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Client: The Don Owens Mortgage Team  
Size: Full  
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# THE YEAR THAT BUILT YOU

BY GABRIEL CHANDLER

As we close out another year, take a moment to reflect—not just on what you accomplished, but on **who you became in the process.**

Success in real estate is never just about the deals closed or the commissions earned. It's about **the relationships built, the challenges overcome, and the growth that happens when you push yourself beyond what you thought was possible.**

### What This Year Taught You

Every transaction had a lesson. Every client interaction shaped your approach. Every deal—whether easy or impossible—helped refine you into a stronger, more experienced, and more resilient professional.

Think back:

- **What was your biggest challenge this year? What did it teach you?**
- **Which relationship or partnership had the greatest impact on your business?**
- **How have you grown—not just as an agent, but as a leader in your market?**

The agents who truly thrive in this industry aren't just focused on **what they do**—they're intentional about **who they become.** They show up. They build relationships. They **invest in the long game.**

### Real Estate Is a Relationship Business

As you prepare to step into a new year, remember that the strongest agents don't succeed alone. They have a **trusted**

**network**—partners, mentors, and colleagues who make the journey easier, more profitable, and more fulfilling.

That's why **Real Producers** exists—to connect you with the right people, the right opportunities, and the right conversations to keep you **at the top of your game.**

### The Work Never Ends, But Neither Do the Rewards

2026 is coming fast, and the next chapter of your business is about to be written. Will it be a year where you stay comfortable? Or will it be the year you **level up, expand your network, and take bolder action than ever before?**

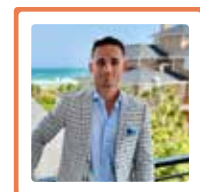
Success isn't built in a day. It's built in the quiet, consistent decisions you make every single day.

- To **show up** when others don't.
- To **build relationships** instead of chasing transactions.
- To **step into rooms that challenge you** instead of staying in your comfort zone.

So here's my challenge to you as we close out this year:

Take what you've built in 2025 and **amplify it** in 2026.

Make this the year you grow, evolve, and solidify your name as not just a top producer, but a **market leader.**



