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MAY 2024

COVER STORY

areany.

STACY BELANGER

Latter & Blum

GET TO KNOW... haron Nilliams

What made you decide to become a loan officer?

I have always had an interest in banking and finance with my college degree in business administration. Mortgage lending was a perfect transition for me. My spirit has always been to serve and help others. When I received the opportunity to move from banking to the mortgage department with Exxon Credit Union in the 90's I jumped at the opportunity, There I met clients that I am still serving today and their second generation

What is your favorite part about being a mortgage loan officer?

My favorite part of being a Senior Loan Officer is seeing the response at closings where clients never dreamed they could own a home. Being part of their transition from renting to owning and knowing I helped make that dream come true,

What is the best advice you would give to an agent when it comes to the lending side of the transaction?

My best advice to an agent would be to have patience. There are many facets to mortgage lending some we have control over some we don't. As long as the loan officer is communicating with the agents that's the key.

What has been your greatest work accomplishment while working at NOLA Lending?

My greatest accomplishment has been being on a team that was recognized by The Louisiana Housing Corporation in 2022 as the Top Homeownership Lender in the state closing over 303 loans with over 52 million dollars in new business for first time homeowners in the state.

What are your favorite hobbies?

with mortgage loans.

Some of my hobbies are watching my son play pro basketball overseas and watching our 3 year granddaughter learn and grow, As well as traveling to visit our two newly married daughters,

What is an interesting fact about you that other people may not know?

I was very active in sports and music growing up playing basketball, running track, and marching in the band playing the flute.

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TRANSACTION COORDINATOR

List to Close LLC Brooke Stevens (225) 317-9295







Carolyn Foley

Gina Miller Publisher



Ace Sylvester

Lead Photographer

Jordan Iverstine Staff Journalist



please email us at gina.miller@realproducersmag.com.

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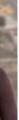
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>> special feature thoughts on NAR changes

The proposed settlement by NAR is getting a lot of attention. Clickbait media headlines are spreading misinformation and Realtors across the country are, well, let's just say they are making a lot of noise. I believe most of this noise stems from a little bit of fear and uncertainty. It feels similar to all the noise and housing market predictions we were hearing during the COVID shutdown...so much negativity, so much doom and gloom.

It is our job as professional Realtors to control the narrative. We need to take time to thoroughly understand what is included in the proposed settlement and then educate the consumers. Buyers are looking for confidence and certainty, not for Realtors who are acting like their hair is on fire.

Here's what we already know: It is not WHAT happens, but HOW we choose to respond. Will it weed out some Realtors from the industry? Sure it will! And I'm ok with that. The great agents who embrace the change and pivot quickly will not only survive, but they will thrive! Realtors are resilient. Realtors are professional problem-solvers day in and day out. We will adjust to the changes and find our rhythm. We will be okay.

Prep for Hurricane Season & Beyond

We can't control when and if a hurricane, hail storm or even fires happen. What we can control is how we prepare!

POLICY DECLARATIONS Save all of your policy declarations on your cell phone either as a picture, in the files app or some other app you will be able to access when the power is out.	2 PHONE NUMBERS Have your insurance agent as well as the insurance companies your policies are with saved as contacts in your cell phone including websites & policy numbers.	3 HOME INVENTORY Walk around your home and video each room, closet, cabinet. We will never remember all the items in our home so taking a video captures it all.
Hurricane Season starts June 1st! Aundrea Allen Independent Insurance Agent		
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There is so much positive that can be said about these changes, including the transparency and clarity it brings to the real estate transaction; especially between the Agent and Buyer.

Not being able to display a fixed compensation amount to a Buyer's Broker in MLS does not mean that the Buyer's Broker will not be compensated. In fact, they could be compensated more...or perhaps they will be compensated less. Perhaps the compensation will greatly depend on the experience and the negotiating skills of the Buyer's Realtor. Is that so bad? Perhaps Agents will be paid what they are worth based on the value they bring, competency, ability, skills, and experience. We could be excited about the ability to negotiate our fees on the buying side, just as we do on the listing side.

Is having a written agreement with a Buyer outlining the agreed upon compensation, terms and services prior to doing work for a Buyer such a bad thing? We do it with our sellers. What about those Buyers you showed homes to that wrote an offer with another Realtor? What about that super low offer of compensation that you had no choice other than to accept even though you had been working for your buyer for more than a year? We have all been there.

