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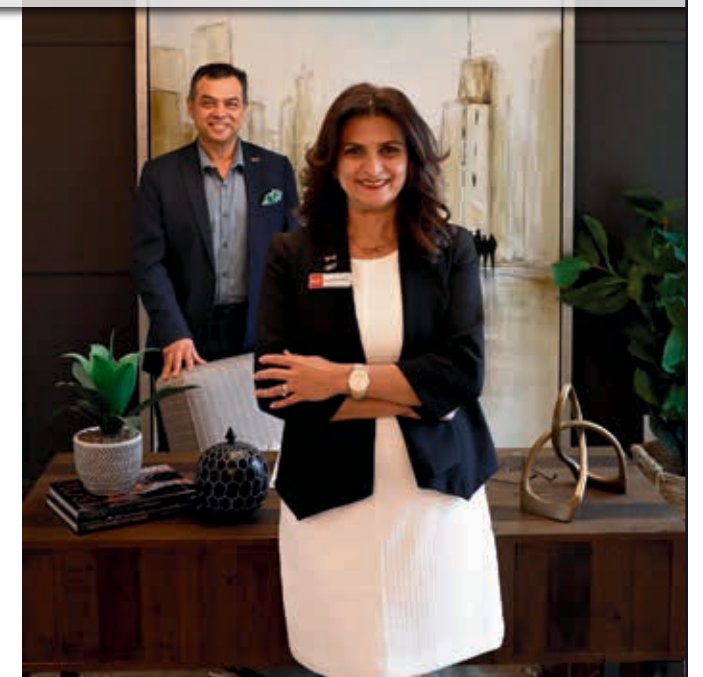
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TANNER STEWART

RELI TITLE & CLOSING

25 Years and Counting

In 2023, Reli Title & Closing celebrated its 25th year in business. It was a big milestone for the company, which was an industry disruptor when it launched in the late '90s and continues to be one of the most innovative title and closing companies in the South.

Reli Title & Closing was founded in Birmingham but has since expanded its footprint throughout the metro area and beyond. Today, the organization has 22 offices across four states.

President Tanner Stewart explains, "Reli was the first company to centralize the title division, which allowed branch offices to focus on facilitating the closing. That helps us know that the title work is done properly by a core team here in Birmingham, who does the title work for the entire footprint."

Reli still operates by this model, ensuring quality and connectedness across all of its locations. As a result, the company has grown organically and hopes to continue expanding its reach in the years to come.

Problem Solvers at Heart

Tanner is most proud of the culture at Reli Title & Closing. About half the team is made up of experienced title industry veterans, and the other half has been hired from outside industries, giving Reli a big advantage in innovation.

"This is a group that I don't think competitors would have really hired," Tanner shares. "They are really smart people who didn't have experience in the industry, but they are super smart and willing to learn. We'll pluck people from wherever if they are





smart and have the drive, and that gives us this incredible raw problem-solving ability. We're able to handle any situation without getting flustered."

Closing a real estate transaction requires teamwork from multiple parties—buyer, seller, both real estate agents, and others. One of Reli's strengths is its ability to juggle the varying needs across different groups. By valuing the relational aspect of the business as well as the technical one, Reli continually comes through for clients and partners.

"The goal is for everyone in the office to be relational, to be a client services expert," Tanner continues. "Understand that everyone you communicate with cares. Everybody is motivated. Our goals are aligned. We want, just like you want, a smooth, successful closing every time. Everyone at Reli is driven to meet that standard."

Stepping into the Future

REALTORS® have a lot to track during a transaction—negotiations, inspections, lending challenges, and more—so it's no wonder an agent often picks a title company to refer to and then sticks with it. Tanner, however, encourages

agents to step out of their norm and give Reli Title & Closing a shot.