**See you at the top.**

**Gabriel Chandler**  
Publisher, Cape Fear & Real Producers

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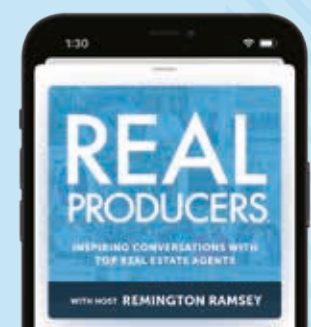
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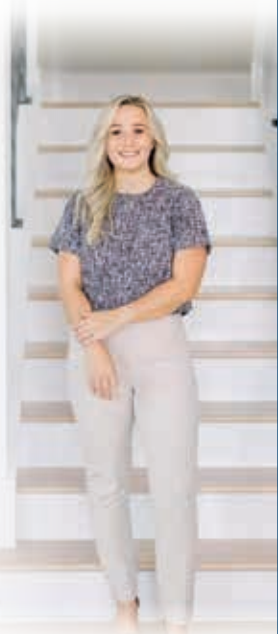
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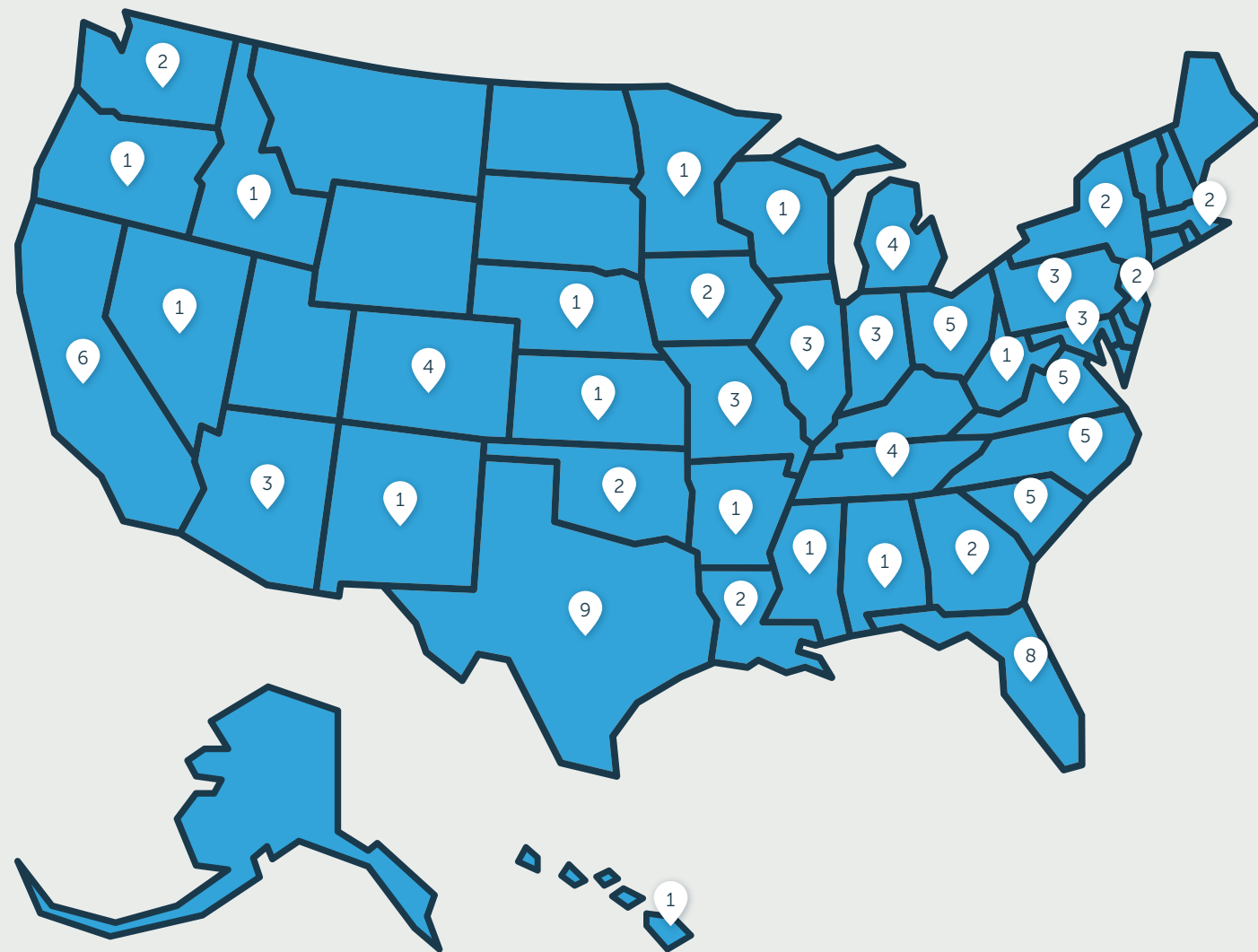
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# The Advantages of Real Estate Designations & Certifications



In today's competitive real estate market, education and expertise set professionals apart. Earning designations and certifications not only enhances a realtor's knowledge but also builds trust and credibility with clients. These professional credentials demonstrate a commitment to excellence, continuing education, and ethical practice.

**Enhanced Knowledge and Skills**  
Designations and certifications provide specialized training in key areas of real estate such as luxury homes, commercial properties, buyer representation, or green building. This advanced knowledge allows agents to better serve their clients, offering insights and solutions that go beyond basic licensing requirements.

**Increased Credibility and Client Trust**  
Clients often feel more confident working with a realtor who has taken the time to pursue additional education. Designations like GRI (Graduate, Realtor Institute) or ABR (Accredited Buyer's Representative) signal professionalism and expertise, giving clients peace of mind that they are in capable hands.

**Competitive Advantage in the Market**  
Real estate is relationship-driven, but credentials add an extra layer of distinction. Agents with certifications often stand out in crowded markets, making it easier to attract and retain clients. For brokerages, having agents with advanced credentials can also elevate the firm's reputation.

**Career Growth and Networking Opportunities**  
Many designations come with membership in professional organizations, providing access to exclusive networking events, resources, and referral opportunities. This community of like-minded professionals helps realtors expand their reach and stay updated on industry trends.

**Final Thought**  
Real estate designations and certifications are more than just letters after a name—they represent dedication, expertise, and a higher standard of service. By investing in professional growth, realtors not only

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MATTHEW  
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### The Power of People

One of the most rewarding parts of life is supporting the dreams of others. That spirit of contribution drives Matthew Kane, REALTOR® and Team Leader of Tidal Realty Partners. While Matthew's own journey is inspiring, what truly sets him apart is the team he's building—an energetic group of professionals who not only serve clients at the highest level but also push each other to grow, compete, and succeed.