There are questions on navigating first time buyers, VA, RD, etc... I am confident we will find a way to ensure these buyers are taken care of. No one has ALL of the answers at this moment. There are certainly some wrinkles to iron out, but these changes promise to elevate the level of professionalism in our industry.

It's time to start practicing your buyer consultations and unique value propositions. This is your time to shine.

PRO TIP: Our Agents at PINO & Associates love doing the initial buyer consultation via Zoom[®]. Zoom seems to be quick and convenient for all. The ability to screen share on Zoom allows agents to present their value/ services as well as disclosures and buyer broker agreements virtually. The sooner you adopt this practice, the easier the transition will be for you come July 2024.

REAL ESTATE

Instead of being discouraged and viewing this as an obstacle, I hope you will lean in and see this as an opportunity.

Brittney Pino



Brittney Pino Broker/Owner

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With anticipation of spring's arrival, we kicked off the networking calendar with a local twist of flavors – a crawfish boil. Sponsored by Preferred Partners Cypress Roofing, MFB Title and Redstick Financial, and food provided by Gatte's Crawfish & Catering.

After a month of exceptionally perfect weather, one hour prior to the event, the heavens opened, dousing the surroundings with an unexpected downpour. Set to be an evening of connections and camaraderie, excitement brewed among attendees despite the heavy rains.

Sheltered beneath tents, attendees huddled together, sharing stories, laughter, and business insights...

exemplifying the resilience and spirit of the BRRP community. The weather might have changed a few things for us, but the atmosphere remained vibrant and lively.

As the evening progressed, it became evident that the rain had failed to dampen the spirits of those in attendance. Instead, it served as a reminder of the unpredictability of life and the importance of adaptability.

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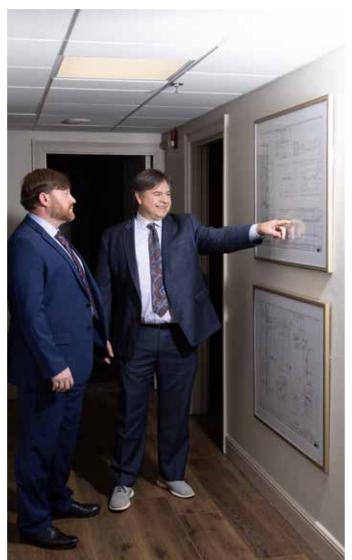




From Generation to Generation

"Growing up, I didn't want to be a lawyer because my dad was a lawyer," says Charles G. Blaize Jr., an oil and gas lawyer from Baton Rouge, Louisiana. Blaize was raised in Houma, Louisiana, right in the center of the industry. When he now looks back on the years of watching his dad, he relates that the thing he never wanted to do was to follow in his footsteps in the oil and gas industry. "I came to Baton Rouge to pursue my undergraduate degree and then moved on to law school," he relates, "and when I graduated from there, I got offered a job in, ironically, the oil and gas industry." Though Blaize had grown up avoiding this career path, he eventually found himself loving it. "I am a transactional lawyer by heart and I enjoy problem-solving," he says emphatically. "I know there's a lot of lawyers who would say, 'I wouldn't do what you do for a million dollars a year', just because they want other people to tell them the facts, then argue the law, but I love the transactional work, being able to figure out the facts."

Blaize is thankful that his childhood stubbornness did not keep him from a very rewarding career that is now a Southern empire. After working for a few years in big firms, Blaize felt the need for a shift in a different direction. In 2004, he began his own firm to have the flexibility and freedom to do law the way he wanted. While he appreciates everything that his first employers did for him, Blaize relates that the culture in the oil and gas industry is very different for small firms. Striking out on his own, he eventually partnered with Fred Fondren and formed the Fondren Blaize Firm. This firm practices business,





commercial and property law with the capabilities to handle the complex nature of oil and gas. Together, their company handles community property partitions, closings, title opinions and some succession cases. In 2017, Fondren Blaize began MFB Title to incorporate the commercial and residential real estate closings into their business.

