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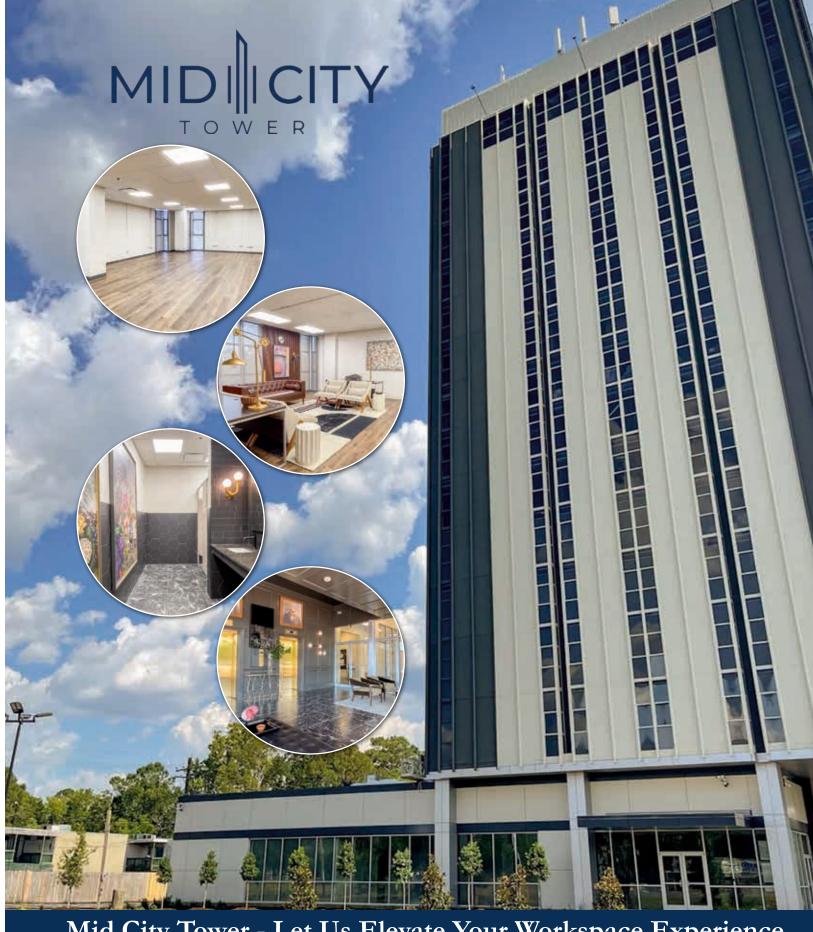




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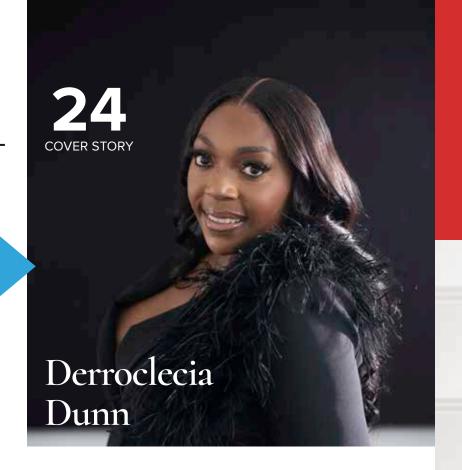
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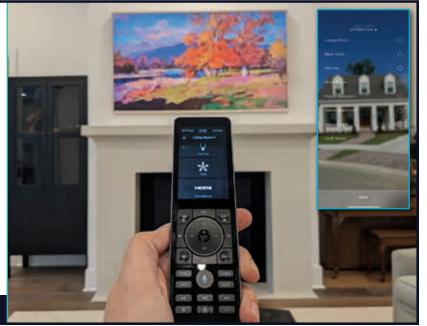
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Success in real estate isn't just about properties-it's about people.

right support, home ownership can happen in that short of a timeframe," she says. For Danielle, real estate is not just about transactions—it's about helping people build their lives. And that made starting The Musso Group feel like the natural next step.

