have paid off!

Please look for your 2024 Top Agent badge to use however you'd like to show

that you've made it a part of this exclusive community of the top 1-2% in real estate!

Missing your badge? Email meredith.jones@realproducersmag.com.

Using your badge? We'd love to see how! Show us how you are spreading the news, and you may just find a picture of what you shared in the magazine! Social media, email signatures, web, listings, marketing material... nothing's off limits!

Our RP vetted businesses have been carefully selected to be a part of this community and have their own badge as well! They have been recommended by your peers in the top 300 and are some of Birmingham's most elite businesses. **Look for this badge to know that you are working with one of the best, recommended by the best!**

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▶▶ partner spotlight

Written by Elizabeth McCabe  
Photos by Brendon Pinola Photography



# ALLY PROPERTY INSPECTIONS

Exceeding Expectations from Start to Finish!

Innovation. Ingenuity. These are the cornerstones upon which Ally Property Inspections has built its reputation, propelling them from a construction-focused business to a cutting-edge force in the home inspection industry. Founded in 2012, Ally Property Inspections has not only embraced change but has actively sought ways to redefine and elevate the home inspection experience.

“We are always making the experience better for REALTORS® and their clients,” points out Meredith Jones, CEO of Ally Property Inspections. “We always look for what they need and how we can do things better. I enjoy that. Innovation has been a big part of our business.”

Through web-based software, Meredith is able to send real estate agents free repair costs and estimates that are generated from AI in Austin, Texas. It makes the home inspection process one step easier for all parties involved.

“We also have a ton of additional services,” adds Meredith. “We offer Matterport inspections, which is a terrific investment and enables people to literally see every inch of the house.” This latest addition to their growing list of services is invaluable for those who may not be local or visit the property in person. With 3D comprehensive views of the house, nothing is left to chance. If potential issues arise, notations can be added to the report. It’s a game changer in the home inspection industry.



“It’s all about using technology to your advantage,” says Meredith.

### A Dedicated Team

Under the leadership of Meredith, with crucial support from business partner Allen Warren and her husband Bobby McLemore, CFO of Ally Property Inspections, the company has continually evolved since its inception. Meredith, the face of the business, has a unique perspective, having started in the construction industry, understanding the needs of real estate agents, clients, and inspectors alike.

The heart of Ally Property Inspections lies in its dedicated team. With seven inspectors in Birmingham and three in their second location in Atlanta, the company values inspectors who understand the significance of their role. By handling all marketing and scheduling, the company allows inspectors to focus solely on their core competency—inspections.

### From Construction to Inspections - A Logical Progression

“We started Ally Property Inspections in 2012,” explains Meredith. While running a construction business that primarily did insurance repair work, it was a logical step to do home inspections. “We did thousands of inspections for insurance companies in addition to doing repairs,” she says. When they were added to the State Farm’s Premier Service Program, the company grew exponentially. “We averaged 250 restoration jobs a year and 1000 inspections for insurance companies.”

In 2015, they made Ally Property Inspections their primary business. Meredith gained a lot of experience and expertise from the construction business as well as a wealth of knowledge. She learned the best practices from the construction industry that she implemented at Ally Property Inspections.

“We grew this business the right way with good systems early on,” she smiles. When her business grew to two locations, she was able to manage it with ease. She also employs experts in the field. Allen, who has an active license as a homebuilder, is an asset to Ally Property Inspections. “He will be the general contractor on my own house,” notes Meredith, which speaks volumes to his benefit to the company and level of expertise.

**Services Beyond the Basics -  
A Comprehensive Approach**

When it comes to home inspections, Ally Property Inspections leaves nothing to chance. They are committed to providing clients with thorough home inspections for new purchases and routine maintenance. Certified and trained inspectors utilize advanced tools and technology to inspect all accessible and visible areas of a property. From the interior and exterior to heating, cooling, and beyond, Ally's inspection coverage leaves no stone unturned.

Ally Property Inspections goes beyond the traditional scope of home inspections. With their two locations, they offer a range of services including radon testing, mold testing, infrared cameras for thermography inspections, sewer scope, termite inspections, and the cutting-edge Matterport inspections.

The company's adaptability shone during the pandemic, with a commitment to issuing inspection reports on the same day, recognizing the urgency in the real estate market. Meredith's unique viewpoint, not being an inspector herself, ensures a consumer-centric approach, providing a different perspective crucial for meeting diverse client needs.