Blaize explains that when he began pursuing oil and gas law, he was lucky enough to land a job where he was intentionally mentored by his superiors, gaining much wisdom and knowledge of the field that has helped him to this day. These were the people who gave Blaize what he considers his first big break in the industry, and he is forever thankful for the ability to have worked under them. "They gave me my reputation", he states, "and then my first partner, Kim Mayhall, taught and mentored me in the right way to practice transactional law." After years of being the mentee, Blaize, who is now almost 25 years deep into the business, focuses as much of his energy as he can on being the mentor. "Every day, one of the greatest joys I experience as a lawyer is mentoring," he imparts, "The people who work for me trust me and have the right amount of respect in our relationship. I want them to enjoy the practice and know they're doing a good job, while also keeping those lines of communication open." Blaize considers it a blessing to be able to help his associates grow in a safe space, hoping that one day they can find success as he has.



Blaize's mentoring does not stop with his professional career. In his personal life, Blaize also serves as a mentor for his two daughters, Abby and Avery. He is infinitely proud of his oldest daughter, Abby, who has completed her environmental engineering degree from Case Western Reserve University. Blaize's youngest daughter, Avery, was diagnosed with autism when she was very young, and has stretched Blaize as a father and as a person. "Having a child with autism is a challenge that I won't ever necessarily overcome, yet it is something that's required me to draw on my experiences in law to learn how to manage it. In dealing with legal situations," he emphasizes, "I've had to learn how to be a problem solver and a negotiator. I've

translated these skills into being the father of a child with a disability, which has helped me in being the best dad I can be." Blaize goes on further to relate that he wouldn't be able to do anything without his wife, Marci, at his side. Marci Blaize, also a lawyer, has been with her husband since his early days in law school. "She's the one who got me through law school and helped me build the career that I have today."

In regard to the future, all Blaize desires to do is to continue serving the people of Louisiana and bringing up the next generation of lawyers here in Baton Rouge. "What I really hope is that all of my employees here, clients, agents, and lenders, are happy with our work. I hope to con-

tinue providing good representation to the people of Baton Rouge." Just as fervently as when he is a father and husband, Blaize plans on working hard for his community and building up his business for years to come.



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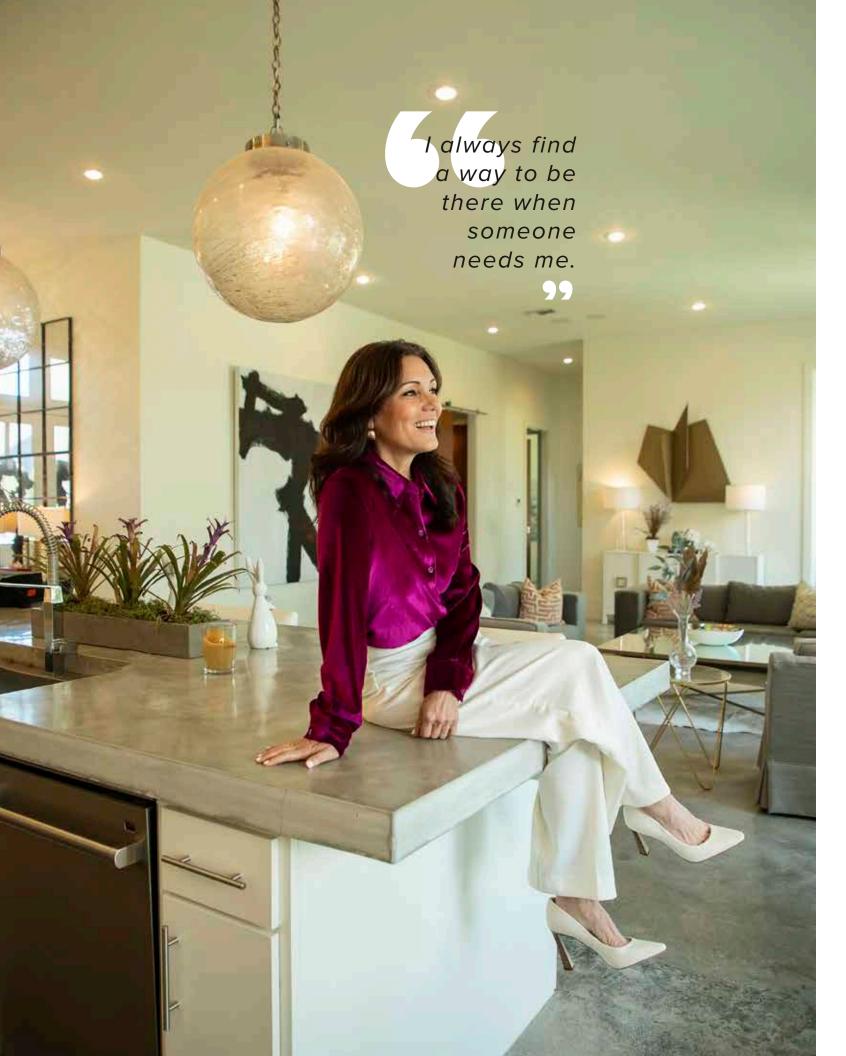
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STACY BELANGER