A Calling to Lead

Over several years, Danielle felt a growing pull to start her own brokerage. It was her clients who first planted the idea. "Danielle, we don't use you because of your brokerage," they told her. "We use you because it's you, you do a great job and we love you. Why don't you go out and be on your own?"

She initially decided it wasn't the right time to start a brokerage, prioritizing being present with her three young daughters. However, now that her daughters are in their late teens and twenties—and she's a proud grandmother—the calling grew stronger.

"I just felt the pull to start the process," she recalls. She started going through the motions, studying and attending classes. "It took me about a year because I didn't really know what I was going to do once I became a broker," she laughs. "I just started doing it because I felt like that's what I was supposed to do, which, I know, was the Holy Spirit prompting me." And, as happens with a true calling, the pieces fell right into place, and she opened The Musso Group. Despite her initial uncertainty, she stepped forward in faith, embracing this new chapter in her career with confidence and

purpose. "I've known Danielle for over 20 years, and she has always been a go-getter," says Somer Laird, an agent working under The Musso Group. "Danielle truly looks out for and protects her agents. She's loyal, well-known in the community for her honesty and dependability and always gets the job done."

Learning from the Best

Danielle's success is rooted not only in her strong work ethic but also in surrounding herself with other high achievers who inspire, challenge and elevate her-some of whom are her own family members. Her motherin-law, Margaret Musso, has been an appraiser for nearly 44 years, providing Danielle with invaluable guidance on property valuation. "She has been my savior when it comes to understanding property value adjustments, measurements and appraisals," Danielle says. "Her guidance helped me accurately price properties, ensuring I never leave money on the table for my clients."

Danielle decided to start her brokerage because she wanted to create an environment built on shared values, integrity and meaningful collaboration. Another Musso Group agent, Krista Bourgeois, comments, "Danielle is not only a visionary leader but also a mentor who truly cares about our growth and success. Her expertise, dedication, and unwavering support inspire me every day to reach new heights in my career." Danielle's leadership style balances business acumen and kindness—strategic decision-making paired with empathy, trust and giving back. Danielle's deep appreciation for relationships extends beyond real estate into community service. Within The Musso Group's first year, she organized a nursing home blanket drive, collecting



blankets and stuffed animals for residents. Her daughters joined in, wearing Musso Group shirts and singing Christmas carols, bringing joy to the elderly. Looking ahead, Danielle is eager to expand her outreach efforts, potentially organizing support for cancer patients.

Family, Faith & Home

Danielle's relationships are the foundation of everything she does. Her husband, Doug Musso, is the worship pastor at Healing Place Church. Doug is also her sounding board and source of wisdom. Together, they take three-mile walks through the trails in their neighborhood, The Lake at White Oak, discussing work and life. Bouncing ideas off each other and spending time together daily is invaluable, grounding their personal and professional lives.

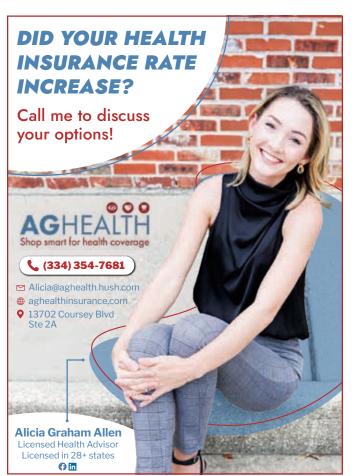
Their daughters—Gabriella. Olivia, and Mia—remain central to their lives. Danielle beams with pride when speaking about each of them. Gabriella and her husband, Cameron, recently welcomed Samuel Douglas Restivo, Danielle and Doug's first grandchild. "I love to pop in between appointments, hug him and snuggle him, then head out for my next appointment," she smiles. Olivia attends LSU and works parttime at Healing Place Church alongside her dad in ministry. All of their daughters sing and are passionate about worship. Mia's musical talents continue to shine as one of her original worship songs, "Threshing Floor," was recently featured on Healing Place Church's latest album, "Sing to Remember."

