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Lake Home Realty

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OVERCOMER:

Angela Peterson

TOP PRODUCER:

Kimberly McCoy

PREFERRED PARTNER:

Atlantic Bay Mortgage Group

Welcome
Columbia
Real Producers
Class of 2024!
Page 14

MARCH 2024

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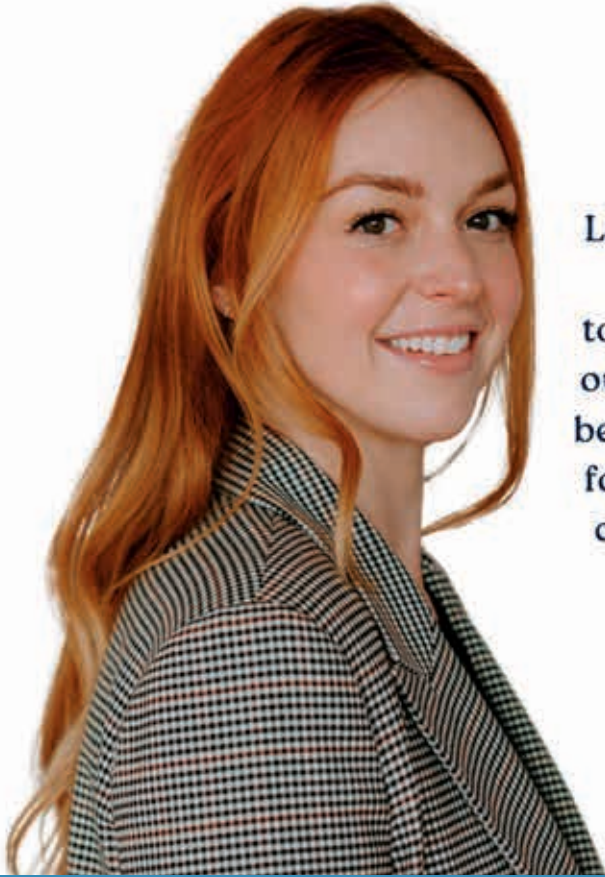
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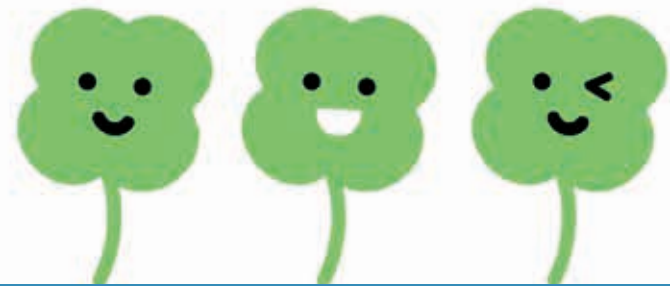
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**There once was a realtor named YOU,
whose real estate career, oh my, how it
grew!**

**every house they did sell,
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that we make our own luck, it's true!**



Let that be the last limerick I ever write. I'll stick to mortgage lending! Nevertheless, partnering together, we can create a successful adventure for our clients. I need real estate partners who want to be present for their clients from the beginning until forever! Throw away that four-leaf clover and let's create our own luck. Bad limericks not welcome.



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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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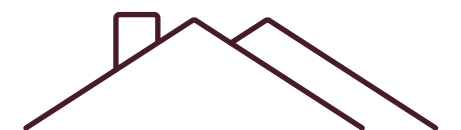
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►► publisher's note

MARCH HAPPY ST. PATRICKS DAY

By Robert Smith, Area Director/Publisher

Would you like to be featured in *Columbia Real Producers*? Please reach out to us at Robert.Smith@n2co.com

Dear *Columbia Real Producers*

As we usher in the vibrant hues of March, we are thrilled to present to you a special St. Patrick's Day edition of *Columbia Real Producers Magazine*. This month, we celebrate not just the spirit of luck and prosperity but also the dedicated professionals who bring dreams to life – our exceptional Realtors.

Cover Feature: A Closer Look at Excellence Our cover feature showcases a Realtor who embodies excellence in every transaction. Their commitment to exceptional service and unwavering dedication sets them apart as a leader in the real estate industry. Join us in getting to know the face behind the success and the stories that have shaped their remarkable journey.