"With the right people around you, anything is possible," Matthew says. "I'm fortunate to have a team of awesome agents and staff who share that same hunger and energy."

### From Service to Strategy

Before real estate, Matthew built a career in service and leadership. A Marine Scout Sniper turned firefighter, he thrived in high-pressure environments where teamwork meant everything. Later, he earned his degree at UNCW and joined a Big 4 consulting firm, sharpening his skills in business strategy.

But consulting lacked one thing—opportunity tied directly to effort. "I wanted a career where my results were based on my drive, not a fixed salary," Matthew recalls. That mindset led him to real estate in 2016, where he discovered a passion for helping families while building something bigger than himself.

### A Teamerage with Momentum

Today, Matthew leads Tidal Realty Partners, operating under Real Broker LLC.



The group has grown into a "teamerage"—a hybrid between a team and a brokerage model—designed to provide both structure and opportunity for agents.

"We've created an environment where agents can thrive," Matthew explains. "It's competitive, collaborative, and fun. Our people push each other, and that makes us all better."

That model is paying off. Tracking towards \$100m in 2025 in career sales volume

and a rapidly growing track record in the investment arena, Tidal Realty Partners is quickly becoming one of the most dynamic groups in the Wilmington market.

### Success Through Teamwork

Matthew has earned recognition in the Top 1% of Real Trends, multiple Platinum distinctions at Real Broker, and multiple Icon Awards at eXp Realty. But ask him what he's most proud of, and his answer is quick: the people.

"Sales volume is great, but it's nothing without the team behind it," he says. "From my assistant, who keeps my business running, to our agents who grind every day, our success is truly shared."

Tidal Realty Partners is not just about selling homes—it's about creating careers. Matthew invests heavily in coaching, accountability, and systems so his agents can build predictable, thriving businesses. Beyond training, the team also partners with agents in real estate

“It’s competitive, collaborative, and fun. Our people push each other, and that makes us all better.”



investments, giving them the opportunity to own, flip, or build long-term wealth.

“My mission is to give people the same opportunity I had: the chance to take control of their future through real estate,” Matthew says. “And that means helping them succeed not only in sales, but in wealth-building too.”

#### Balancing Business and Family

For Matthew, family remains the anchor. With three young daughters, his days are carefully structured to balance production, leadership, and dad life. “I’m up at 5 a.m. to train, I lead gen in the mornings, and by 5 p.m., I’m fully with my family,” he shares. “My girls are my world, and my business is built around them—not the other way around.”

#### Looking Ahead

Matthew’s vision extends beyond sales. He’s growing

an investment portfolio with plans for 40–50 investment deals a year and pursuing large commercial and multifamily opportunities. Just as important, he’s focused on building Tidal Realty Partners into an exclusive team that agents are excited to join.

“I want this to be a group where talented people compete, support one another, and win big together,” he says. “At the end of the day, my job is to create opportunity—for my clients, my team, and my family.”

#### Making Dreams a Shared Reality

For Matthew Kane and Tidal Realty Partners, success is not just about numbers on a board. It’s about creating a culture where people thrive, dreams are realized, and opportunities multiply. With the right people in the right seats, the future looks brighter than ever.



“At the end of the day, my job is to create opportunity—for my clients, my team, and my family.”





WRITTEN BY DAVE DANIELSON  
PHOTOS BY JACOB SHNIDER



# FinPoint Insurance

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## LOCAL EXPERTISE. PERSONAL SERVICE.

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When it comes to navigating the unique challenges of coastal living, having the right insurance partner makes all the difference. For Chad Litton, Managing Agent of FinPoint Insurance in Southport, NC, protecting clients isn't just about policies and premiums—it's about relationships, education, and peace of mind.

FinPoint Insurance is a multi-line agency that specializes in both personal and commercial insurance. Originally

opened in 1989 as Hibiske Insurance, a captive Nationwide agency, it rebranded to FinPoint Insurance in 2020 when the team transitioned to being an independent agency. That change expanded their ability to provide customized coverage options from multiple carriers, ensuring clients get the right fit for their needs.

**A Family Connection to the Business**  
Chad's journey into the insurance field began after a major move. In 2014,

he and his wife Alecia relocated with their daughters, Madison and Grace, from the Charlotte area to Wilmington. His brother, Adam Litton, was already managing the Southport agency, and when a long-time agent retired, Adam invited Chad to join the team.