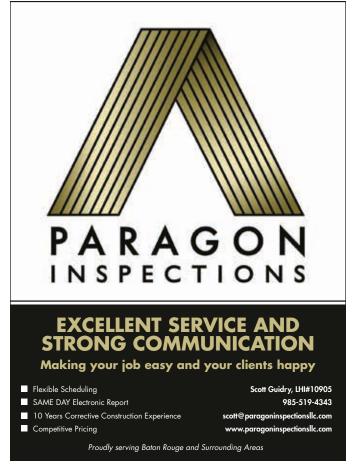
At the core of Danielle Musso's story is the power of relationships—her faith, her family, her clients, and her community. She has built a thriving brokerage not just on business acumen but on genuine connections, integrity, and the belief that treating people with kindness and respect will always lead to success.

"Success in real estate isn't just about properties–it's about people. Strong relationships build trust, open doors to new opportunities, and create a network that fuels long-term growth," she says. That mindset shapes everything she does, establishing Danielle Musso as not just a top-producing broker but a true leader in real estate and life.

















hen sitting down with Avery Moser, one word quickly comes to mind, earnest. In any business, but also in life, it's rare to come across someone who is genuinely sincere and good, someone who is the real deal.

Avery is the real deal. Having spent years in the construction industry before transitioning into real estate, Avery brings hands-on knowledge of building to every interaction with his clients. He managed large construction projects but credits much of his expertise to the years he spent framing and trimming houses with his grandfather. "My grandfather is a general contractor and I'm planning to follow in those footsteps," Avery shares that those experiences left a lasting impact, shaping him into the professional his clients can now trust for real estate guidance.

"If I'm going to be trusted with something," Avery says, "I want people to know that whatever I'm doing, I'm going to give it my best. They're going to get my all, and I treat every transaction as if it were my own."

Strong Foundation

Avery's strong work ethic is deeply rooted in his upbringing. Both of his grandfathers were preachers, and the values they instilled in him serve as the foundation that guides his work and business ethics. "I believe we have a Creator, and one day, we're going to have to face that Creator. He's going to ask questions about why we did certain things and why we didn't do others," Avery explains. "I live my life in a way that's almost backwards, always working toward that end goal of answering for my work and time here."

Avery's journey in real estate was shaped by the wisdom of his uncle, who mentored him as he built his business. "I asked him how I could find more opportunities and maximize them. He told me, 'Find the intersection of your strengths and the opportunities in front of you—that's where you'll find success." Avery values guidance from those who have gone before him and the lessons they've poured into him. "In exchange for mentorship and support, you can effectively buy down that curve accelerating your growth, gaining invaluable experience, and ultimately closing more deals."

Avery has proven that he has the determination and work ethic to thrive in a competitive real estate market. "I cold-called, sent emails, wrote letters, stayed active on social media, worked leads, and listened to sound advice." His systems include setting goals, tracking his progress, taking inventory and relentless follow up. He references author James Clear who said, "You do not rise to the level of your goals. You fall to the level of your systems." Efficiency is key for Avery. "With my background in leadership, communication and delegation come naturally to me."

Priority Check

Real estate is Avery's business, but it's not his life. Being a devoted father and present husband is what matters most to him. "We go to church together, we travel when we can." He continues, "We love the water, sailing with my grandparents, we love to play, we love going on walks." For Avery, it's the little moments that hold the most significance.

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As we navigated through 2024, the Greater Baton Rouge real estate market showed resilience despite national conversations around market uncertainty. While interest rates have settled from last year's highs, I anticipate continued stabilization

throughout the spring, encouraging more buyers and sellers to re-enter the market.

