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▶▶ publisher's note

By Jason Smith



CHOOSE YOUR HARD

Hello Real Producers!

“We ALL will suffer one of two pains; either the pain of self-discipline or the pain of regret. The difference is that discipline weighs ounces and regret weighs tons.” - Jim Rohn

In the dynamic world of real estate and entrepreneurship, the choices we make shape not only our paths but also the essence of our endeavors. As we navigate the intricate landscape of opportunities, challenges, and triumphs, it's essential to embrace the wisdom of “choosing your hard.”

In this edition, we delve into the concept of intentional decision-making. Success is not immune to challenges, but it's the conscious decisions we make in the face of adversity that define our journey.

Choosing the path of growth, innovation, and adaptability is undeniably challenging. It requires dedication, resilience, and a willingness to embrace change. Yet, the rewards of such a path are boundless—the satisfaction of reaching new heights, the fulfillment of

contributing to your community, and the joy of seeing your endeavors flourish.

Conversely, the alternative is also demanding. Stagnation, resistance to change, and a reluctance to step out of comfort zones come with their own set of challenges. The hard choices in this realm often manifest as missed opportunities, unrealized potential, and a sense of unfulfilled ambitions.

As you navigate your own path, remember that the choices you make today lay the foundation for the legacy you build tomorrow. Whether it's embracing innovative technologies, adopting sustainable practices, or fostering a culture of collaboration, each decision propels you toward a future defined by your vision. May this edition inspire you to choose the hard that aligns with your aspirations, propelling you toward a future rich with achievement and fulfillment.



All the best,

Jason Smith
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Reach out to Jason with your agent nominations and suggestions at Jason.Smith@n2co.com



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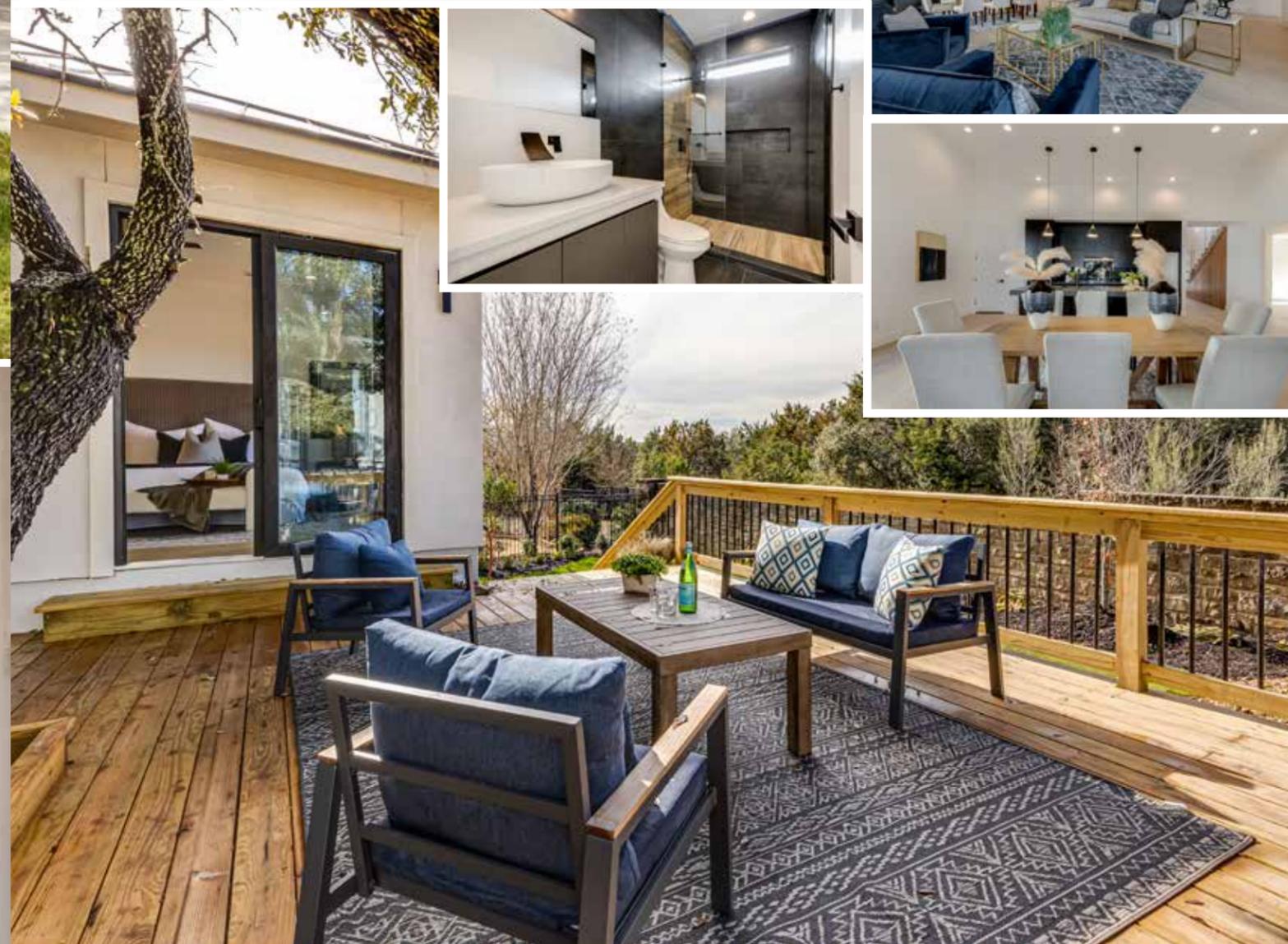