"I don't think people understand how obsessed we are with getting better, with continuing to do a better job and grow. One thing I really like about Reli and this team is that we have a weird underdog mentality. We're always pushing to get better," Tanner says. "If you don't love us, or maybe it's been a while since you have had a transaction here, come on down and give it a try. We've brought in a whole wave of people who are new and ready to solve problems. We have the smartest, most capable team. We have a back office system, and the organization is set up so everyone can rally around everyone else. We operate as one team with a positive culture, and we're trying to have the most fun we can while doing it."

Looking ahead, the Reli team's goals are simple: to continue providing standout service while expanding their footprint. They've already launched a few joint venture title companies and continue picking up market share.

"We are going to keep staying on it and doing what we're doing, winning over new clients one at a time," Tanner closes.

Employee Spotlight:
MACI GARDNER,
Pre-closer/Post-closer and
Transaction Coordinator
 After years in the property and casualty insurance business, Maci Gardener joined the Reli team two years ago. "My experience working here has been amazing," she beams. "It's been nothing but an opportunity to grow and learn and expand—personally and professionally. Personally, I have made so many connections and built a support system of amazing people within this company. Professionally, I've been able to grow so much, mainly because everyone I work with is so thorough, knowledgeable, and experienced."

“*I don't think people understand how obsessed we are with getting better, with continuing to do a better job and grow. One thing I really like about Reli and this team is that we have a weird underdog mentality. We're always pushing to get better.*”

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Matt Rudak

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Competitive Drive & Determination

Competitive swimmer Matt Rudak has made waves in real estate. Little did he know that a new future awaited him miles away from his original homeland of Poland.

“I was born in Poland and spent the first 11 years of my life there,” he says. “We moved to Ireland when I was 11 because of my dad’s job. Learning English at that age was challenging, and 5th grade was especially difficult.” However, Matt persevered in the classroom.

Matt attended high school in Ireland from 7th to 12th grade and found solace in swimming. “I competed in the Polish National Championships and eventually joined a swimming club in Ireland. At 13, I won two national championships in Ireland.” By 16, Matt had grown to 6’6” (now 6’7”), and by 17, he was in a semi-professional basketball league, competing alongside professional players. In 2013, he won the Irish National Championship with the pro team. He was also the captain of his high school team and led them to a National Championship victory that same year.

His athletic ability caught the attention of Davidson College in the United States, known for its prestigious sports programs. However, an unfortunate foot injury during training dashed his scholarship hopes. Despite this setback, a Davidson College assistant coach helped him secure a place at a New York prep school on a full-ride scholarship.

“In 2013, I packed two suitcases and went to New York,” he recalls. He was the recipient of a \$57,000 scholarship. “It was a culture shock, being surrounded by New York City kids whose parents were billionaires,” he admits. He attended school Monday – Saturday, with Wednesdays and Saturdays being half days for traveling and competitions. While on the prep school campus, he quickly got recruited to also play on their soccer team, which had a rich history of winning.

However, when Division I schools didn’t recruit him, Matt packed his bags and went home. That’s when



he got a call from his high school roommate’s family, who decided to cover the difference between his scholarship and tuition costs at Birmingham-Southern College.

During his freshman year, Matt was the first player to come off the bench. He shares, “I won my first conference championship and made it to the NCAA Division III second round, missing the Sweet 16 by losing to Emory College by 6 in overtime. We were so good that year, but we didn’t have the best starts of the season.”

As he started the season 1-5, they came together as a team and had a meeting without any coach present. “We quickly realized that we were all on the same mission,” says Matt. “Soon, everyone just started clicking and was all in.

“We then went on a second-longest winning streak in the country across all divisions, with 19 straight wins. We won the conference regular season without losing a single game and hosted the conference tournament, where we lifted the Tournament Championship trophy in front of our home crowd.” It was a moment to remember.

“

My goal is to continue growing in real estate and giving back to my community.