As Stacy Belanger watched her youngest child confidently step into his kindergarten classroom, she felt the peace and clarity only found in unforgettable moments. She returned to her car in the school parking lot and headed straight to her own first day of school.





After 13 years as a stay-at-home mom to three children, she stood poised for a fresh challenge and adventure. Real estate aligned with her nurturing instincts, competitive nature and experience in sales. But the quiet voice of doubt still loomed. "I was scared," Stacy admits. "But with the encouragement of my husband, I jumped right in and have loved every bit of it."

Now, ten years in, she couldn't imagine a better career or crew. "I run my business with helping people as my main goal," she says. "When the market evolves, so does my business. My broker is by far on the cutting edge in our industry, and my manager, Connie Kyle, is one of our industry's most nationally respected leaders. She is all things real estate, smart as a whip and the life of every party! The office environment she has created is unmatched. Everyone is eager to help one another. There's such a positive energy at Latter & Blum - we simply have the best crew!"

Embracing Change

Just before high school, Stacy's family, her parents and sister, moved to her parents' hometown of Bunkie, Louisiana - population 4,000. It was a far cry from the bustling California city where they lived for most of her early years. "For our parents, it was moving back home, but it was totally new for us," she recalls. "I remember when we were in California, a Michael Jackson song was really popular, and after we moved to Bunkie, literally two months later, the song came out on the radio, and we were just laughing because it was old to us by then."

It was a small town filled with family. Stacy cherishes that time with her relatives, especially bonding with her grandfather on the tennis court. She was hooked after he signed her, her sister, and her cousin up for tennis camp one summer. Soon, she competed in tournaments alongside her grandpa and continued playing throughout high school. Even in college, she filled her weekends with friendly tennis matches against her now-husband of 27 years, Mike.

"He had never played before, so I taught him how to play and then after he beat me, I was on a mission to beat him," she says, laughing. A day of tennis with Mike and their three children, Annalise, 24, Ashlan, 23 and John Michael, 16, is her go-to request for Mother's Day.

These days, Stacy plays tennis as often as she can, usually when she and Mike find a court between John Michael's baseball games when they travel. Always ready to lend a hand, she volunteers at the concession stand, as a gate checker at baseball games or with the Catholic High School Mother's Club.

Competitive Spirit, Compassionate Service

Although Stacy excels in a predominantly individual sport and carries a competitive spirit, her innate desire to uplift and assist others has shaped her career as a Realtor. This unique blend of competitive drive and compassionate service is the hallmark of Stacy's success.

"I always find a way to be there when someone needs me," she says. "Once, I wrote an offer from my hospital bed the day after surgery, and my clients never knew I was in the hospital. That's the way I wanted it. I've shown houses with a torn ACL and left vacations early because I hate to miss a closing. I mean, it's the big moment they've been waiting for!" Selfless dedication to helping others is a lesson modeled early and often by her parents, whether in California or Bunkie.

"My mom is a take the shirt off of her back and give it to you kind of person, and my dad is always doing things to help friends," she says. "He's funny, though, because he'll help people, but you don't know about it. People come up to me because it is a small town and say, 'Oh, your dad's so sweet. He did this or that,' and he will never say anything about it." Family remains the focal point of Stacy's life. She looks forward to visits from her sister and parents, who live an hour away now.



"Every time the four of us reunite, my Dad says, 'We got the band back together again!"" she laughs. She and Mike take every opportunity to travel with their children, and now plan visits to see their two eldest. With their daughters living in Nashville and soon-to-be Hawaii, the prospect of exploring these picturesque destinations adds an extra layer of joy to their family-centric adventures.

Stacy's journey from that poignant moment watching her youngest enter kindergarten to becoming a Top Producer is a testament to her resilience, courage and the pursuit of passion. With every twist and turn, she has adapted and embraced the challenges, aligning her nurturing instincts and competitive spirit to create a flourishing career doing exactly what she loves most helping others. As she reflects on her path, she acknowledges her family's pivotal role in shaping her values and work ethic, particularly her parents and husband. With each client she assists, Stacy strives for selflessness, always prioritizing the needs of others and the importance of relationships.

