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RISING STAR:
Steve Kozlowski

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JANUARY 2024



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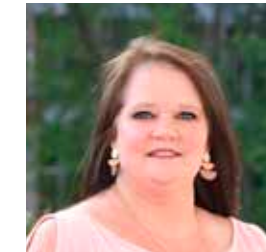
MEET THE COLUMBIA REAL PRODUCERS TEAM



Robert Smith
Co-Owner & Publisher
Advertising Sales
robert.smith@realproducersmag.com
843-560-6278



Sierra Nelson
Co-Owner & Publisher
sierra.nelson@n2co.com
402-560-4555



Amy Porter
Director of
Content/Relations
amy.porter@n2co.com
864-356-1443



Andrea Hoffman
Ad Strategist
sc.ads@n2co.com



Sheena Summers
Account Executive
sheena.summers@n2co.com
843-560-2681



Amber Smith
Client Success Manager
sc.ads@n2co.com
919-391-5894



Chelsea Marne
Photographer
Chelsea Marne Photography
chelseamarnephotography@gmail.com
724-289-6179



Heather Spruill
Writer



Beth McCabe
Writer

If you are interested in contributing or nominating REALTORS® for certain stories, please email robert.smith@realproducersmag.com.



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

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JANUARY 2024

HAPPY NEW YEAR!

Dear *Columbia Real Producers*,

As we step into the promising year of 2024, we are thrilled to present you with the first issue of the year for *Columbia Real Producers Magazine*. We hope this new year brings you joy, prosperity, and countless opportunities in the ever-exciting world of real estate.

Our January 2024 edition is packed with insights, inspiration, and information to guide you through your real estate ventures. Within these pages, you'll find the stories and expertise of individuals who have been making waves in the industry. Join us in celebrating the exemplary professionals who are driving the real estate market forward, showcasing their commitment to excellence.

COVER FEATURE REALTOR:

Our cover feature this month shines a spotlight on a Realtor who has achieved remarkable success and recognition in the field. Their journey and achievements serve as an inspiration to all real estate enthusiasts.

TOP PRODUCER:

We are proud to introduce you to one of the top producers in the real estate industry. This individual has demonstrated an exceptional ability to achieve results, exceeding expectations and setting new standards of excellence.

RISING STAR:

In this issue, we present a Rising Star who is on the path to becoming the next big name in real estate. Their journey is proof that determination, innovation, and a commitment to excellence can open doors to an exciting future.

PREFERRED PARTNER SPOTLIGHT:

Our Preferred Partner Spotlight features businesses that provide valuable services and support to the real estate community. These partners play a crucial role in ensuring successful transactions and helping the industry thrive.

We encourage you to explore the profiles and stories of these exceptional

individuals and businesses and learn from their experiences and insights.

As we embark on this new year, we also extend our gratitude to you, our dedicated readers, for your continued support. We look forward to sharing more industry trends, expert advice, and success stories in the months ahead.

Wishing you a year filled with successful deals, profitable investments, and endless opportunities. Happy New Year, and here's to a prosperous 2024!



Warm regards,

Robert Smith-
Co-Owner/
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Sierra Nelson-
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► rising star

STEVE

KOZLOWSKI
CENTURY 21
VANGUARD

Written By: Amy Porter
Photos By: Shayla Tabor
(Stabor Studios)

A Real Estate Dynamo with a Passion for Excellence

Meet Steve Kozlowski, a real estate agent based in Columbia, SC. His journey from an engineering job to a successful career in real estate is nothing short of inspiring. Steve's story is a testament to his determination, innovation, and unwavering passion for the industry.

The Path to Real Estate

Steve's transition into real estate began in 2012 while he was working at the VC Summer Nuclear Plant near Columbia. He experienced the typical challenges of

a nine-to-five job, where he felt he was trading his time for money. A coworker introduced him to Robert Kiyosaki's book, "Rich Dad Poor Dad," which shifted his perspective on life and work.

Inspired by the possibilities of real estate, Steve started educating himself about the industry, particularly real estate investing. His first venture into real estate was buying a house at the age of 23, renovating it with his father, and reselling it. This initial success fueled his passion for the field, and he soon realized that becoming a licensed real estate agent was the key to aligning his career with his newfound passion.

After five years at VCS and a significant turning point in his career, Steve made the bold decision to leave his job and pursue real estate full-time. He dove into real estate school immediately, obtained his license, and joined Century 21 in July 2017.