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CRAIG BROWNING

Craig Browning was a junior in high school when his mother, Phyllis, founded her boutique brokerage in 1989. While the Phyllis Browning Company quickly established itself as a recognized name in luxury real estate, Craig's own path was yet to be determined. Ultimately, he combined his talent for building relationships and a deep love for San Antonio to forge his way, and now stands as a leader in the industry.



Born and raised in San Antonio, Craig's connection to the city runs deep. In the early 1930s, his grandfather founded a commercial construction company, which his father later led. As a child, Craig accompanied his father to various construction sites, witnessing with excitement and pride as significant structures like the Southbank of the San Antonio Riverwalk and the Phase II Classroom Addition and Recital Hall at the University of Texas at San Antonio took shape. He interned at the company during his teens while attending Alamo Heights High School, and later, during summers, while pursuing his Bachelor of Engineering from Vanderbilt University. After graduating, Craig earned an MBA from the University of Texas and worked in supply chain management for a major semiconductor company in Austin. After nearly a decade away, Craig felt a strong pull to return to his hometown and rejoin his father in the commercial construction business. Returning as an adult, he was struck by how warmly San Antonio welcomed him back. He gained a fresh appreciation for the city's unique blend of small-town charm and progressive growth.

However, despite his return to the family business, Craig found himself unfulfilled. Though he had transitioned into a business development role, he struggled to envision a long-term future in commercial



construction. Friends and colleagues encouraged him to explore a career in real estate.

and Winner multiple times, and consistently ranked as a Top 50 Agent, Craig's success speaks for itself.



In 2011, while still working full-time at his father's company, Craig obtained his real estate license. He immersed himself in the residential real estate industry, holding open houses, attending brokerage meetings, and pursuing additional training in his spare time. Eventually, he transitioned to a full-time real estate career—a move that has paid off, judging by his accolades and glowing reviews. Recognized by the San Antonio Business Journal as a 40 Under 40 Rising Star, a Platinum Top 50 Finalist

A key factor in Craig's success has been his association with the Phyllis Browning Company, where his older sister, Jennifer Browning Shemwell, has served as CEO since 2008. Under Jennifer's leadership, the company has thrived, offering its agents unparalleled resources and connections. As part of Phyllis Browning Company, Craig has access to an extensive network through Luxury Portfolio International and Leading Real Estate Companies of the World. These affiliations provide exclusive marketing opportunities, global exposure, and a platform to connect with high-net-worth clients worldwide, elevating his ability to serve the luxury market in San Antonio and beyond.