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Raise The Bar >> editorial Lisa Scott Pizzalato

As a female Broker in the business of Real Estate for 16 years. I've witness all too often the hiring of agents who are seen as "bubbly and friendly". In my personal opinion, this mindset should be shifted as the public and potential clients should not choose agents based on just these qualities. I'll explain further.

I believe this is happening because the public, generally speaking, overwhelmingly thinks Realtors just put a sign in the yard and get paid. This is the furthest from the truth. Real estate is complex, legal, transactional, contract related, requires foresight, negotiation and strategic thinking skills. So why does the public have this perception, and how do we change that?

Potential clients should desire to hire a collected professional, not the Realtor selling a few houses a year to take their kids to Disney. That is not a dig at part-time agents, but a statement meant to challenge you that no matter how much time you are spending on real estate, how you present yourself is key.

This is more than likely the largest investment of someone's life. We need to take that very serious. If you're going to battle with someone, do you hire an attorney based on whether they're bubbly and like to hold babies, or whether they're straightforward and a bulldog in the court room? We all know it's the latter so why is that not happening in real estate? (Listen, I like babies too, but there's a time and a place.)

The public should want the same personality representing them

in real estate. Can you be that professional? I can't tell you how many agents are great at sales but don't understand the legal and business side of this industry. Sometimes that goes off without a hitch because there are no bumps in the transaction. However, if it gets sticky, they need a Realtor who understands legalities, contract language, and knows how to fight like hell for them; not someone who will leave them vulnerable from an agent's lack of knowledge. We are like an insurance policy and we need to raise the bar.

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Be the professional. Be the fighter. Represent your clients like you'd represent and fight for yourself. This does not mean being overzealous! This does not mean over explaining and over educating to the point of confusing our clients. An overwhelming majority of women have an innate desire to do this, when men don't. Men tend to use fewer words and rarely bring emotion into business. It's black and white. Guess what? Men close deals too! In fact, most times being collected, direct, and assertive will present in a manner that your clients will respect. The transaction will be less stressful on both sides and operate more smoothly. Once your clients respect you, they tend to follow your professional advice. You are not just the "messenger." I hear this so often. You should present as an experienced and knowledgeable professional who is able to properly manage a transaction as well as your client's expectations. This is a skill set all agents should be striving to master. Clients do not respect a "messenger" and frankly, our commission checks well exceed just being a messenger. Being overzealous throughout a transaction in an attempt to over

explain and over complicate only creates problems where there are none. You can actually cause your clients to lose a home that they love by acting in this manner. There is no need to prove your value by being overzealous. Prove your value by assisting your client in securing the home that they desire by following the terms of the contract.

Additionally, most agents do not know how to handle a transaction that's going south. What does the contract say? Your answers can almost always be found there. An agent should know what processes to put in place to protect their client's interests in the contract to avoid bumps. When bumps do happen, knowing how to handle that to mitigate liability is crucial. They don't teach you this in real estate school, but every agent should be educating themselves on the process. Do you have a party to a contract attempting to breach? There are steps that must be taken to protect your client's ability to pursue the defaulting party legally. Do you and your broker know that process? Again, let's raise the bar, check our emotions at the door, and remember that often times less is more.

Lisa Pizzalato Broker/Owner Zatta Real Estate Group, LLC 13440 Magnolia Square Dr., Ste. D Baton Rouge, La 70818 MOB: (225) 279-4668 http://www.zattarealestategrp.com

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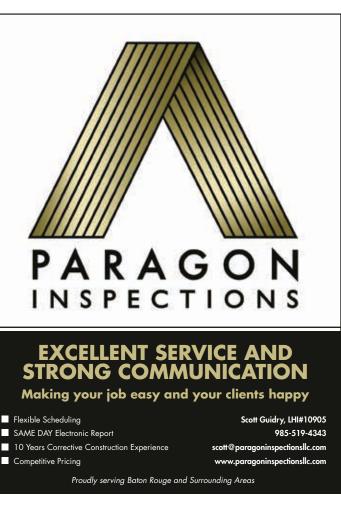


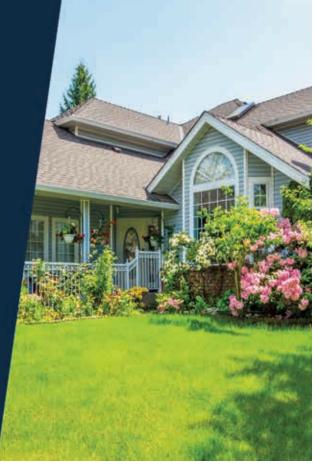
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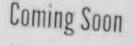
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How long have you been in the real estate industry and what roles have you held during these years?