A Journey with Century 21

Steve has been with Century 21 since the beginning of his real estate career, where he has grown to be a top agent. In the early days, the company provided him with buyer leads and he vividly recalls his first lead, which opened his eyes to the intricacies and challenges that go along with each deal. Learning this early on marked the beginning of his remarkable journey. Over the years, Steve's business evolved, with a growing focus on listings. In 2020, he brought on his assistant, Cloee Ream, who has been a huge asset to the operation. In the past year, he has further expanded his team by bringing on a buyer's agent to continue helping clients effectively.

Impressive Milestones

Steve's career volume as a realtor stands at an impressive 331 closed sales with a total volume of \$66 million. In 2022 alone, he closed 75 sales with

over \$17 million in volume, showcasing his consistent growth in the field.

He attributes much of his success to his mentor, Greg Harrelson, who has been instrumental in offering valuable insights and guidance. Under Harrelson's mentorship, Steve's business flourished, growing by 300% in less than a year.

Overcoming Challenges

Steve's analytical and perfectionist tendencies initially posed a challenge in his career. He realized that striving for perfection before building his business was slowing his progress. He overcame this hurdle by shifting his focus to action and implementation, accepting that perfection would come with time.

A Passion for Service

Steve is deeply passionate about serving clients in the greater Columbia area and continually enhancing his processes to assist more people while maintaining a healthy work-life balance.

Rewards of the Trade

The most rewarding aspect of Steve's business is when clients genuinely appreciate the services he provides. This appreciation fuels his motivation to build a successful real estate business that benefits clients.

Future Goals

Looking ahead, real estate is not just a career for Steve; it's a foundation for future investments and successful business endeavors.

Supporting a Cause

Steve supports the American Heart Association, an organization close to his heart, given that he lost his father to a heart attack in 2016.



For the last several years he has donated to SCRA (South Carolina Research Authority). The SCRA is a proud, active partner of the Columbia Region Economic Development Project. Their mission is to fuel South Carolina's innovation economy by accelerating technology-enabled growth of academia, entrepreneurship, and industry.

Family and Hobbies

Steve and his wife, Megan, love traveling, dining out at local restaurants, working out, and soon, they will be embracing the joys of parenthood as they expect their first child in early 2024. They also love to take afternoon strolls around the neighborhood with their mini goldendoodle Bruegger. Beyond real estate, Steve enjoys lifting weights, following sports (especially the New England/Boston pro teams and the Gamecocks), watching golf, and taking on home improvement projects.

Defining Success

To Steve, Tony Robbins defines success perfectly - "success is about having the freedom to do what you want, when you want, where you want, with whom you want, and as much as you want." It's a philosophy he strives for.



A Unique Quirk

Here's something you won't find on Google: Steve designed and built a 9-hole, par-3 golf course in his backyard when he was just 10 years old, it even included a pro shop with snacks and scorecards. His passion for innovation shines through even in his childhood pursuits.

Advice for Aspiring Top Producers

Steve's advice for up-and-coming top producers is to focus on discipline, as it leads to freedom. Following a schedule and living life by design, rather than working around the clock, is a key to success.

The One Thing to Remember

If there's one thing to remember about Steve Kozlowski, it's his relentless pursuit of self-improvement, both in his business and personal life. He is committed to being the best version of himself and is driven by a genuine desire to serve his clients.

A Legacy of Authenticity

In closing, Steve wants to be remembered for his authenticity. He believes that being true to himself and his clients is the essence of building lasting relationships and a thriving real estate business.

Connect with Steve

You can follow Steve Kozlowski's real estate journey and stay updated with the real estate market by using the hashtag **#kozclouses** on social media. You can find him on all social media platforms **@kozclouses**.

In closing, Steve Kozlowski's journey in real estate is a testament to the transformative power of passion and determination. He's not just a real estate agent; he's a trailblazer who thrives on innovation, values authenticity, and is committed to continual self-improvement. Steve's dedication to his clients and the industry, coupled with his unwavering pursuit of excellence, set him apart as a true leader. As he continues to expand his horizons in real estate, we can expect even more remarkable achievements from Steve. We can't wait to see what is next.