It was a natural fit. Chad had earned his NC Property and Casualty license in 2008, and his previous career in retail sales and furniture store management had shaped his commitment to

“We keep our clients’ best interests as our top priority at all times.”



customer service. “Dealing with people daily taught me the importance of listening, solving problems, and always aiming to deliver the best service possible,” he says.

#### Specializing in Coastal Challenges

One of FinPoint Insurance’s greatest strengths is its understanding of coastal risks—from hurricane exposure to flood zone requirements. “We make complex coastal insurance simple and dependable... especially when it matters most,” Chad explains. This expertise is particularly valuable to real estate agents and their clients, who often face unfamiliar insurance requirements when purchasing property in the area.

For Chad, supporting Realtors is a big part of the mission. “I take pride in helping agents and their clients navigate the process, answering questions, and providing tailored solutions. The goal is to make the transaction smoother so the sale can close with confidence,” he says.

#### A Team Committed to Service

FinPoint’s Southport office is home to a dedicated group of professionals. Alongside Chad is Customer Service Representative Sarah Butler; Account Managers Holly Mitchell, Zane Duncan, and Shane Vaczy; and Personal Lines Service Manager Christine Genovese. Each team member plays a vital role in ensuring clients feel heard, protected, and valued.

Their efforts have not gone unnoticed—FinPoint Insurance was recently named the Southport-Oak Island Chamber of Commerce “Customer Service of the Year” for 2024-2025. “We keep our clients’ best interests as our top priority at all times,” Chad says.

#### The Personal Side of Service

Chad’s approach to business is rooted in his personal philosophy: the Golden Rule—treat others as you wish to be treated. That means slowing down to understand each client’s unique needs,





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“Being there when clients truly need us—that’s what makes this career so meaningful.”

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educating them about their options, and being available when they need help most.

This commitment extends beyond the office. In his free time, Chad enjoys exploring all that coastal North Carolina has to offer with his family—whether that’s relaxing at the beach, trying new restaurants, getting out on the water, or playing a round of golf (weather permitting). “I strive to be the best version of myself every day and someone my girls can look up to,” he says.

#### Looking Ahead

FinPoint Insurance’s goals for the future are rooted in relationship-building. Chad and the team aim to continue strengthening partnerships with real estate agents and growing their reputation for reliability, honesty, and results. They want to be the go-to resource for agents who need quick, accurate insurance recommendations to keep closings on track.

For Realtors, Chad’s message is clear: “I understand your time is one of the most valuable resources you have. You and

your clients deserve a smooth experience handled with confidence. Let’s work together to deliver exceptional service and build a partnership that truly adds value to the home-buying process.”

#### A Career Built on Helping Others

Whether it’s guiding a first-time homebuyer through their coverage options or supporting a client through the aftermath of a storm, Chad finds the greatest reward in knowing he has helped someone feel protected during a stressful time. “Being there when clients truly need us—that’s what makes this career so meaningful,” he says.

In an industry where trust is everything, FinPoint Insurance stands out for its personal approach, deep local knowledge, and unwavering commitment to service. For Chad Litton, it’s about much more than selling insurance—it’s about protecting dreams, building confidence, and being a steady presence in a community he’s proud to serve.



# Jennifer Ronan

## A WORLD OF EXPERIENCE

WRITTEN BY DAVE DANIELSON  
PHOTOS BY LOGAN BURKES OF BURKE'S MEDIA

For Jennifer Ronan, real estate is more than a profession—it's a natural extension of her life experience, business acumen, and passion for helping others navigate meaningful transitions. As a single agent with St James Properties in Southport, NC, Jennifer brings a unique international perspective to her work, shaped by her roots in Dublin, Ireland, and a successful corporate career that preceded her move into real estate.



### From Dublin to the Carolinas

Jennifer's journey to the Carolina coast began across the Atlantic. Born and raised in Dublin, she studied Business Management at the Institute of Technology University before launching a high-level career in insurance. She eventually rose to the position of Senior Vice President in the corporate division of a leading insurance brokerage. Her early career sharpened her analytical thinking, honed her negotiation skills, and deepened her understanding of how people and markets connect—skills that would serve her well in real estate.

After relocating to the U.S. in 2002 and ultimately settling in Southport, Jennifer's path began to shift. "I've always enjoyed connecting with people from different backgrounds," she says.

"Having lived in three countries, I understand what it feels like to navigate change. That, combined with my interest in market trends and design, made real estate a natural next step."

### A Strong Start and Rapid Growth

In 2023, Jennifer earned her North Carolina real estate license and dove headfirst into her new career. "The first year was quiet," she admits. "But I used it to learn and build relationships." That patience and persistence paid off. In 2024, she closed 14 transactions totaling \$8.9 million in sales volume—a significant accomplishment for a second-year agent.