Top Producer Spotlight: Setting the Bar High Within these pages, we shine a spotlight on our Top Producer of the Month, recognizing their outstanding achievements and the remarkable impact they've made in the real estate landscape. Learn the strategies, dedication, and passion that drive them to consistently raise the bar and set new standards of success.

Overcomer Chronicles: Triumph in the Face of Challenges Real estate is not without its challenges, and this month, we share inspiring stories of Realtors who have overcome obstacles with resilience and determination. Their tales serve as a testament to the strength of character within our community and remind us that success often comes after facing and conquering adversity.

Preferred Partner Spotlights: Building Lasting Collaborations Our Preferred Partner Spotlights feature businesses and individuals who have played a crucial role in the success of our featured Realtors. From mortgage professionals to home stagers, these preferred partners contribute to the seamless and successful real estate transactions that define our industry.

As we immerse ourselves in the green-hued celebrations of St. Patrick's Day, let's also celebrate the achievements, dedication, and indomitable spirit of our Realtor community. Here's to a month filled with success, prosperity, and the joy of bringing dreams home.

Wishing you a Happy St. Patrick's Day and a month filled with good fortune!

Warm regards,



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Welcome Columbia Real Producers Class of 2024!

THE TOP 5% IN THE COLUMBIA METRO AREA!

▶ announcement

Welcome *Columbia Real Producers* Class of 2024. First, I want to congratulate you for qualifying whether you are a new member or a returning member.

So, what this means is that you ranked in the top 300 producing realtors in the Columbia Metro Area out of 6,000 realtors putting you in the top 5%.

Since the launch of *Columbia Real Producers* Magazine in August 2023, I've noticed recurring questions from many of our readers. To ensure everyone has access to the answers, I've decided to compile them here. Feel free to explore, and remember, my door is always open for discussions about anything related to the magazine. This publication is crafted to be YOUR voice!

Q: What is the purpose of Real Producers magazine?

A: The mission of *Columbia Real Producers* is simple. We strive to inform and inspire the top-producing real estate agents in the upstate market and connect them socially. We do this by telling their personal stories. How they have succeeded and failed. What drives them to achieve year in and year out? Where they spend their time when not working and what they are passionate about – other than real estate. We give local top-producing REALTORS® a platform to tell their story in a way they have not been able to do before.

The secondary focus is to provide an avenue for our affiliate partners to create relationships with these top performers, on a level that they might not be able to achieve on their own.

Q: Who receives this magazine?

A: The top 300 producing agents in the Columbia market. This is based on the total volume sold and the data is based

on 2023 MLS (by closed volume) We cut off the list at 300 from each MLS. The ranking is annual and resets every year. For this year the publication will go to the top 300 ranked agents of 2023. It will continue to update annually with a fresh list of top performers.



Q: What is the process for being featured in this magazine?

A: It's really simple – you can nominate other REALTORS® (or yourselves!). We will consider anyone brought to our attention because we don't know everyone's stories, so we need your help to learn about them. A nomination currently looks like this: You email us at robert.smith@realproducersmag.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that needs to be told; perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way, etc. The next step is an interview with us to ensure it's a good fit. If all works out, then we put the wheels in motion for our writer to conduct an interview and write the article, and for our photographers to schedule a photoshoot.

Q: What does it cost a REALTOR®/team to be featured?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! This is not a pay-to-play model whatsoever.

Q: How can I write an article to be printed?

A: If you are interested in writing an article to contribute your ideas,

experience, knowledge, expertise, or stories to Upstate Real Producers Magazine. Please email Amy Porter at amy.porter@n2co.com she is our Content Director.

Who are the preferred partners?

A: Anyone listed as a "preferred partner" in the front of the magazine is part of this community. They will have an ad in every issue of the magazine and attend our quarterly events. We don't just find these businesses on the street, nor do we work with all businesses that approach us. One or many of you have personally referred to every single preferred partner you see here. We won't even take a meeting with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network, not only of the best REALTORS® in the upstate but the best affiliates as well, so we can all grow stronger together.

Q: How can I refer a preferred partner?