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RMLO NMLS #: 2334775



EARNEST HAYNES
Loan Officer
Cell: 803-387-0447
Earnest.Haynes@ThriveMortgage.com
RMLO NMLS #: 1281841
525 North Tryon Street, Suite 1600
Charlotte NC 28202
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CWEN ABLE
Loan Officer
Cell: 803-446-1087
Gwen.Able@ThriveMortgage.com
RMLO NMLS #: 2115005



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BRADEN GREER



eXp Realty LLC

Written By: Amy Porter
Photos By: Chelsea Marne Photography (Chelsea Marne)

GOING THE EXTRA MILE IN REAL ESTATE

Meet Braden Greer, a dynamic real estate agent who has found success in the industry and made a significant impact on his community. With his optimistic and fun-loving approach to life, Braden brings a unique and vibrant energy to the world of real estate.

THE JOURNEY TO REAL ESTATE

In 2017, Braden Greer embarked on a new adventure into the world of real estate. His career transitions from a National Cancer Institute researcher in the DC area to a 12-year career as a pastor to a real estate agent may seem unconventional, but all his experiences have served him well. With a father and brother

already established as real estate agents, Braden was no stranger to the industry, and he decided to follow in their footsteps. He joined eXp Realty and took a leap of faith. At that time, eXp Realty had just 13 agents in the entire Columbia market, and Braden was navigating uncharted waters. But he was determined, not just for himself but for his family.

THE EXTRA MILE TEAM

Braden's journey in real estate was a solo venture initially, and it was a "sink or swim" scenario. With a wife and four children to support, the pressure was on. Braden's unwavering commitment and strong work ethic paid off. Today, he leads the Extra Mile Team, a small but growing group of real estate professionals who share his passion for serving clients.

WHY EXP REALTY?

Braden's decision to join eXp Realty was not a random one. He was drawn to the agency for its agent-centric and agile business platform that constantly evolves to better serve its agents. Because it is a virtually based company that is not franchised, it can transform and make needed changes rapidly and inexpensively, poisoning the company and its agents to be consistently prepared and on the front edge of the ever-evolving world of real estate. With his science and engineering background, this efficiency and agility is deeply compelling to Braden. He serves on the South Carolina Agent Advisory Council for eXp Realty, where he actively participates in discussions and initiatives aimed at improving the experience for eXp agents in the state.

IMPRESSIVE TRACK RECORD

With a 6-year volume of 85 million dollars and 350+ transactions, Braden Greer has established himself as a force in the real estate industry. In 2022, he achieved a remarkable total volume of 28 million dollars and just under 100 transactions. This speaks to his consistent dedication and ability to deliver results.

OVERCOMING CHALLENGES

Braden's journey to success wasn't without its hurdles. Starting his real estate career in his early 40s after a discouraging period as a pastor, he faced the daunting task of building his business from the ground up. He stayed focused, persevering through the ups and downs of completed transactions and also the ones that fell through. He found a coach, read books, attended trainings and conferences and implemented what he learned. He attacked his new career positively and aggressively, determined to provide for his family through building a real estate team that serves clients well, providing exceptional service and strengthening community relationships.



PASSION FOR BUILDING TRUST

For Braden, real estate isn't just about transactions; it's about building threads of trust within the community. He recognizes the value of strengthening community relationships during a time where it seems unity and trust may be in short supply. Real estate agents have the unique opportunity to assist and support clients during significant life transitions – many of the same life transitions that Braden supported the church family through as a pastor. He believes there is so much opportunity

to support clients in those difficult moments that often precipitate a home sale or purchase.

LOOKING AHEAD

As Braden looks to the future, he has ambitious multi-faceted plans. He's exploring opportunities in investment properties for short-term rentals as well as public speaking, teaching, and coaching. He aims to grow and expand his team of agents, with a vision for attracting top talent locally, nationally and globally to the transformative platform of eXp Realty.

GIVING BACK

Braden is not just a successful real estate agent; he's also a compassionate individual who supports charitable causes. He is involved with "Sell a Home, Save a Child," an organization that works to improve the lives of children worldwide. Since real estate is a local business, it is important to Braden to invest in his own local community. He supports Christian Assistance Bridge, a local food pantry, as well as a "backpack ministry" that provides food year round to a local elementary school for students facing food insecurity.

