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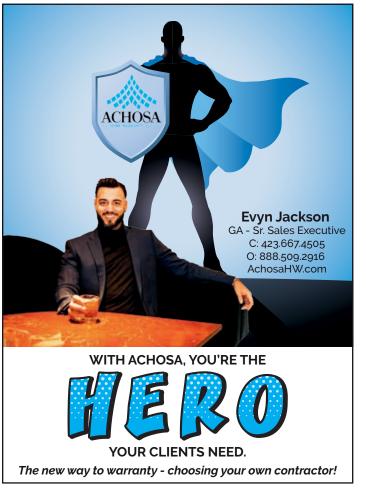
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Natural Problem Solver + Solution Maker

BY ELIZABETH MCCABE • PHOTOS BY REGIS LAWSON

"I have always loved solving problems and finding solutions," says Senior Loan Officer Lauren Hale, owner of LH Lending. "I truly love what I do because it allows me to combine my skills in economics, my passion for helping others, and my drive to solve challenges into a career that's both rewarding and meaningful."

Pivoting During the Pandemic

After graduating from the University of South Carolina at Aiken on a volleyball scholarship, Lauren became a teacher and coach at Liberty County High School.

"During my 10 years of teaching, I was a Headmaster for a private school in South Georgia, but ultimately felt my passion for teaching was missing something," she explains. When the pandemic hit, she pivoted. "I made the decision to switch gears and use my Economics degree to assist clients in becoming homeowners."

Lauren will never forget sitting on the back porch with her husband and discussing their careers' next steps. "I wanted to use my degree in a different, more dynamic field," she explains. "What drew me to mortgage brokering was the opportunity to combine my analytical skills with my love for working with people."

Now Lauren acts as a liaison between borrowers and lenders, helping buyers navigate the complex world of home financing. "Every day is different, which keeps the work I do exciting and fresh. I get to work with diverse people, from first-time buyers to seasoned investors, and I love building relationships with clients and understanding their individual needs."

With the variety of work, there's always something new to learn and tackle. "What's more, this career gives me the freedom to work from anywhere, which is a huge bonus," smiles Lauren.

Her background in teaching economics and managing a school is an asset. "I have a deep understanding of financial markets, economic trends, and the principles of budgeting and financial planning. This knowledge helps me guide clients through the complexities of the mortgage process with confidence and clarity." Best of all, her years in education honed her ability to explain complex topics in simple, relatable terms.

With her attention to detail and solid work ethic, Lauren goes above and beyond to help her clients.

Doing It All

When it comes to setting herself apart, Lauren never takes no as an answer. "My philosophy is there is always another angle or another way," she explains. "My team and I just have to figure it out."

She and her team understand the nuances of individual situations and match buyers with the right loan products. With their ability to think outside the box, they are a valuable ally in any real estate transaction.

"What makes LH Lending different is that we can honestly do it all for all types of buyers. If you are a first-time home buyer needing down payment assistance, we have many lenders who can assist with those parameters," says Lauren.

With time-sensitive transactions, loans can be started and closed within 10 days. Investors who need hard money for a fix and flip or a big commercial deal can benefit from private investors and commercial lenders to tackle each situation.

"At LH Lending, we have a network of lenders that provides loans tailored to the buyer's unique financial situation," she says.



Accolades and Achievements

Lauren's determination and drive have earned her numerous accolades. "I was in the top 10 loan originators for the franchise I worked with, Motto Mortgage, and was named National Rookie of the Year in my first full year as a loan officer," she says. As a former student-athlete, she was named USC Aiken Volleyball MVP and All-Conference Team in 2009. She also became a Pro Bikini Bodybuilder in two federations and now runs her own successful company.

Life Beyond Work

When she's not working, Lauren can be found at the gym, training for her next season as a USBF and OCB Bikini Pro, at a baseball field cheering on her boys, or enjoying golf with her husband.

"I also love to read. Most of the time, you'll find a podcast or audiobook in my headphones." One of her favorite books is Relentless by Tim S. Grover.

"There are three types of people in this world: a cooler, a closer, and a cleaner. Coolers are not prepared and they don't know how to push themselves to perform or be better. Closers are prepared, as they practice and do great things. However,





At LH Lending, we have a network of lenders that provides loans tailored to the buyer's unique financial situation."



when they are faced with challenges, they tend to fail and revert back to the things they were already great at. A cleaner is relentless; 'being relentless means demanding more of yourself than anyone else could ever demand of you, knowing

> that every time you stop, you can still do more. You must do more." Every day, Lauren strives to be a cleaner, to keep pushing, and to never stop until she gets what she wants.

A Trusted Name

Lauren Hale's passion for problemsolving and dedication to her clients make LH Lending a trusted name in home financing. If your clients need assistance navigating the mortgage process, Lauren and her team are ready to help.



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"Get on the back of a horse and you will be humbled," says
Jen Newman of Keller Williams Metro Atlanta. "I feel so
powerful on a horse and I have a huge sense of respect for
them. It's a good lesson for everyone."



He centers me and grounds me. When I'm on his back, I think more clearly and find peace."