A: If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at robert.smith@realproducersmag.com and introduce us!

Robert Smith
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Seller Contribution Cheat Sheet

Many homebuyers aren't aware that seller contributions, or the money a seller pays toward closing on the buyer's behalf, can go toward closing costs.

Seller contributions offer a massive advantage to the buyer and seller, so knowing the guidelines for each loan type is essential.

Loan Type	Property Type	Down Payment	Max. Seller Contribution
Conventional	Primary & Secondary Homes	<10%	3%
		10 - 25%	6%
		>25%	9%
FHA	Primary	3.5%	6%
VA	Primary	N/A	Unlimited Contributions *4% in Buyer Discretion Costs
USDA	Primary	N/A	6%

*Borrower must qualify for full PITI payment regardless of advance payments to prepaid items

SELLER CONTRIBUTIONS CAN HELP YOUR BUYERS CLOSE FASTER. AND SO CAN I!



Mark Smith

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▶▶ preferred partner spotlight

Photos By: Tres Dabney (True North Productions)
Written By: Heather Spruill

ATLANTIC BAY MORTGAGE GROUP

With 27 years of experience as a mortgage banker, Mark Smith has developed a fantastic rapport with his staff and clients in his community. His willingness to support and educate his many customers on the mortgage lending process makes him and his team the best. In the end, his goal is to make his customer's dreams a reality.

Ready to Be of Service

After attending Winthrop University, Mark began his career working for a national golf company in acquisitions. Though he gained a great deal of knowledge in management and ownership, his free time was practically nonexistent. He was ready to take on a career where he could call the shots. Luckily, a friend who was starting a mortgage company invited Mark to join him. Twenty-seven years later, it is still one of the best decisions he has made.

Mark states, "When I realized how much I would be helping people achieve their goals in homeownership, I knew that this was the career for me. This job has taught me to work with people and, most importantly, how to educate them. I spend most of my time teaching referral partners and many clients about the market conditions, products, and services we can offer. I

am honored to share my knowledge with those in my community."

Mark joined Network Funding, LP in 2005. In 2023, Mark switched to Atlantic Bay Mortgage Group, where he could offer more products and opportunities. The move also allowed him to grow his business in the Midlands by partnering with a Southeast Focused Mortgage Company.

"We provide residential mortgage loans, including products like Conventional, USDA, VA, FHA, and SC State Housing financial options. We offer several First-Time Homebuyer products for lower down payments and down payment assistance programs."

Mark and his team go above and beyond to make every customer a priority. With today's speedy technology, they are just a phone or video call away for a client needing assistance.

"This industry is a people business, and I pride myself in my ability to talk to anyone and everyone regardless of their circumstances. My job is to ensure I do what is best for my clients. I learned a long time ago that if you invest in the people you are trying to help, you will build a lifetime customer and, my ultimate goal, lifelong friendships."



MARK SMITH



HELPING
PEOPLE
REALIZE THEIR
DREAM OF
OWNING
A HOME
IS MY GOAL.



Mark appreciates the relationships he has developed over the years. In 2001, he helped a customer purchase their first home and, over the years, has assisted that customer's family three additional times since. A repeat client is one of the biggest compliments to his rewarding career. Guiding a growing family through a homebuying journey and helping to shape his community has been a joy for Mark throughout his career.

“Success for me has come from being available when needed, answering the phone when it rings, giving honest feedback to clients, and showing up for my clients. In the end, just having a customer and referral partner smile and say thank you at closing makes it all worthwhile.”

When he is not helping others through the mortgage process, Mark spends quality time with his wife of 24 years, Tania, their three children, and grandson. They enjoy traveling to tropical locations,

Jamaica and the Virgin Islands being their favorites. During the summer, they take many adventures out on their boat with family and friends from Florida to the Abacos in the Bahamas. When he is not relaxing on the beach, he and his team volunteer at We Care Center in Chapin by donating time and food for their cause. And, of course, Mark loves to play nine holes of golf when he gets a moment to himself.

Mark concludes, “Helping people realize their dream of owning a home is my goal. Regardless of their background, I find satisfaction in figuring it out for them when they thought it was impossible. It is fun to watch the customers I have done business with for years continue to thrive and succeed. It is my pleasure to be a part of their personal and professional lives.”