Market-Wide Trends

I'm sure it's not shocking to you that across the region, inventory is the highest it's been in our market since August of 2022, resulting in over 4 months of supply and an average of over 70 days on the market. We see a direct correlation between the increase in inventory and the amount of price reductions and the number of open houses. An encouraging indicator in the Greater Baton Rouge Area, which is not the same in some of the other major cities around the nation, is that our median sales price has continued to grow slowly since 2022. While demand isn't as frenzied as during the pandemic years, well-priced and well-maintained homes are still moving quickly. In my opinion, there seems to be a settling into the new normal of interest rates and more buyers are looking to enter the market in the upcoming months.

Luxury Market Insights

The high-end market, particularly in neighborhoods like University Club and Settlement at Willow Grove, continues to attract buyers looking for modern amenities and prime locations. Cash transactions have become more common in this segment, as affluent buyers seek to avoid financing costs.

First-Time Buver Challenges

First-time homebuyers remain a strong source of demand, though affordability concerns persist. Builders are looking to match demand for affordable housing and new townhouse developments are starting to spring up. Especially in Ascension and Livingston Parish, first-time buyers who once hoped for larger yards are starting to opt for the convenience of new townhomes and are really starting to consider their first home purchase a stepping stone toward their long-term plans.

Looking ahead, while national headlines might paint a cautious picture, our local market continues to demonstrate strength and opportunity for both buyers and sellers. It's nice to be insulated from the very high highs, and the very low lows.



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Doug Bickley

on how **Synergy One Lending** is making good on the promise to Modernize the Mortgage Experience



In the dynamic world of mortgage lending, having a trusted expert can significantly enhance your experience. Doug Bickley, the Senior Loan Officer and Team Lead for The Bickley Team at Synergy One Lending, exemplifies this expertise.

Alongside Doug, the team includes talented loan officers Alisa Eaton, Caden Turner, Lainey Guy, and Clayton Wood, all dedicated to providing exceptional customer service and expert guidance to clients navigating the complexities of mortgage lending. Supporting the team is Ivy Walding, a Loan Officer Assistant working towards becoming a licensed loan officer, and Shelby Magee, the Senior Processor who ensures the smooth handling of loan applications. Laura Tubbe, the Administrative Coordinator, manages the team's operations and communication.

With over 50 years of combined experience, Doug and his colleagues are committed to excellence. Doug's leadership was recognized in 2023 and 2024 with the prestigious Scotsman Guide Top Originator Award, naming him the #1 lender in Louisiana, a testament to his ability to deliver outstanding results for clients.

The Bickley Team is part of Synergy One Lending, a company renowned for modernizing the mortgage experience through cutting-edge technology. But what specific technologies set Synergy One Lending apart? One of the key innovations is the use of the FinFit platform, which provides clients with a comprehensive financial wellness program. This tool helps clients understand their financial health and make informed decisions about their mortgage options. By integrating financial education and resources, FinFit empowers clients to take control of their financial future with speed, ease, and expertise.

Synergy One Lending employs advanced technologies to enhance transparency and efficiency in the mortgage process. Automated underwriting systems streamline the loan approval and provide clients with clear, concise information about their loan terms and conditions, ensuring they fully understand their commitments. This transparency builds trust and confidence, allowing clients to proceed with assurance. Additionally, the integration of digital verification options enables real-time access to employment and income data, simplifying the verification process. Clients can securely share their employment information, reducing the need for extensive paperwork and manual checks, making the process faster and more accurate.

The backbone of Synergy One Lending's digital transformation is the online consumer platform. This comprehensive solution streamlines the entire mortgage process, from application to closing. It offers a seamless digital experience, allowing clients to apply for loans online, track their application status, and receive updates in real-time. This platform enhances efficiency and ensures a smooth, hassle-free mortgage journey. Synergy One Lending's Online HELOC (Home Equity Line of Credit) options offer unparalleled ease and convenience for homeowners looking to access their home's equity. With a streamlined digital application process, clients can quickly and securely apply for a HELOC from the comfort of their own home. The intuitive online platform provides real-time updates and clear guidance at every step, ensuring a smooth and efficient experience. This hassle-free approach allows homeowners to manage their finances with flexibility and confidence, making it easier than ever to tap into their home's value.