FAMILY AND INTERESTS

Outside of his business, Braden is a family man who enjoys spending time with his wife, Christy, and their four children: Madeleine, Caleb, Maisie, and Duke. Their shared interests include travel, good food, and wine. Their love for exploring different cultures and cuisines has led

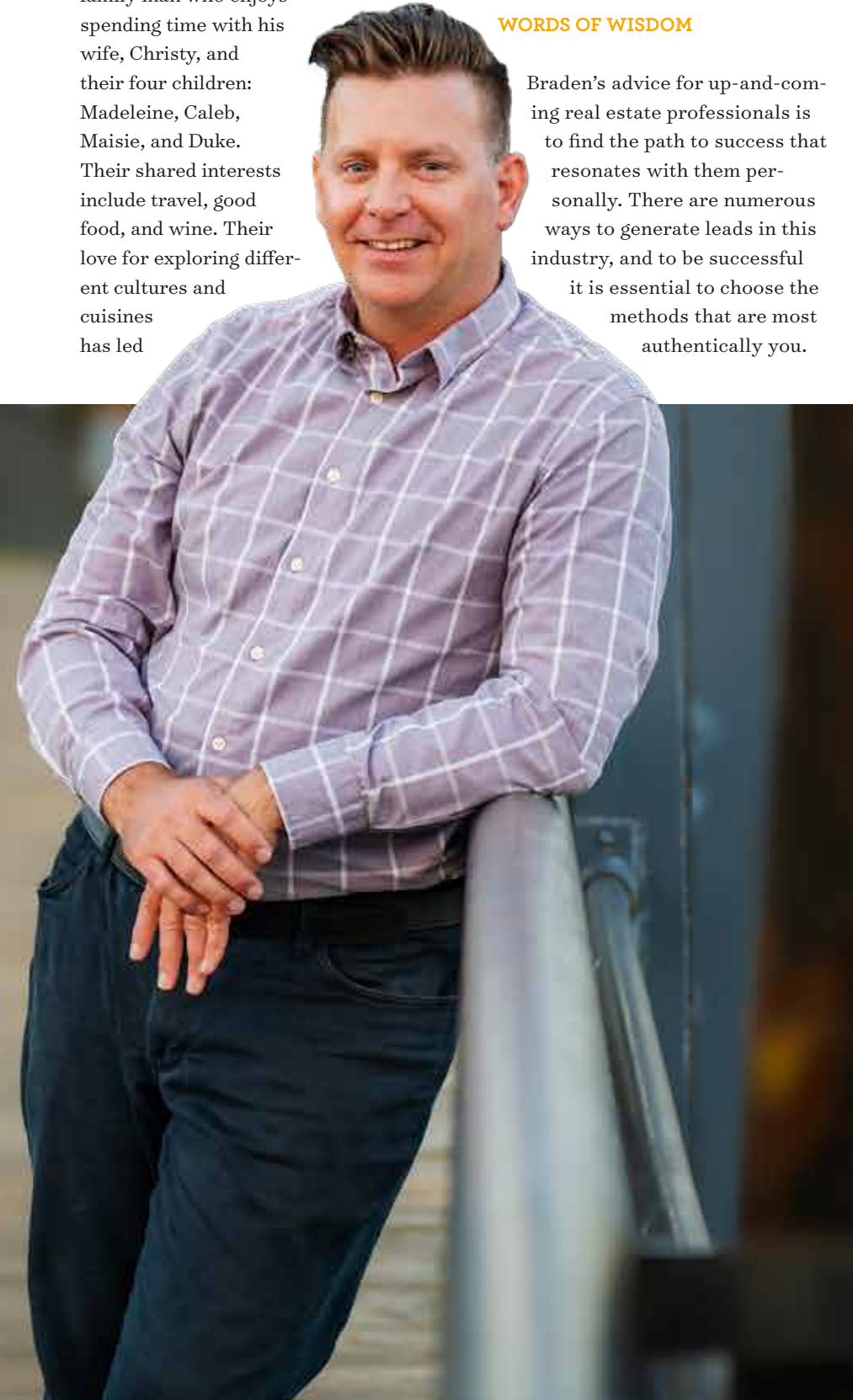
them to various destinations worldwide, with Italy holding a preeminent place in their hearts.

WORDS OF WISDOM

Braden's advice for up-and-coming real estate professionals is to find the path to success that resonates with them personally. There are numerous ways to generate leads in this industry, and to be successful it is essential to choose the methods that are most authentically you.



**FOR BRADEN,
SUCCESS IS PARTLY
ABOUT ACHIEVING
PERSONAL AND
PROFESSIONAL
GOALS, BUT
ULTIMATELY IT IS
ABOUT LOVING &
VALUING OTHERS.**



Obsess over them and become an expert in them! Additionally, Braden emphasizes that a mindset focused on serving others will lead to success. Having this mindset removes fear and anxiety around rejection and competition, as people will naturally gravitate toward those who genuinely care about their well-being. You will experience the freedom of simply serving others through your business.