"I can see the viewpoint of the REALTOR® and the client," she explains. With her objective approach, she oversees all aspects of the business, including from the consumer side.

**Rave Reviews**

The difference is in the details for Meredith and her highly qualified team of inspectors. Here are a handful of recent rave reviews:

"Lamar was punctual, professional, personable and a pleasure to meet. His attention to detail was impressive. He took his time and did a thorough inspection. I would definitely use them again." - K. Lambert

"Eric did a great job on our inspection, and not only gave us a thorough report, but also a precise summary of all of the issues and concerns that our new home currently had. A great team that does great service!" - A. Hollinhead

"The inspection went very smoothly, and all interactions were friendly, helpful, and professional.



The inspector took time to show me details of each issue and made sure I understood clearly what he was describing. I highly recommend." - C. Payne

**Continuous Learning and Improvement -  
Staying on the Cutting Edge**

What sets Ally Property Inspections apart is their dedication to continuous learning. Meredith and Allen are part of a mastermind group, attending intensive sessions nationwide, aiming not just to meet industry standards but to surpass them. This commitment ensures they stay on the cutting edge, always seeking ways to improve and provide the best service possible.

Meredith also provides continuing education for real estate agents, bridging the understanding gap between inspectors and real estate professionals. They advocate for comprehensive services and educate clients about the value of different inspections.

"Over the years, I have been able to show real estate professionals with real-life examples of what they could be missing by not having a sewer scope on new construction," explains Meredith.

**The Ally Advantage**

Ally Property Inspections has transformed from a construction-focused business to a dynamic force in the home inspection industry. Their commitment to innovation, client satisfaction, and continuous improvement makes them leaders in the field. Ally Property Inspections truly exceeds expectations from start to finish!

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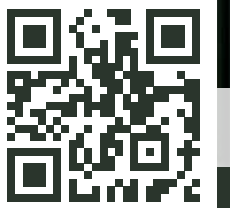
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▶▶ REALTOR® on the rise

Written by Nick Ingrisani  
Photos by David Graves Photography



# KULSUM BUDHWANI

IMMIGRATING FROM INDIA TO A SUCCESSFUL  
LIFE IN ENTREPRENEURSHIP

“I tell my kids to dream big or go home.”

Kulsum was born in Mumbai, India, which is where she grew up and did all of her schooling. After getting married, she and her husband, Rehim, decided to follow in his brother’s footsteps and immigrate to the US for better economic opportunities for their growing family. They moved to the US in 1999 and she gave birth to her daughter just a couple of months later.

After moving to the US, Kulsum worked with her husband, who owns multiple gas stations and their attached convenience stores. She was working in one of the convenience stores but quickly realized they would need multiple stores to live the life they envisioned.

“Predominantly, we come from a business background, so we figured it was better to dive straight into business instead of beating around the bush. We decided to start something and figure it out from there.”

Kulsum decided to start a business called Millionaires Collections – an Indian and Pakistani clothing boutique - to follow her passion for ethnic garments.

#### Her Journey Into Real Estate

Kulsum had her eyes on the real estate industry for many years before deciding to jump in. She was now raising two kids, along with managing her other business, so she thought it might be challenging to juggle everything at once. Eventually, her kids were situated with their lives, and COVID hit, striking the perfect opportunity to make the shift.

Kulsum got her real estate license in 2020 and hit the ground running. She began working in real estate alongside her other business ventures. Real estate was a natural fit for her right from the beginning.

“Business is business. Once you have the business acumen to run any sort of business it doesn’t take long. We’d been in the US for 20 years, so we had a good sphere and we’re very active in the community. Once people knew I was in real estate they supported me.”

She relied primarily on word of mouth to grow her business, and things snowballed fast. “My business picked up fast through word of mouth. One thing led to another, and it just took off.” As far as the business itself goes, Kulsum highlights the importance of being a problem solver. Real estate has a lot of moving parts to navigate, so her ability to think outside the box, be creative in her approach, and find solutions that match each client’s individual needs allowed her to build a strong reputation. She also acknowledges all the support she got from her Keller Williams office when getting started.

“Our Keller Williams office is always available to help us. If I was stuck, there was always someone I could rely on. I knew I wanted to succeed in this business and was always open to learning.”