I have been in the Real Estate industry for 18 years. I have been a Solo Agent, a Team Leader, and for the past 7 years, a Broker. I am also a Notary Public and notarize real estate closings for several local Title Attorneys.

What career did you have prior to this one? I worked in Marketing for a national plumbing sales company

Who or what inspired you to enter this profession?

Initially, it was my desire to have a flexible career for when I would eventually become a mom. I also wanted a career that held purpose and helped others. I was tired of working my tail off for someone else's business for essentially the same pay year after year, and I knew that I could reach my life goals faster in a career where the pay was proportionate to my efforts. Real Estate afforded me all of the opportunities I was looking for, and more!

As a broker, do you have a particular mindset or belief system that has worked for you? Always do the right thing!



Charnel Webb Smith Journey Home Realty LLC

Tell me a little about your brokerage and what makes it special?

I started this brokerage with no intention of having other agents join me. God showed me quickly that His plan was quite different. We have grown 100% organically over the years into a small, but mighty, team of excellent agents, who have become family! *My focus and passion is providing great* mentorship and education to my agents. My role over the years has developed from sales into primarily brokerage management with few sales, and I know that's right where I am supposed to be... My hope is that when

another agent encounters a JHR agent, they are excited to work with us, because we are kind, knowledgeable, prepared, and professional. One aspect I really enjoy is seeing our agents succeed not only in business, but in their personal/family life. In fact, to me, the life success is more important than the sales figures. We are all "Family First" people, whose definition of success sometimes looks quite different than others, and to me, that's a huge win!

Can you tell me a little bit about your family?

My husband, Tony, and I are about to celebrate our 14th wedding anniversary. I honestly don't have enough words to describe his level of commitment to our family and support of all of my entrepreneurial ideas. We have 2 boys, Tyler (11) and Kyzar (8), and my stepdaughter, Kaleigh, is 26. I have homeschooled our boys since pre-K, and LOVE it! Real Estate affords me the opportunity to do that, and I couldn't be more grateful.

In what area of Baton Rouge can we find you most often and what are your 3 favorite local spots. I'm no help here... I feel like I spend all of my time at a baseball field, in my car carting kids around, or at home cooking (all of which I enjoy immensely.)

What's on your playlist?

K-Love and podcasts of many varieties

You have 24 hours to do whatever vou want. no monetary limitations? What Charnel is doing? Travel, travel, and more travel!

Top 3 books you recommend?

Oh, that's a tough one. I'm an avid reader, so narrowing it down to 3 is nearly impossible. (My agents call me "The Nerd".) The Bible, Amish fiction novels (weird. I know), and "Teaching from Rest" would be my picks.

Are you involved in any charities or non profits? If so, which ones? For several years, we had a JHR "Winter Drive" and "Summer Drive" to collect coats/blankets and fans to provide to the elderly via our local Food Bank. Once the pandemic hit, we stopped and have not yet picked it back up. I'm so glad you asked this question, because it prompts me to get that back up and running!

add that I forgot to ask?! I recently formed a new Real Estate Brokerage that will provide licensed Real Estate Agents the ability to work from any location and at any time they want. The company is still in the beginning stages, so I haven't put all of the details out yet. I see great potential in it and can't wait to see what it becomes! I already have a handful of agents interested in joining.



Keegan Wisdom | Branch Manager & Cathy Waggenspack-Landry | Director of Marketing 37283 Swamp Road, Suite 901 | Prairieville, LA 70769 | 225-706-6130 | C: 225-802-1811

Mark Schoen Division President/Attorney 10500 Coursey Blvd, Suite 100 | Baton Rouge, LA 70816 | 225-291-1111

Anything else you might like to



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Homeless to Homeowner

Latonya Johnson, single mother of four, is a rising name in the Baton Rouge real estate scene. Known for her ability to connect with clients, Latonya sees it as her duty to help everyone find their dream home, no matter their background or financial situation. While many think her only motivation to help people is simply to do her job, those who know her story of overcoming the impossible understand that she acts from a place of true empathy, her passion fueled by personal experiences.