”





With his talent, Matt has been a volunteer coach in local high schools in Birmingham since his sophomore year. During his senior year, he became the head basketball coach at Indian Springs School. In the meantime, Matt won the 6A Girls Soccer State Championship with John Carroll Catholic High School as an assistant coach. “My brother came to the US during my senior year,” says Matt. “That’s why I started working—to help pay for his education.” Matt’s brother attended John Carroll.

Finding His Passion

Matt’s journey into real estate began serendipitously. “The summer before I became a teacher, my ex-wife and I bought a house. Our agent kept calling me for a year to become a REALTOR®. Finally, in 2020, I decided to give it a try.” Just two months later, the COVID-19 pandemic hit, delaying his plans. Undeterred, Matt sold \$4 million worth of properties in his first five months despite having no prior experience. “I picked up the phone and called everyone, chasing every deal.”

He was motivated by his brother. “He was graduating from high school, and he wanted to go to UAB to study mechanical engineering,” he explains. The tuition was \$40,000, and Matt wanted to help in any way that he could. His effort paid off. “There was a span of four weeks where I made \$40,000 and immediately wrote a check to UAB for my brother’s full first year of education,” he says.

Matt’s initial success was followed by personal challenges, including a divorce and custody battle. “I had to sell my own house, which was the worst sale of my life. I understand now how people are so emotionally connected to their homes.”

Despite these hardships, Matt’s resilience shone through. In May 2023, he joined ARC Realty and immediately thrived, closing 10 transactions in August alone. In 2023, he sold a total of 36 homes, and in May of 2024, he launched the Matt Rudak Group with ARC Realty. “My dream was to always own a team, and I set a goal to hire my first agent by the time I turned 30. Six months before my goal deadline, I now have three agents working with me,” he comments.

Matt attributes his success to his athletic background and teamwork. “Athletics taught me the importance of working together and connecting with people. I don’t just sell to clients; I serve them. Understanding their needs is crucial.”

Matt’s passion for real estate is evident. “I’m enjoying real estate. I love what I do. I like connecting with people, learning about other cultures and languages. The future is bright,” he says. He plans to expand his team and continue serving his clients with dedication.

Fun, Friends, and Family

Outside of work, Matt stays active. He enjoys working out, spending time with friends, and playing basketball in local leagues. Most importantly, he cherishes time with his 4-year-old daughter, Claire. “When Claire is in town, she is my number one priority. We ride bikes, go to the pool, and have date nights.” Claire is also hard-working. He jokes, “She sells more houses than I do.” They also have a lot of fun together. Whether biking together, eating dinner at Longhorn (which Claire calls “Moo Moo”), or simply jumping on their trampoline, it’s all about quality time with Claire.

“She has melted my heart and made it soft from the day she was born. She is my WHY. She is the reason I wake up every morning ready to take on another challenge,” says Matt. He loves his daughter dearly.

As for Matt’s parents, they still live in Ireland today.

Leading with Impact

Reflecting on his career, Matt is grateful for his experiences. “I want to help people succeed. My goal is to continue growing in real estate and giving back to my community. Although I have lived in many cities and countries, Birmingham is home, and I want to make a positive impact here.”

With his competitive drive, determination, and genuine care for others, Matt Rudak is truly a REALTOR® on the Rise. Stay tuned for what he accomplishes next!

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Kim Scherer

**BUILDING BRIDGES
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“Success is knowing that I’ve served others well and helped make their life better in some way, and being able to give back in a positive way to the community around me, my family, and friends.”

Kim grew up in Alabaster, Alabama. She graduated with a degree in communications at the University of Montevallo, where she discovered her love for connecting with people. “I love people! I enjoy getting to know others, learning from them, and finding out what they are passionate about!” This ethos has been the driving force behind her personal and professional life.

Kim originally got into real estate in 1999, inspired by a good friend of hers who was in the industry.

“I always enjoyed looking at houses and learning about the real estate market; it was always something I was really interested in. I also really enjoy helping and serving others, so it was kind of the perfect fit.”