Looking into the future, Kulsum likes to dream big. She plans to build up a team of 15-20 agents under her and continue expanding from there.

**Life Outside of Real Estate**

When she’s not building her real estate business or other ventures, Kulsum loves to travel and spend time with her family. She reflects that her husband, Rahim, daughter, Alisha, and son, Zaid, are a huge



part of helping her get to where she is today. She also does a lot of community service and thrives in helping underprivileged families in the area.

“There are a lot of people here coming from India and Pakistan. I like to help them get on their feet. I feel that giving to the community is really important.”

At the end of the day, success for Kulsum is living a grounded and balanced life. She intends on not letting any of her success go to her head and instead, using the opportunities she’s earned to continue to give back and support her community.

**“ I FEEL THAT GIVING TO THE COMMUNITY IS REALLY IMPORTANT. ”**

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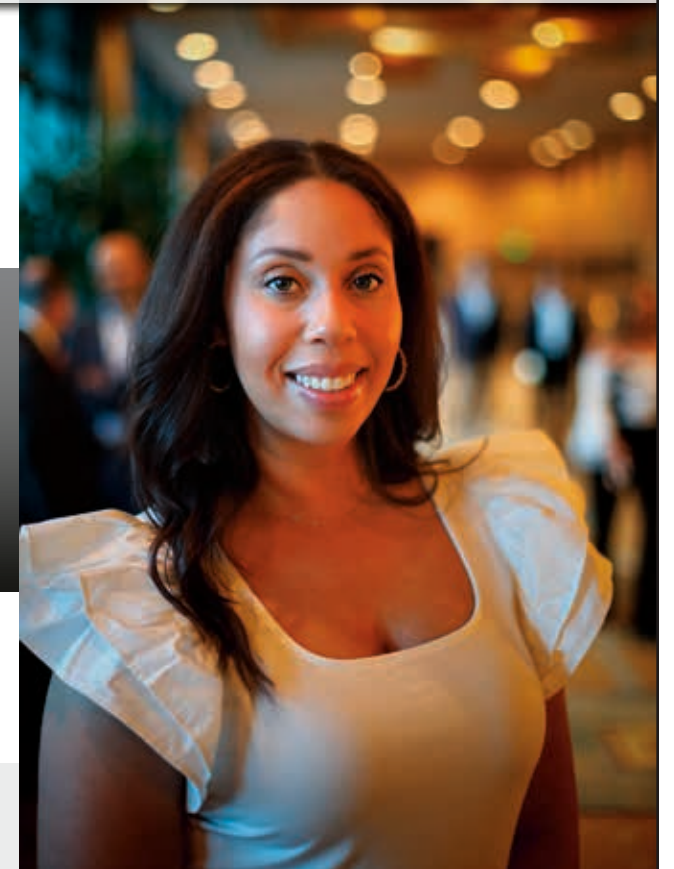
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– Ashley

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**LEADING  
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REVOLUTIONIZING  
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WITH FLAT FEE  
BIRMINGHAM**

▶▶ agent feature

Written by Elizabeth McCabe  
Photos by Brendon Pinola Photography

**AMY PEWITT**

**&**

**PATTI HENDERSON**

**“ We’re here to put a dent in the universe. Otherwise, why else even be here? ” – Steve Jobs**

Innovation is key in the ever-evolving landscape of real estate, where staying ahead of the curve is essential for success. That’s where Amy Pewitt and Patti Henderson, the dynamic duo behind Flat Fee Real Estate Birmingham, are making a difference for their clients by redefining the traditional real estate model. With a unique approach that combines Amy’s background as a certified real property appraiser and Patti’s marketing expertise, they are making waves on the Birmingham real estate scene.

**Meet Amy: Former Nurse Turned Real Estate Agent**

Amy’s path into real estate was unique, stemming from a background in nursing. Her meticulous attention to detail, honed in the NICU, seamlessly transferred into her real estate career. In 2000, she was ready to take on another challenge involving her love of homes and numbers. Her appraiser certification, which took 2 years, required an in-depth analysis of 500 homes and provides her with unparalleled knowledge of the Birmingham area, instilling confidence in her clients.

This seasoned real property appraiser easily obtained her real estate agent license and entered the real estate sales arena in 2008 – a challenging time marked by the market crash. Witnessing the hardships faced by many during this period, Amy recognized the need for a more efficient and cost-effective approach to real estate.