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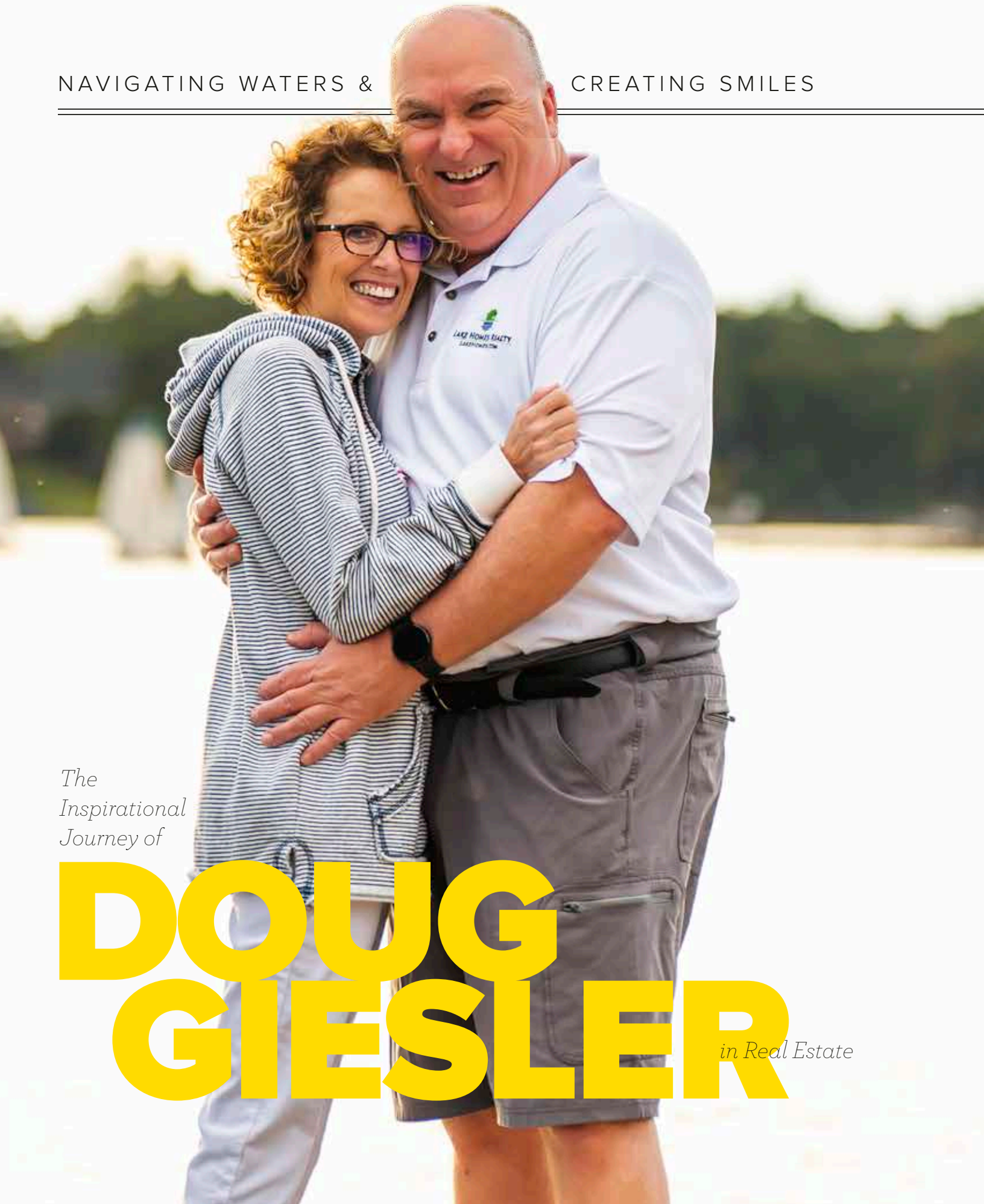
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The
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DOUG GIESLER

in Real Estate

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

Introduction:

In the bustling world of real estate, where transactions are marked by financial complexities and emotional landscapes, Doug Giesler stands out as a beacon of positivity and unwavering dedication. Doug, a Lake Homes Realty agent has not only made a mark in the industry but has also carved a niche for himself as a compassionate guide for those navigating the challenging waters of real estate transactions. In this article, we delve into Doug's journey, motivations, and his unique approach to real estate.