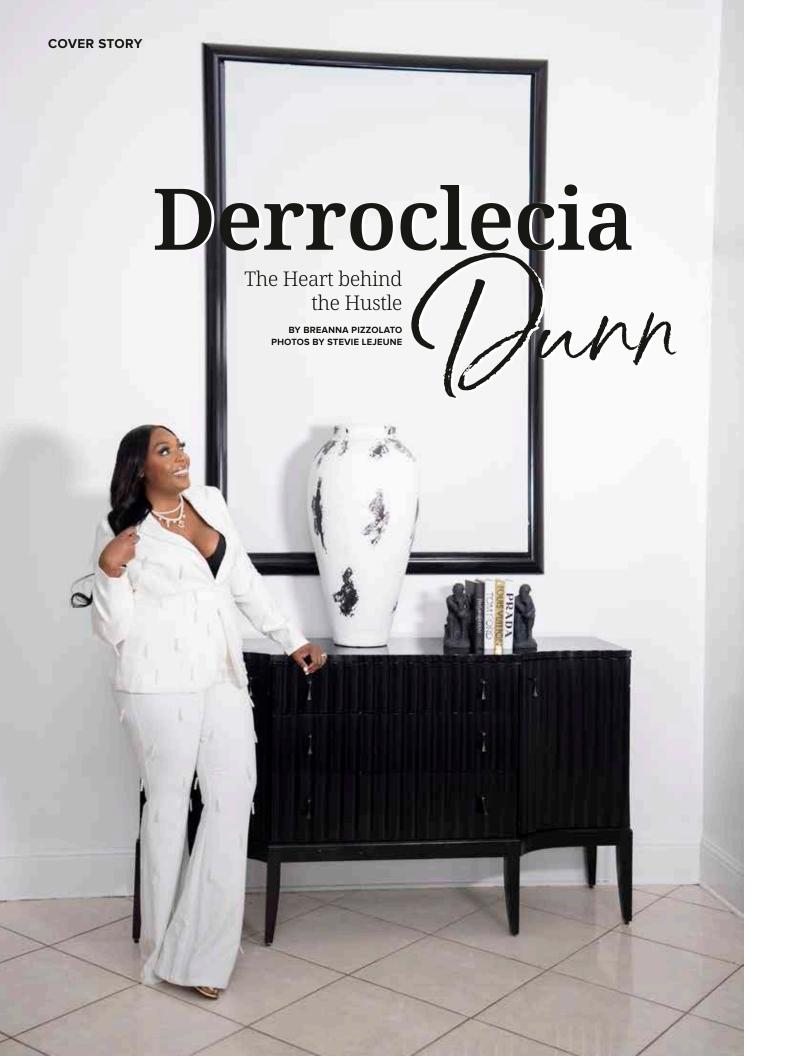
In conclusion, Doug Bickley and The Bickley Team at Synergy One Lending exemplify what it means to be experts in the mortgage industry. Through their dedication to customer service and the innovative use of technology like FinFit, automated underwriting, digital verifications, and online consumer platform, they have set a new standard for modernizing the mortgage experience.

Whether you're embarking on your first home purchase or seeking to refinance, you can trust Doug and his team to guide you with expertise and care. With The Bickley Team, you're not just getting a mortgage; you're gaining a partner in your home financing journey.