At her lowest moments, Latonya Johnson never would have dreamed that she would one day be a rising star in the real estate industry because, only a decade ago, Johnson was facing one of the hardest trials that any human can experience: homelessness.

Her story begins in the neighborhoods of North Baton Rouge, and though times were hard, her great-grandparents made sure that she and her twin sister never wanted for food or clothing. "[They] always made sure me and my sisters had everything we wanted and needed," she notes. Unfortunately, after having her first son at the age of 19, Johnson was faced with the reality of adulthood all too soon and had to enter the workforce to support her two-person family. Without a college degree, she moved around the south, looking for jobs and living quarters that she could support on a meager salary. Over the next several years, Johnson had three more children, and with five mouths to feed and no stable income, she faced eviction after eviction, until finally, in 2014 Latonya Johnson and her four children were on the streets of Atlanta without a home.

At rock bottom and nowhere to turn to, Johnson and her family were taken in by The Drake House and this is where she found her life again. "The transitional housing shelter was a great experience for me because they taught me a lot about my finances, budgeting, saving money," and she says, "they gave us amazing resources. Moving into the homeless shelter was hard, but I did what was best for the kids." Johnson states that there were many times, especially when life seemed that it would never get better, that she wanted to give up, but she knew she had to keep fighting for her children's sake. "What kept me sane and motivated was my children. I always knew I wanted to do better, and that there weren't always going to be hard times. I knew I had to just keep going," she says emphatically.

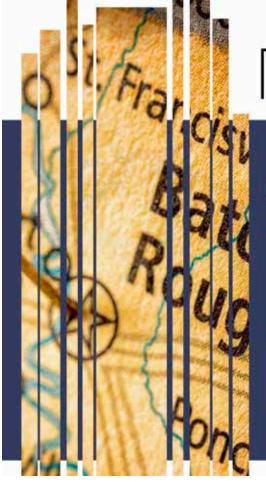
In 2014, Johnson graduated from the shelter with a job, housing, and a new attitude on life. "Graduation day felt amazing, and it was a relief to finally get my own place. I was proud of myself, and it felt like an achievement. I will forever thank The Drake House for those times and their help," she relates. The Johnson family eventually moved back to Baton Rouge, where Johnson kept her momentum going and was able to graduate from the University of Phoenix with an associate in business and, in 2019, got her real estate license. After a few years of learning the business and finding what worked for her, Johnson began thriving in the industry and it wasn't long before she became a top producing agent like she always dreamed. "In 2023, I sold 42 homes, and I was finally able to see a profit of 1 million dollars! Now I'm closing 3 to 5 deals a month and helping homeowners like I always imagined," she says, proving that no matter where you come from or where life takes you, you can do anything with the proper motivation.

Throughout her struggles, Johnson has relied on the steadfast patience and love of her four children to get where



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I went through away. I'm still striving to be successful and grow my business. The goals I have set are far from where I am today, but I must say I've come a long way from where I started," she smiles. Through her incredible journey, Johnson has held onto her experiences to help her when connecting with buyers. Just like her grandparents and the Drake House, she wants to be there for her clients, making sure they have everything they need to successfully buy their dream homes.
Looking to the future, Johnson hopes that her story will inspire others, especially single mothers like herself, that nothing is impossible. "I have no regrets in my life, and I hope I can be an inspiration to someone one day. No matter what you're going through, just keep going and never give up!"



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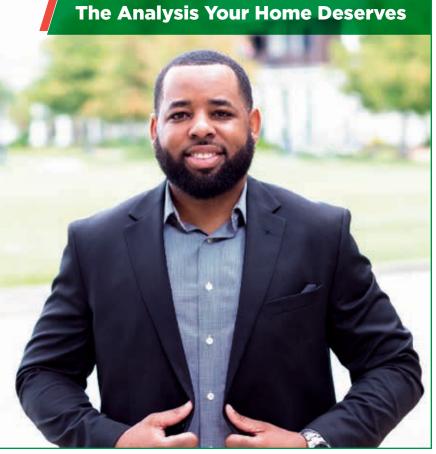
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