The Man Behind the Smile:

Doug Giesler, brings a wealth of experience and a positive attitude to his role as a real estate agent. Describing himself as a positive, energetic individual, Doug emphasizes the importance of understanding people and situational dynamics. Whether in a formal business environment or a more casual setting, he believes in being present and recognizing that it's not about him but about fulfilling the needs of the moment.

Transition to Real Estate:

In 2013, Doug made a significant career shift into real estate, driven by a personal experience. Having faced the challenges of relocating to a new home from a considerable distance himself, Doug recognized the need for guidance in such demanding situations. He and his wife spent three years exploring the southeast for the perfect lake! Lake Murray is by far the BEST lake in the Southeast! This experience fueled Doug's desire to help others facing similar challenges, leading him to become a Realtor.

The Heart of Lake Homes Realty:

Doug's real estate journey took a distinctive turn when he joined Lake Homes Realty. Specializing on Lake Murray, he found the perfect platform at Lake Homes Realty, led by Doris and Glenn Phillips. The family-like atmosphere and the opportunity to serve both agents and clients align with Doug's values. Since joining, he has witnessed the phenomenal growth of Lake Homes Realty, expanding from five states to a nationwide presence.



Numbers Tell the Tale:

As of September 2023, Doug's real estate career volume stands at an impressive \$114 million, a testament to his dedication and expertise. In the past year alone, he achieved a total volume of over \$22 million.

Overcoming Fear and Finding Success:

Doug acknowledges that his biggest obstacle was fear. Through coaching, self-reflection, and the support of mentors, he overcame this hurdle. His book, "Be The Instrument," delves into his journey of conquering fear and transforming limitations into opportunities for personal growth.



Success, for him, is measured by the **DEPTH OF SMILES** around him & the **POSITIVE IMPACT** he has on others.

Passion for Service:

For Doug, success isn't just about monetary gains but about being of service to others. His passion lies in helping people navigate the complex real estate landscape, making the process more efficient and less stressful. Doug emphasizes the importance of showing up as one's best self, fostering a WIN-WIN mindset in every situation.

As Doug and his team strive to assist more individuals in their quest for the perfect Lake Home, the demand for their services has grown significantly. In order to effectively manage the increasing lead flow and enhance their ability to cater to the needs of their clients, at this time they are seeking a dedicated and enthusiastic individual

to collaborate with Tammy Moen and himself. Tammy, as a valuable team member and partner, has been making significant contributions, and together, they aim to further amplify their impact. With numerous inquiries pouring in, it's clear that their expertise is in high demand, and by expanding their team, they can ensure that they continue to provide top-notch service to the needs of their clients.

Family and Future Dreams:

Doug's family holds a special place in his heart. With his wife Joelle, and the rest of the family, Doug envisions a future where the family enjoys the beauty of Lake Murray together. He looks forward to more fishing, tubing, sailing, and quality family time.

Beyond Real Estate:

Doug's interests extend beyond real estate to writing, fishing, and continuous learning. He is an empath and deeply spiritual, using his insights to connect with people on a personal level.

Legacy and Giving Back:

Doug's aspirations extend beyond his successful real estate career. He plans to create a foundation to support charitable causes, drawing inspiration from his parents' commitment to giving back. He envisions collaborating with charities, using his book's proceeds to make a positive impact.

Words of Wisdom:

Doug advises aspiring real estate professionals to focus

on being their best selves in every moment. Success, for him, is measured by the depth of smiles around him and the positive impact he has on others.

Conclusion:

Doug Giesler's journey in real estate is not just a tale of transactions and deals; it's a narrative of resilience, compassion, and a commitment to making a difference. As he continues to create smiles and navigate the waters of real estate, Doug's story serves as an inspiration for both industry professionals and those seeking guidance in their real estate endeavors.