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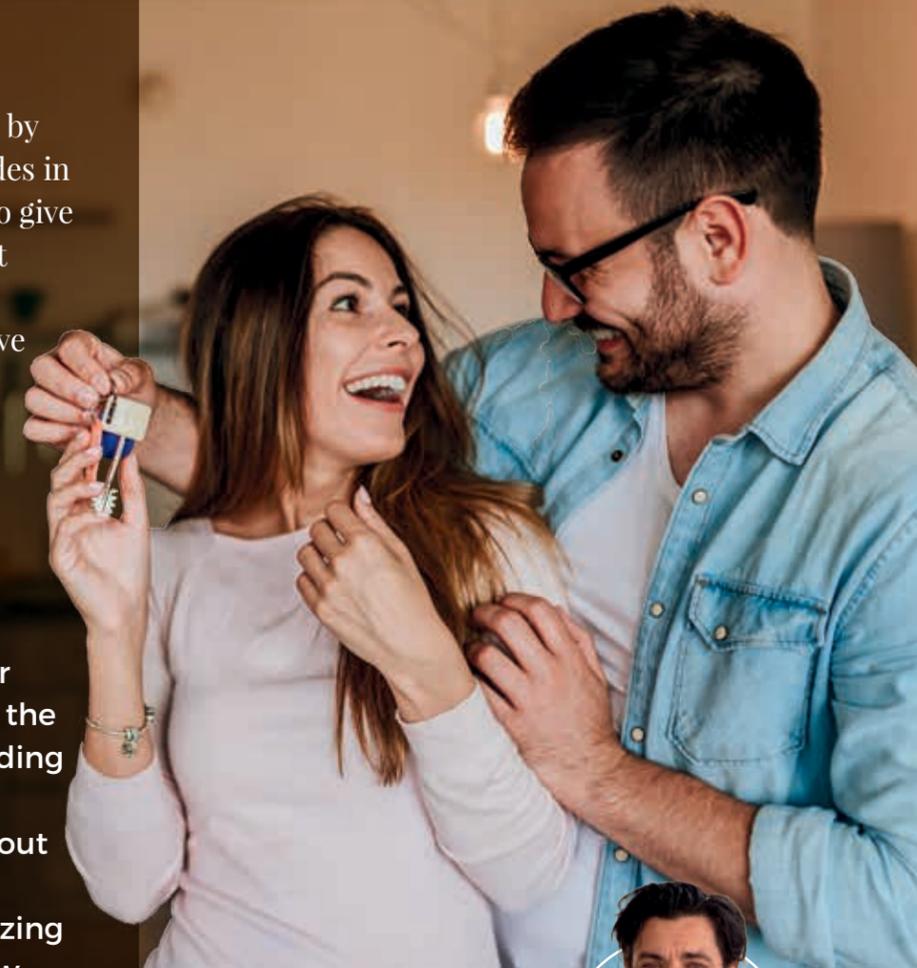
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MORTGAGE MINUTE

There are never certainties, only probabilities. After the first quarter GDP report came out low at 1.4%, the probability was that we were trending downward toward a recession. Second quarter GDP report came out on July 25th with a slightly better than expected of 2.8%, reemphasizing that nothing is ever certain. So how does that affect mortgage rates? A report that is neither great nor terrible leaves rates unchanged. What you want to look for in economic data are big swings or unexpected events. Good data like high economic growth or a low unemployment rate are usually bad for rates. Low inflation usually means lower rates. Reports that don't make any splashes tend to be business as usual. So keep watching each months inflation and jobs reports to track those probabilities.



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