I try to use the bridge-building concept to help everyone come together to get a deal done. In real estate, it is important to me to have a win-win for everybody.

Around 2005, Kim chose to become a stay-at-home mom to their two children and help her husband with his business, a decision she cherished. She also spent eight years as a children’s pastor at their family’s local church. Ministry has always been something Kim is passionate about and it was a good fit for this season of her life with small children. As her children grew older, Kim reignited her passion for real estate in 2019, bringing a wealth of life experience to her career.

“With my background in communications, I’m comfortable communicating with people and helping people understand each other. I’ve always looked at myself as a bridge builder. At church, I’d often be the bridge between people disagreeing on something. I always tried to help people see things from other people’s

perspectives and come to a place where they could respect others' ideas and opinions to achieve a common goal. When I'm working with other agents, I try to use the bridge-building concept to help everyone come together to get a deal done. In real estate, it is important to me to have a win-win for everybody. It is just who I am as a person and how I want to live my life building bridges."

Kim now works out of Keller Williams Metro South in Alabaster, where she quickly ramped up her business in her first few years back. Her commitment to excellence and her ability to adapt to the ever-changing market dynamics propelled her to success. Within the last few years, she has achieved the prestigious status of a KW Luxury Agent and later a Luxury Pro Agent, a distinction held by only around 256 agents worldwide. Specializing in lakes, land, and luxury properties, Kim's expertise in these niches reflects her dedication to mastering her craft.

One example of this dedication to excellence is how Kim approaches her land listings.

"For land, it's important for me to know every part of the land. I explore it, ride it or walk ALL of it to make sure I know every detail about the land in order to market it well and sell it. I go over and above for my clients."

One day, Kim's team leader looked at her and told her she was doing the job of five people and encouraged her to build a team. After learning how beneficial it can be for everyone involved, Kim created Kim Scherer and



We aim to do more than our clients could ever imagine we'll do.

Company. Ashlyn Aldrich and Debbie Turnbloom are the two agents on her team. As a team, they provide concierge-level service to clients and continually go above and beyond. They have a reputable vendor list to help clients with staging, painting, remodels... anything they need to get their home ready for the market.

"We aim to do more than our clients could ever imagine we'll do."

Looking ahead, Kim envisions adding a full-time concierge person to further enhance their service offerings. She's also developed a passion for mentoring fellow agents and helping them grow.

"I enjoy pouring energy into other agents and helping them grow their businesses, encouraging them, and making a positive impact on their lives, both professionally and personally."

For Kim, success in real estate hinges on integrity, passion, and perseverance. Her commitment to giving back to the community is also a cornerstone of her business philosophy. From sponsoring local school sports to giving back to local nonprofits, Kim's altruism is evident in her actions. "We're big on giving back to the community," she affirms. Her involvement with her local church and children's ministry further exemplifies her dedication to making a positive impact.

Outside of work, Kim finds solace in spending time with her family in the great outdoors, particularly their lake lifestyle. She's been married to her husband, Lucky, for 28 years and has lived on Lay Lake ever since their kids were two and five years old. They are now 19 and 22 years old. Living on the lake has been a cherished aspect of raising her family, and activities like boating, wakeboarding, fishing, kayaking, and hiking in the Blue Ridge Mountains are favorite pastimes.

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TOTAL TRANSACTIONS
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JULIE KIM

BUILDING RELATIONSHIPS IS THE KEY TO SUCCESS



“My father always told me to work hard and not to postpone what you can do today. Finish your work and then go to sleep,” says Julie Kim. This invaluable lesson has guided Julie’s life and career, propelling her to remarkable success in residential real estate.

Originally from Seoul, South Korea, Julie moved to the United States when her husband took an internship in radiation oncology at the University of Alabama at Birmingham (UAB). “I went to school while he was doing his training,” Julie recalls. During this time, she earned her Master’s degree of Early Childhood Education.