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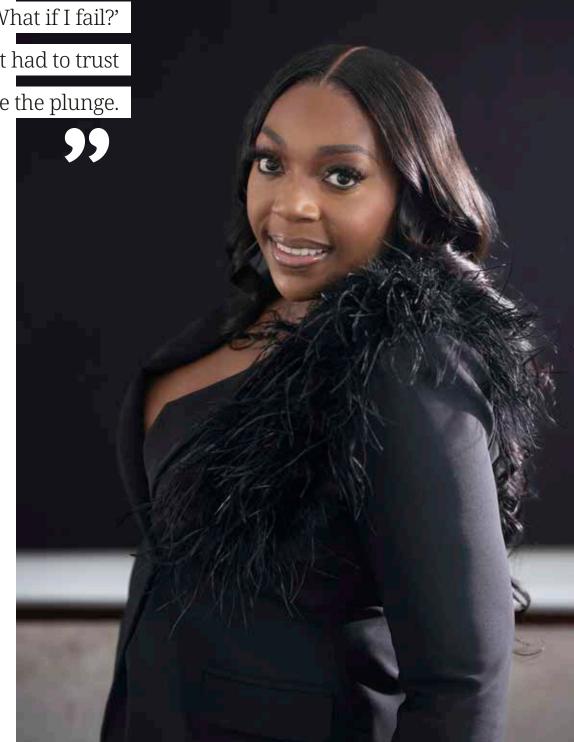
I knew this was what

I wanted to do, but I kept
thinking, 'What if I fail?'

Eventually, I just had to trust
myself and take the plunge.

Derroclecia Dunn never saw real estate as a job. For her, it is a calling woven into the fabric of her upbringing and inspired by the relentless entrepreneurial spirit of her mother, Cleopatra Dunn. "My family is my why," she says, reflecting on the foundation that has shaped her into the dynamic broker-owner of D'Agency Real Estate Firm she is today.

From a young age, Derroclecia had a front-row seat to the innerworkings of real estate and investments. Her mother was not just an investor but a force juggling rental properties, flipping homes, running a beauty salon, and even managing a trucking business. Watching her mother thrive in different industries planted a seed that would later blossom into Derroclecia's passion



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I enjoy the creative process of transforming a space, and I find it incredibly fulfilling to see a property go from outdated to modern and beautiful."

for real estate. "I used to go collect rent from tenants as a kid," she recalls with a laugh. "I'd knock on doors on the first of the month, and it felt like the easiest money ever! But looking back, I was learning the business before I even knew it."

Do It Afraid

Derroclecia's journey into real estate wasn't a straight line. Before obtaining her license in 2016, she explored different careers, including as a pharmacy tech, but helping people prepare for the future through sales is what stuck. She started in life insurance and then used car sales. "It all started with my mom again—she bought a car at an auction and flipped it for a profit. I thought, 'Okay, I can do that too.' When I made \$1,500 on my first car sale, I was hooked. But real estate was always in the back of my mind."

Balancing real estate parttime at first, Derroclecia quickly realized that her true passion lay in helping people build generational wealth through homeownership and investment. "I used to love driving through neighborhoods, admiring beautiful homes," she says. "The thought of being part of someone's journey to owning one was just...everything."

Taking the leap into full-time real estate wasn't without fear. "I knew this was what I wanted to do, but I kept thinking, 'What if I fail?' Eventually, I just had to trust myself and take the plunge." That was nine years ago. Today, Derroclecia runs her brokerage, D'Agency Real Estate Firm, and in a full-circle moment, her mother now works with the brokerage as an agent. "She tells people I'm her boss, but I tell her, 'No, you're an independent agent, just under my brokerage!" she laughs. "It's a lot of fun, and we make a great team."

Their mother-daughter duo has a tradition of dressing alike for closings—a signature look that has become part of their brand. Their shared love of good food and quality time keeps them close outside of work.

"We love going out to eat, taking trips and catching a Saints game when we can."

Consistency Gets Keys

One of Derroclecia's guiding principles is consistency because she's not just showing up for herself-she's showing up for her clients and family. "I sleep, eat, breathe real estate," she says. And her relentless consistency has been the key to her success. "If you don't consistently put in the work, you won't last in this business," she says. She applies this mindset to real estate and personal growth-including her newfound love for cooking. "I'm just now starting to cook, and TikTok has been my best friend," she admits. "I've learned how to make smothered turkey wings, cabbage, collard greens—and spaghetti! I love spaghetti." But when she's not in the kitchen, she's indulging in her go-to restaurant spots. "For a special night out, it has to be Ruth's Chris. But for an everyday meal-Chimes East, hands down."