LEGACY AND QUOTES

For Braden, success is partly about achieving personal and professional goals, but ultimately it is about loving and valuing others. He hopes to have these words inscribed on his tombstone: "He loved others well." He finds inspiration in the power of a well-run profitable business whose goals are greater than simply profit:

"Imagine a business that is born out of a dream, about how the world could be, and should be... the founders are on fire to create something... that delivers real value of multiple kinds to everyone it touches... that aspires to so much more than making money... a force for good that enhances the health and well-being of society." - John E. Mackey, *Conscious Capitalism, With a New Preface by the Authors: Liberating the Heroic Spirit of Business*

Braden Greer's story is one of determination, resilience, and a commitment to building both a thriving business and a stronger community. He is a real estate agent who believes in going the extra mile, not just for his clients but for everyone he touches along the way.



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DEMETRIA REED

EXCEL REAL ESTATE LLC

Empowering Dreams and Homes: The Journey of Demetria Reed Smalls

A Realtor's Inspiring Path to Success and Empowering Women in Real Estate

In the world of real estate, there are individuals who not only find success but also empower others along the way. Demetria Reed Smalls, a seasoned real estate agent at Excel Real Estate, embodies this spirit of empowerment. Demetria has a remarkable career, a thriving family life, and a strong commitment to uplifting women in the realm of homeownership.

A Life of Transformation

Demetria's journey into real estate began with a desire for personal growth and the pursuit of her dreams. A dedicated mother, she raised her daughter to be confident and smart while working in the insurance industry for over 17 years. However, as her daughter ventured off to college in 2015, Demetria decided it was her turn to focus on her own ambitions.

It was a defining moment when she heard the words, "Go to real estate school." These words, which she now believes came from a higher power, set her on a path of transformation. Demetria enrolled in the Real Estate School For Success and began her journey in October 2015. She juggled work during the day and real estate classes at night, demonstrating her unwavering commitment to her newfound career.

Since obtaining her real estate license in September 2016, Demetria has helped over 100 single and married women achieve homeownership, truly making a difference in their lives.

A Journey Through Brokerages

Demetria's real estate journey led her through several brokerages until she found her perfect fit at Excel Real Estate in 2023. Her decision to join Excel Real Estate was driven by shared values, mentorship, and the supportive community she found there. Demetria believes that



WITH HER COACHING PROGRAM AND UNWAVERING PASSION, DEMETRIA IS NOT ONLY SELLING HOUSES BUT ALSO

TRANSFORMING LIVES, ONE DOOR AT A TIME.

Remarkable Career Achievements

With a career volume of \$30 million, Demetria's dedication and expertise are evident. In the past year alone, she achieved a sales volume of \$8 million. However, for Demetria, the most rewarding aspect of her business is witnessing women succeed. Her commitment to empowering women extends beyond transactions to help them create generational wealth and secure their futures through homeownership.

A Passion for Empowering Women

Demetria's passion lies in her commitment to coaching women who aspire to own homes. Her coaching program, Manifest HomeownHERship, focuses on providing the tools and encouragement needed to navigate the path to homeownership successfully. She has created resources, including a Facebook group, devotional journal, and Manifest HomeownHERship kits, to share information and inspire women to believe in their dreams.



her Broker-in-Charge (BIC), an accomplished black woman who is making history in the industry, is a significant source of inspiration.

She highlights the training, support, encouragement, and guidance she receives from Excel Real Estate as unparalleled. It's a testament to the fact that finding the right brokerage can play a crucial role in an agent's success.



Looking to the Future

Demetria's vision for the future includes further expanding her coaching program for homebuyers and creating additional resources to facilitate homeownership nationwide. On a personal note, she and her husband have plans to purchase investment properties for each of their children to secure their futures.

Family and Personal Life

Demetria cherishes her family, including her husband, daughter, and bonus children, and finds joy in spending quality time with them. Family gatherings for dinner and games are a favorite pastime, as is their love for travel. Demetria also enjoys personal hobbies, such as shopping, watching romantic comedies, and occasional workouts.

Defining Success

For Demetria, success is synonymous with finding inner peace and self-fulfillment. She believes that as long as she can look in the mirror and see peace, she has achieved her goals. Her journey from adversity to success is a testament to her inner strength and determination.

Final Thoughts

Demetria Reed Smalls' story is a remarkable one of personal growth, empowerment, and commitment to helping women achieve their dreams of homeownership. Her journey serves as an inspiration for both aspiring and experienced real estate agents, highlighting the importance of authenticity, mentorship, and empowerment.