“I thought there had to be a better way to do real estate,” she comments. “It took a lot of research and looking at real estate in different states, including Colorado; Washington, D.C.; Charleston, South Carolina; Atlanta, Georgia; and California.” All had flat-fee approaches, saving their clients valuable money in the process.



Amy Pewitt

Inspired by their successful models, Amy particularly drew inspiration from a brokerage in Atlanta, Georgia, for its outstanding business model. “The organization of her brokerage was just incredible,” she raves. “At this point, I had already obtained my broker’s license and then founded the company. That’s how it came about.”

“We are a full-service company – from pre-listing to the closing table. We negotiate contract offers, advice on inspection repair reports, and everything else one would expect from an agency. In doing so, we still offer a flat fee. The online technology that began in the 2000s allows it.” Amy explains. This innovative business model aims to address the concerns raised in recent class action lawsuits against brokerages in multiple states, emphasizing transparency and client education.

The Flat Fee Real Estate Birmingham approach has proven successful, with an average savings of over \$11,500 for each listing. Amy is passionate about helping clients preserve their home equity, drawing from the lessons learned during the market crash of 2008.

She comments, “If you think about the companies that went out of business, such as Blockbuster and Sears, they didn’t change with the times.” That’s when Amy decided to be a woman of action, taking a proactive approach. “You have to change with the times. I think this industry is poised and ready for change.”

Amy is not alone in her approach but feels fortunate to work with Patti Henderson, a real estate expert who honed her skills in marketing before arriving on the real estate scene. “Patti is an integral part of the company and wonderful to work with,” smiles Amy.

**Meet Patti Henderson: Excelling in Marketing**

Patti brings a unique perspective to the table. Having spent over 35 years in Birmingham, Patti’s career began at a small advertising agency in Birmingham called Moore & Nelms. She soon moved to Southern Progress Corporation, where she served as advertising manager for *Progressive Farmer* magazine for close to 5 years. There, she discovered her love for graphic design, which led her to open her own freelance graphic design business working for various clients around Birmingham.

“This setup allowed me to become a stay-and-work-at-home-mom for my three boys, all of whom were adopted,” she shared. In an unsuccessful quest to find appropriate books to read to them at an early age, she ended up writing her own children’s book about adoption, published in 1999 by Golden Books called *A Blessing From Above*, which is still in circulation today.

When her youngest son entered kindergarten, she became a school bus driver to help with family insurance, which she still maintains. But as her children got older, she was itching to get back into writing and graphic design, which led her to start *280 Living*, a small community newspaper still in existence today.

Along her life’s path, Patti discovered a passion for real estate, which stemmed from selling several of their own homes in various moves. “We sold all of our homes by owner in an effort to save money,” she explains. “Had there been a flat fee company around at the time, we would have definitely used them!” When a friend suggested she look into real estate, she took her advice to heart. She decided to get her real estate license, became an agent, and is now an associate broker. She couldn’t be happier and more settled. “All the arrows kept pointing me in this



Patti Henderson

direction! This crazy career path pulls together all my skills: my advertising and marketing degree, my love for decorating and home remodeling, my love of family and home, and my desire to save money.”

Her journey into real estate led her to Amy, forming a partnership based on complementary skills and shared values. The Flat Fee Real Estate Birmingham brokerage, under Patti’s marketing prowess and Amy’s appraisal background, has grown significantly since its inception in 2016. Patti emphasizes their commitment to providing full service while passing the savings to sellers.

“We don’t keep a lot of overhead because we pass on that savings to our sellers. Our commitment to customer service and professionalism has earned us a ton of five-star reviews,” Patti proudly declares. The brokerage, characterized by a strong online presence, embraces technology to connect with buyers and streamline the real estate process.

**Difference Makers**

“We really like to take care of our clients and help them as well as their families,” says Amy. “Think about what you could do as a seller by saving money. That \$11,500 could go to a child’s education or something in their new home.” Every dollar makes a difference for growing families or for downsizers to help with retirement.

As people pinch pennies with inflation, Flat Fee Real Estate Birmingham has become sought after in the local market. With their innovative approach and unwavering commitment to helping their clients, Amy and Patti are making a difference, one home at a time.

As Flat Fee Real Estate Birmingham continues to grow, Amy Pewitt and Patti Henderson are redefining the real estate experience, proving that innovation and client-centric models can thrive in an ever-changing market. With their unique blend of skills and passion for saving clients money, they are indeed making waves in Birmingham’s real estate landscape.