Jennifer's approach to real estate is grounded in empathy, professionalism, and a genuine desire to serve. "Many of

my clients are relocating—sometimes across the country. I know how overwhelming that can be, and I do everything I can to make the process smooth and stress-free," she explains. Her attention to detail, tireless work ethic, and clear communication have earned her the trust and appreciation of both buyers and sellers.

### Standing Out in a Competitive Market

Though she's relatively new to the industry, Jennifer has already found what makes her stand out: "I care," she says simply. "My clients feel that. I walk alongside them at every stage of the transaction. They know I'm in their corner."

Technology has also been a game-changer in Jennifer's workflow. "We can work from anywhere now," she says. "That flexibility allows me to respond quickly, which makes a big difference in today's fast-moving market."

### No Such Thing as a Typical Day

A typical day in Jennifer's world doesn't follow a set schedule—something she embraces. Whether she's previewing listings, attending inspections, or strategizing on a negotiation, each day brings fresh challenges and opportunities. "Real estate is really about problem-solving," she says. "You have to adapt constantly, and that keeps it exciting."

### Life Beyond the Business

Outside of work, Jennifer lives a full and balanced life with her husband, Kevin, and their three rescue cats—Rigley, Stubby, and Nubby. She's a lover of the outdoors and often finds herself boating along the Intracoastal Waterway, walking the beach, or enjoying a scenic motorcycle ride. "Being outdoors helps me recharge," she says. "And it's often when I meet new people and share what I do."

Maintaining balance in a business that doesn't follow a 9-to-5 schedule is key, and Jennifer prioritizes time with her husband and space for rest. "It's important to carve out time just



"Real estate is really about problem-solving. You have to adapt constantly, and that keeps it exciting."



for ourselves,” she says. “That’s how I stay energized and able to serve my clients well.”

Jennifer also keeps in close contact with her family in Ireland, who remain a strong source of support and pride. Her background and experiences have made her adaptable, resourceful, and deeply resilient—qualities she believes are crucial for success in real estate.

**Advice for New Agents**

To new agents or those just getting started, Jennifer offers this advice: “Stick with it. The first year can be tough—there are ups and downs—but use that time to build relationships and soak up knowledge from those around you. Even if you’re not closing a deal today, you’re planting seeds for the future.”

**Looking Ahead**

Jennifer’s goals for the future are centered on continuous improvement. “I want to continue learning and deepening my expertise,” she says. “There’s something new to take in every day in this business, and that’s part of what I love about it.”

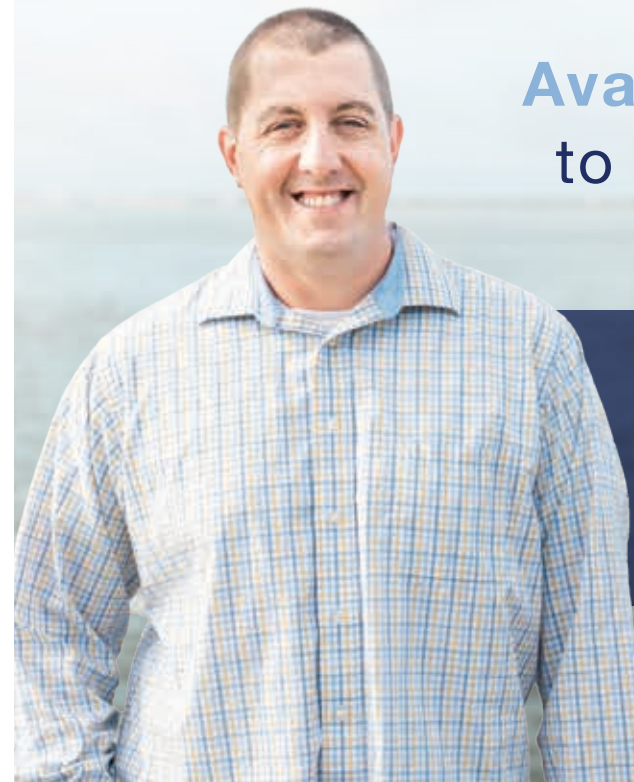
For Jennifer Ronan, success is defined simply: “Doing my job well.” But talk to her clients, and they’ll tell you she’s doing much more than that. She’s guiding, supporting, and making a difference—one transaction, one relationship, one story at a time.



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