With her coaching program and unwavering passion, Demetria is not only selling houses but also transforming lives, one door at a time.

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- They can save money with lower overall monthly payments.
- It's a great option for first-time homebuyers!

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- Year 2: The rate is 1% lower = **7%**
- Year 3 until term: **8%**

Temporary buydowns are just one method for combating fluctuating markets. I'd love to talk about your buyers' options.



CONTACT ME TODAY TO LEARN MORE ABOUT TEMPORARY BUYDOWNS!



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Travis

BLAYTON



THE PALMETTO MORTGAGE GROUP

Written By: Heather Sprull
Photos By: Shayla Tabor (Stabor Studios)

The Palmetto Mortgage Group

Seamlessly and successfully acquiring a significant purchase for families in his community is Travis Blayton's ultimate goal. With almost 15 years of dedication, industry knowledge, and a team of incredible individuals, he is committed to helping make new purchasers' dreams come true.

Leave A Lasting Impression

Raised in Hartsville, South Carolina, Travis' father, a local firefighter, taught him the essence of discipline and dedication to help your community. Seeing his father off to work, knowing that he was risking his life to ensure the safety of his community, motivated Travis to find a similar purpose when he grew up. When his father died in the line of duty, his Papa (grandfather) became his father figure and lifetime hero. He taught him the value of hard work, to love God, family, and friends and to strive to be the best at anything he did, which left a lasting impression on Travis and changed his mindset on life.

Years later, when a loan officer denied his mother a USDA home loan without explanation in 2014, that moment pushed Travis over the edge into learning the mortgage and real estate business. The rejection felt personal, so he took it upon himself to call the USDA office in Florence and dispute the case on his mother's behalf. In the end, he successfully found her a new lending partner and helped her to close on her first home in under 30 days.

After graduating with a B.A. in Economics from the University of South Carolina, Travis opened and managed several businesses around real estate and mortgage lending. In 2008, he became a licensed REALTOR® and joined the Coldwell Banker Realty Midtown office in Columbia. Travis gained a lot of knowledge and insight along the way and, eventually, decided to explore another area in the field. In 2010, he joined Wells Fargo Home Mortgage and, for six years, experienced many of the back-office and post-closing sides of the mortgage industry. Not too long after the birth of his first son, he transitioned into the retail side of leading and, soon after, set down his license with the Palmetto Mortgage Group in 2017.

Travis states, "Homeownership and real estate are the most prominent wealth builders in the U.S. The responsibility and discipline it takes to own and maintain a home is eminent. I enjoy educating buyers and agents on the process and how to prepare to own a home. Anyone who wishes to own their own home or create an even better life for their family, we are here for them."

Travis runs a unique operation, which keeps his branch as a top contender in the Columbia market for mortgage lending. His team has clearly defined roles and tasks they are responsible for to ensure that every client or referral partner they serve is valued. Leigh, Margaret, and Amy are the lifeblood of his successful business, and they leave their clients and referral partners content and satisfied.



Drive, dedication, and discipline make his team at Palmetto Mortgage Group the best at what they do.

Travis and his team have recently moved into their new location and built their professional home and landmark in Lexington. In their new establishment, they work diligently to assist not only their clients but to give back to their community. They run several community events such as The Shoe Project, School Supply Drives, Toys for Tots, and many more.

Travis states, “I don’t wake up to go to work. I wake up every day to do what I was born to do: serving a community that has provided me with so much. I treat each day as an opportunity to learn as much as I can, seize every possible opportunity, and encounter amazing people who live and work in our community.”

When he is not hard at work, Travis enjoys spending quality time with his fiancée, Erin, his two boys, William and Henry, and their two dogs, Maggie and Appy. He and his family love visiting his mother, Connie, who still resides in his hometown of Hartsville. Whether playing golf, coaching his boys in baseball and soccer, or hunting when he can, Travis appreciates the flexibility his job provides.



It is important to Travis that his clients feel heard, understood, and respected when exiting his doors with the keys to their new home. He and this team are lifetime financial partners with every client and referral partner. His ultimate goal is to ensure that

they achieve their homeownership and financial dreams in the biggest decision of their lives.

Travis concludes, “My papa used to tell me that people don’t remember what you say or do, but they always remember how

you made them feel. Discipline and hard work every day to treat everyone you meet as family. I recall those words every morning before my feet hit the floor, and they have truly steered me in the right direction in life.”

“ I ENJOY EDUCATING BUYERS & AGENTS ON THE PROCESS AND HOW TO *prepare to own a home.* ”



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