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annually, Derroclecia is

in property at just 19, and has since developed

a passion for helping

other investors, as well as

friends and family, become

homeowners. Her love of

real estate extends beyond transactions, and she

pours into the functional

design of her investment

projects. "It's one of my

greatest passions beyond

on a mission to empower

others. She began investing

Knowing they're watching me keeps me pushing forward."

just buying and selling real estate," she explains. "I enjoy the creative process of transforming a space, and I find it incredibly fulfilling to see a property go from outdated to modern and beautiful."

For Derroclecia, real estate is more than a career it's a means of creating a legacy. Her mother, younger sister, Jhymecia Dunn and beloved 2-yearold niece are the driving forces behind everything she does. "Knowing they're watching me keeps me

pushing forward," she says. She is also propelled by meaningful mentorship provided by Quiana Watson, Charmaine Sanders, Ashleigh Wilson, Delphine Bryant and Larry Cobb.

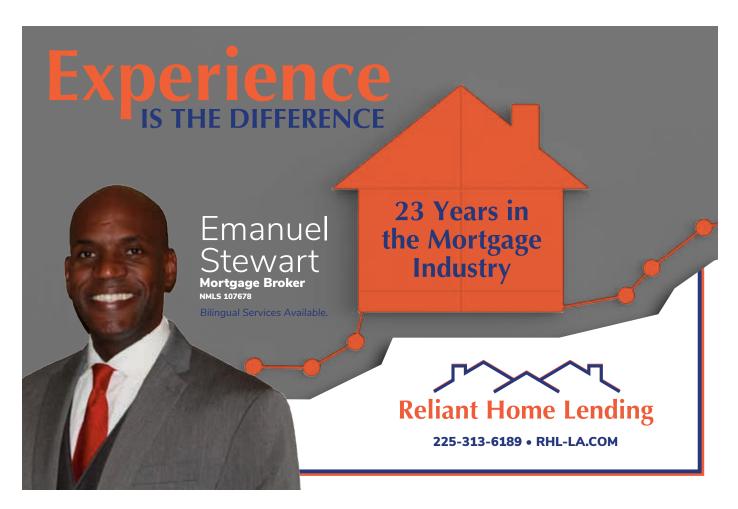
As she continues to grow her brokerage and invest in properties, she looks forward to becoming that same instrumental mentor for aspiring agents. And one thing remains constant: Derroclecia Dunn is a woman on a mission—building wealth, creating opportunities and inspiring the next generation.

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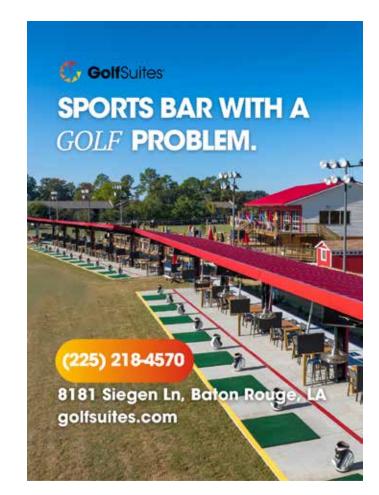
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HOW CAN YOU BOOST YOUR Savings?

It might not be on your calendar, but America Saves Week is observed from April 7–11. Are you saving enough? If not, how can you save more? Actually, you can take several steps to potentially boost your savings.

Start by making a budget.

You can find many free budgeting apps to help you track your spending and show you ways of cutting back.

It's also important to pay yourself first.

Consider having money automatically moved from a checking account into an account you don't use for your daily expenses.

And take advantage of cash-back offers.

You may already have a credit card that pays you cash back for purchases, but you can go online and find apps that do the same thing.

Also, do what you can to lower your debt load, or possibly consolidate your debts.

Finally, get some help.

Your employer may offer an employee assistance program that offers credit counseling and other financial guidance. You might also want to work with a financial professional who can offer suggestions on saving and investing.

Explore every avenue available to improve your savings skills. It could make a big difference in your life.

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