Julie initially didn’t have time to work, balancing her studies with raising two young children. “I got the degree because I loved learning,” she explains. Later, she pursued a degree in interior design at the Southern Institute in Five Points South. Julie’s insatiable love for learning was evident even then. “I wanted to know all about the house, so if someone asked a question, I could describe it.”

Her educational background, including her undergraduate degree in psychology, has been instrumental in her real estate career, allowing her to build strong relationships with clients. “I tell my buyers, “Take your time



STAGING

EACH HOME AT ALL PRICE RANGES
TURNS A REGULAR HOME INTO A
MAGICAL PLACE.

and never hurry. There is no pressure. We keep looking until you say, “This is it.”

Julie received her real estate license in 1978 and has been passionate about her work ever since. “Age is just a number,” she is quick to point out. “It depends on your level of passion and energy,” she says. Her deep faith and gratitude shape her daily life and career. “Every day, I am thankful when I get up. God has been there for me from day one of my real estate journey until now.” She has a heart of gratitude for where she is today.

RISING IN REAL ESTATE

Julie’s journey in real estate began with the sale of a \$47,500 house to a Korean pastor in 1978. Today, she handles properties in all price ranges up to \$6 million. She is quick to give glory to God. “I haven’t done anything. God has led me the right way,” she humbly acknowledges. Julie’s commitment to hard work and constant communication with customers and clients has led to her success.

What’s the secret to her success? “There is no secret. Just work hard and build relationships,” she advises. Her expertise in interior design allows her to stage homes beautifully, calling herself the “house doctor,” resulting in quick sales. One notable success involved an 81-year-old client’s home, which received a full-price offer on the first night due to Julie’s effective marketing.

“Staging each home at all price ranges turns a regular home into a magical place,” she says.

Working at the RealtySouth-Inverness office, Julie emphasizes the importance of hard work and relationship-building. “Whether it’s a small house or a big house, always take care of clients with care, kindness, and heart,” she advises. Julie’s philosophy is simple but effective. She believes in treating every client with the same level of care and dedication, whether they are buying a tiny home or a multimillion-dollar property. Her efforts have paid off, as many of her clients return as repeat customers and often become friends.



Photo provided by Julie Kim

FAMILY + FUN

Julie takes great joy in matching the right people with their dream homes. “It’s not work when you love what you are doing,” she says. She is passionate about real estate and helping others.

To recharge, Julie savors time with her family. Julie and her husband, Dr. Robert Kim, have two daughters, Sara and Nancy, and three grandchildren. Despite their busy schedules, they cherish

family time, often taking midnight flights to visit their loved ones in Los Angeles. “Every hour is worth it with family,” Julie affirms.

Julie’s family is a significant part of her life. Her daughter, Sara, a radiation oncologist, is married to Jeff Wiezorek, also a radiation oncologist. They have two children, Alex and Zachary. Her other daughter, Nancy, is a physical therapist, and her husband, Tuck, is a computer engineer, and they have a son named James. Julie beams with pride when talking about her grandchildren and the joy they bring into her life.

When she’s not working, Julie enjoys playing golf and tennis, traveling, and relaxing with friends. Her Instagram, @juliekimsellsbham, offers a glimpse into her life and work. She jokes, “If you’re having a stressful day, just look at my Instagram.” It’s always good for laughs.

GIVING BACK

Julie’s dedication extends beyond real estate. She raises funds for the University of Alabama Radiation Oncology Department that benefits cancer. She also chairs ROAR (Radiation Oncology Accelerated Research) each January. This event draws over 500 doctors and cancer supporters, featuring live and silent auctions. Julie’s commitment to giving back to the community showcases her generous spirit.

PERSEVERANCE PAYS OFF

From Seoul, Korea, to becoming a Top Producer in Birmingham, Alabama, Julie’s perseverance has paid off. Her hard work, building of relationships, and genuine care for clients have helped her stand the test of time in real estate. She’s a local legend in the world of real estate, helping countless clients through the years and many more to come.



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