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KIMBERLY

McCoy

Photos By: Tres Dabney (True North Productions)
Written By: Heather Spruill

Anything for My Community

KIMBERLY MCCOY is determined to make a difference as an agent in the beautiful area of Columbia and Lexington. With eight years of experience under her belt, she is known for kicking down doors for her clients and making their dreams come true. When needing a knowledgeable and persistent REALTOR® to find the home of one's dreams or navigate the home selling process, Kimberly is the one to call.



▶▶ top producer

SHE LEARNED FROM THE BEST

Kimberly was inspired at an early age by her aunt to become a life changer through real estate.

Kimberly states, "My Aunt Pam was a REALTOR® my whole life. She was a top agent in Houston, Texas. As a young child, and even now, I have watched her serve others passionately and professionally. She really cared about helping people and seeing their dreams come true in homeownership. Along with my love for serving people, Aunt Pam is the reason why I fell in love with real estate."

Once she received her license in 2016, Kimberly joined her sister, a fellow agent, at ERA Wilder Realty soon after. The company's culture and core values keep her grounded and happy at the brokerage. The team's passion for caring for people pushes her to be the most suitable REALTOR® when helping her many clients.

Over the years, Kimberly has found her rhythm and has become a pro when handling clients from all walks of life. From downsizing to first-time homebuyers, she is one of the best agents to guide her customers through a smooth and informative process. Her creative instincts and real estate savvy keep her clients at ease when helping them reach the closing table.

Kimberly states, "When a repeat client or referral calls for my assistance again, it is a reminder that I know how to work in this fast-paced business successfully and that my customers were more than satisfied with their experience with me. It is a blessing to know that the work you are doing for your community is favorable."

THE GIFT OF GIVING

A cheerful and humble giver, Kimberly supports charities like Fisher House, an organization that builds "comfort homes" where active duty and



veteran families can stay free of charge while their loved ones are in the hospital. Angel Born, a faith-based ministry that also has her heart, offers resources for grieving parents who have lost a baby between 20 and 42 weeks of the mother's pregnancy. The program provides hope and healing for the parents and honors the many babies who were born angels.

Because of her love for her own family and the home she and her husband, James, have built together, Kimberly is dedicated to bringing clients hope and courage in finding a place in Columbia real estate to call home, too. But when she is not on the clock, this mother of five enjoys spending quality time with her growing family. Her five sons, three daughters-in-love, and seven grandchildren keep her busy with football game gatherings and relaxing by their pool. Trips to their beach house and vacations together also bring Kimberly so much joy. She and her husband are very active in their church as well. And when she is not outdoors in her camo gear hunting or fishing, she turns on her full glam and gets back to work.



***It's not about you;
it's about your client.***

**TREAT THEM AS
PEOPLE, NOT CHECKS.**

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Kimberly's reputation and work ethic have won her Gold place for the State's Best award in 2022 and Silver in 2023, an award voted on by the community of Columbia. She is passionate about serving her clients and does her best to go above and beyond to ensure their needs are met and dreams come true.

Kimberly states, "For me, it is important to end each day in peace, knowing that I strived with purpose in heart, mind, & action."

In an ever-changing business, Kimberly is constantly studying and learning to master her craft. Despite her many years as an agent, it is essential for her to stay a step ahead to succeed for her clients and herself in an active industry. Though she doesn't mind learning all she can, she is happy to advise other up-and-coming agents on success in the housing market.

Kimberly concludes, "It's not about you; it's about your client. Treat them as people, not checks. Be giving, reliable, hardworking, and always show up. They are depending on you to do something big in their lives. Handle them with care."





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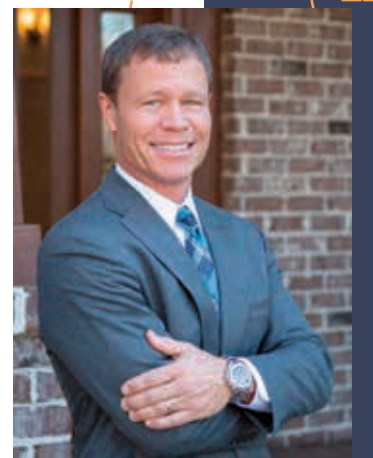


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Photos By: Shayla Tabor
(Stabor Studios)
Written By: Heather Spruill



ANGELA PETERSON

IT'S NEVER TOO LATE

Angela Peterson has proven to dominate any obstacle that comes her way. Her tenacity and faith have made her the resilient REALTOR® she is today. With a career volume of over \$65 million, it is safe to conclude that this businesswoman knows how to get the job done.