▶▶ event recap

*Birmingham Real Producers*

# MINGLE & JINGLE HOLIDAY SOCIAL

Photos by David Graves

It was a “packed house” for the *Birmingham Real Producers* Mingle & Jingle Holiday Social, held November 30th from 9 am to 11 am.

Rolls Bakery hosted and sponsored the event and guests were treated to an assortment of tasty goodies, like cinnamon rolls, Sister Sue’s little piggies, peppermint bark, and ham, swiss and provolone rolls.

Thank you to everyone who came out for the event, and thank you to Rolls Bakery for hosting us!





▶▶ cover story

Written by Zachary Cohen  
Photos by Brendon  
Pinola Photography

# Dana BELCHER

— Putting People First —



**I liked meeting people who had a need, and I enjoyed the challenge of turning a roadblock into a yes. Real estate taught me a lot I didn't know about myself**

**B**efore she launched her real estate career, Dana Belcher spent 11 years working in the public school system as an occupational therapist. Dana spent her days traveling between nine different schools, assisting children in gaining the physical tools they needed to live a healthy, productive life.

During this time, Dana began to take an interest in real estate. She and her husband, Jason, had purchased and remodeled a home, and Dana began to dream of life as a builder. She got her builder's license and then her REALTOR® license.

"I got my REALTOR® and builder's licenses in 2006, and then started working in real estate evenings and weekends," Dana reflects. "I saw I enjoyed the challenge of it. I especially enjoyed the people I was meeting... I loved the personal connection."

Dana, however, was hesitant to leave her full-time occupational therapy job. She had good benefits, was tenured, and her family relied on her salary.

In 2007, a momentous life change shifted the course of Dana's life. She and Jason adopted their son, Caleb, a special needs child with cerebral palsy. That led Dana to take a medical leave of absence from her full-time job. Meanwhile, she continued working part-time in real estate.

A one-year sabbatical from occupational therapy turned into three years; by then, her real estate business had earned its wings. She was thriving in real estate and never went back to occupational therapy.

"I ultimately decided to leave my job to take care of Caleb and do real estate in 2010. Even though I miss working with the kids, that was one of the best choices I've made," Dana shares.

### **Building the Business**

As Dana's real estate sales career took off, she let go of her dreams to become a builder. She discovered that working with people was where her passion lay.

"I liked meeting people who had a need, and I enjoyed the challenge of turning a roadblock into a yes. Real estate taught me a lot I didn't know about myself," Dana explains.

Dana built her business in the depths of the Great Recession. As the economy rose, so did her business. As they say, rising tides lift all boats.

Fast forward to the present, and Dana has become one of Birmingham's top REALTORS®. She enjoys setting and achieving goals for herself, but the people part of the business has captured her heart.

"I see it as a service industry, not a sales industry. I am always looking to provide better service to my clients," she says. "I'm down to earth, persistent for my clients, and trustworthy. They know I'm a straight shooter, and I will always tell people how I see it. And clients know that I care. People aren't a transaction or a number to me."

Dana's results have been impressive, too. The past two years have been the best of her career, capped in 2023, a year in which she's tracking to close over 65 transactions for over \$20 million as a solo agent with RE/MAX on Main.

#### Leaving a Legacy

Outside work, you'll find Dana spending time with her husband, Jason, and son, Caleb, who is now 16. Caleb still requires a lot of care; he has regular specialist appointments and attends the Burkett School, a school dedicated to serving disabled children ages 5 to 21 (Jason is the school's principal).

Dana also enjoys being a part of small groups at her church and giving to the Children's Miracle Network Hospitals, a non-profit that supports children's hospitals. She even dreams of one day founding a charity or non-profit of her own.

"The legacy that I want to leave is that my faith and my people are first in my life. Business and material things are lower down on the list. My relationship with God is first, then comes my relationships with the amazing people in my life. I love my real estate career, and I work hard at it, but life is all about the people for me."



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# 2022

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SALE VOLUME



**9,427**

TOTAL TRANSACTIONS



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**31**

AVERAGE TRANSACTIONS PER AGENT





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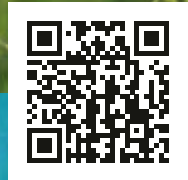
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