A NEW ADVENTURE AWAITS

After a company layoff at 47 years old, Angela began planning for the next big chapter in

her career. When catching up with a former colleague and discussing future possibilities, she spontaneously mentioned she was “thinking about going into real estate.” The random statement surprised her because she hadn’t ever thought of becoming a REALTOR®. But, with the excitement and encouragement of her friend, she began to do some thinking. A few hours later, a call to a former client settled her thoughts as they helped her enroll in real estate school.

In 2015, Angela joined RE/MAX as an independent agent and has flourished ever since.

Angela states, “God must’ve known to put my Broker, Terence Smith, into my life. At my age at that time, I needed someone who could help me start over, get in the right mindset, and be well-informed on how to handle this industry with integrity and excellence. After my first three months of a fast-paced start, I had to tell him to stop sending me leads, and I’ve been generating my own business since.”

In 2023, Angela closed over \$11 million in sales.

PRESSING ON ANYHOW

Five months into her new career, Angela was finding her footing and establishing a name for herself, but she soon became ill. She was diagnosed with uterine cancer; within six months, she underwent three operations and 25 rounds of intense radiation treatment. With her mother, Carol, by her side, she was determined not to let this chapter complete her life’s story. She continued to work during her post-op treatment and recovery, only missing one day of home inspections. Words could not express how blessed she felt to find the will to get through such a hardship.

Angela states, “I chose to remain silent about my illness during that first year. But the moment I posted myself on social media, ringing the treatment bell and the outpouring of love from clients

and colleagues—everyone was incredible! While I wouldn’t want to do it again, that two-year season taught me just how strong of a woman I was.”

Angela felt even stronger taking on a new career so late in life. While she feels like she’s playing a game of catch-up with saving and investing, she is determined to meet her goal: to secure a solid and enjoyable future.

“Having been raised by a single mom, I am very fortunate to have her close. I hired her as my assistant six years ago after she retired. I am happy to say that my business has been running as smoothly as ever, and she is enjoying every minute of it. I am thankful that God prepared me for this time in my life with each and every step along the way.”

With her reputation continuing to blossom as an agent, Angela has excitedly taken on new projects to boost her portfolio. In January 2022, she purchased her first rental property and closed 18 investor transactions before the end of the year. In 2023, she bought a fixer-upper in Cayce and looks forward to embarking on this new challenge and opportunity.

FINDING WAYS TO BE A BLESSING

With all she has been blessed with throughout the years, Angela is happy to give back to her community through her church as well as some great local organizations. As a child, her mother worked multiple jobs to make ends meet, which



qualified her for a renovation loan through a public housing program. Through her determination, they moved into their first home. Because of this background, Angela loves home renovations and supports Habitat for Humanity, where she has spent several years helping others build and own their own home. She also supports Mission Lexington, an organization that assists families experiencing tough times in acquiring food, clothing, and basic needs. Angela also began sponsoring the Nancy K. Perry Children's Shelter this year for local teenagers in protective care. She and her colleagues also enjoy outings with the kids, like bowling, and even spent their annual Christmas party with them.

Angela is happy that she can enjoy a satisfying career while taking good care of her family.

"My mom and 6-year-old Havanese dog, Tucker, are my heart. I am incredibly blessed to have them both living with me. Mom enjoys keeping our lawn gorgeous, serving others, and working with me, while Tucker loves sleeping on my lap as I watch college, beach, and USA volleyball during my downtime."

Holidays and whenever possible in between, one of her favorite things to do is entertain in her home. "Gatherings" involving neighbors and friends with good food and often games or music are her "happy place."

Angela concludes, "There are multiple ways to succeed in real estate. Lean into your own strengths and always treat others how you want to be treated. And then treat yourself well, too!"

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AND ALWAYS TREAT OTHERS

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