Originally from New Jersey, Jen rode horses in Montana for many summers growing up. "My friend had a lodge and I would exercise horses for them," she comments. Being on the back of a horse was liberating for her and Montana became important to this urban cowgirl. Little did she know that this foundation would be critical for her future.

A Life Change

Nine years ago, Jen had a life change. She got divorced, entered real estate, and also met her horse. On the day her divorce was finalized, she decided to ride again, a pastime that she sidelined for years during her marriage.

I went to Serenbe in Georgia, and met my cowgirl sister, Ashley, who was the trail boss at Serenbe. We bonded over kids, divorce and horses. That day changed everything," she shares. Riding again shifted her perspective and lifted her sadness, inspiring her to welcome horses back into her life. She found healing and hope on the back of a retired racehorse who was on the brink of being put down.

"Bringing my horse, Blind Hope, into my world helped me progress into my future. It's made me a better Mom, Realtor®, and friend. The timing was impeccable. The timing of Blind Hope coming into my world was impeccable," she smiles. He walked up to her and Jen knew it was meant to be. "He changed my life," she shares.

Blind Hope also had a new lease in life and had to learn to trust others for the first time. "He had never been outside a track and was terrified of everything, including garbage cans," Jen explains. It took years for Blind Hope to adjust. "We were both broken, and we healed each other." Today, Blind Hope is a healthy, thriving horse, and Jen rides him weekly. "He centers me and grounds me. When I'm on his back, I think more clearly and find peace."

Jen's connection with horses also extends to her clients. Known for giving trail rides as closing gifts, she often introduces them to the transformative power of horseback riding. "Many clients tell me it's a bucket-list experience," she says. "Horses have a way of sensing emotions and offering healing." One memorable moment involved a family whose young son was battling cancer. "Blind Hope carried his dad while they rode as a family. It was an incredibly special experience."

As part of her signature style, Jen gifts horseshoes from her horses to clients, symbolizing good luck and love. "Each shoe comes from one of my horses," she says. "I clean it, write a little note, and include it as a heartfelt gesture."

Jen's clients come first for her, except on Wednesdays. That's when she has a sacred ritual of going to the farm, Crossing T Farms in Bowdon, Georgia, and riding Blind Hope. She calls it her "equine therapy." Jen adds, "I will still answer the phone for my clients, but just realize that I'll probably be on the back of a horse."

When she goes to the farm, Jen is known as the "Treat Lady." With tasty treats in

her pockets for horses, she always had something to please their palates.

"The horses all come rushing to me," she shares. She puts treats in her back pockets and front pockets. "Horses' noses are all over me when I get out there. Even the meanest of horses loves me." Apples, carrots, and granola bars are some of their favorites. "Blind Hope loves Skittles," she laughs. "We also do candy canes because peppermint is good for digestion." In the summer, watermelon helps the horses hydrate.

Passionate About Houses

Just as Jen is passionate about horses, she's also passionate about houses and serving her clients. This year, Jen's excited about a new move in her life. She is proud to announce that she is merging Jen Newman Homes (Keller Williams) with the Atlanta Turtle Group (Keller Williams), a team that embraces collaboration and innovation. "After nine years as an individual agent, I'm excited to work with a group of all-stars," she says.



"This transition allows me to continue doing what I love at a higher level for my clients while having more time for my family and horses."

She's excited about collaborating and bringing in "very smart systems" to maximize productivity and efficiency. In today's times, it's important to work smarter, not harder.

An Urban Cowgirl at Heart

A proud single mom of two, Jen balances her career with raising her children, Jake, 22, and Lilly, 18, and her Weimaraner, "Jersey Girl," and friendly kitty, "Mike." Jen shares, "Jake loves to pet the horses, and Lilly enjoys riding with me." Known for her colorful cowboy boots and warm personality, Jen embodies the spirit of an urban cowgirl. "Blind Hope healed me," she says, pointing to the horseshoe tattoo on her ankle that honors him. "I'm better at my job because of the peace and perspective my horses give me."

She brings her urban cowgirl nature to her clients. Known for her colorful cowboy boots, Jen has approached real estate with hustle and heart, giving her an advantage in the competitive world of industry.

Through her unique blend of real estate expertise and equine therapy, Jen Newman inspires her clients and community, proving that healing and hope can come in the most unexpected forms—like the back of a horse.





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Teri Ehrlich's journey to real estate wasn't exactly linear, but she wouldn't have it any other way. Born in Columbus, Ohio, Teri made her way to Kalamazoo, Michigan in third grade, where she stayed through college. "I went to Western Michigan University and majored in Human Resources with a minor in Psychology – which I use more than my major," she laughs.

Her first job out of college took her into the healthcare world. "I worked for Cigna Healthcare as a trainer and claims reviewer," Teri recalls. But soon, she pivoted to a completely different arena. "I ended up as an executive assistant for an NFL player who owned a commercial insurance company."

Motherhood brought another shift. After her daughters were born, Teri decided to become a certified yoga instructor. "I needed a more flexible schedule – literally and figuratively," she jokes.

When her youngest daughter started kindergarten, real estate called her name. "I had been disappointed with my own buying and selling experiences," she says. "I thought, 'I can do this better for other people.' So, I got my real estate license."

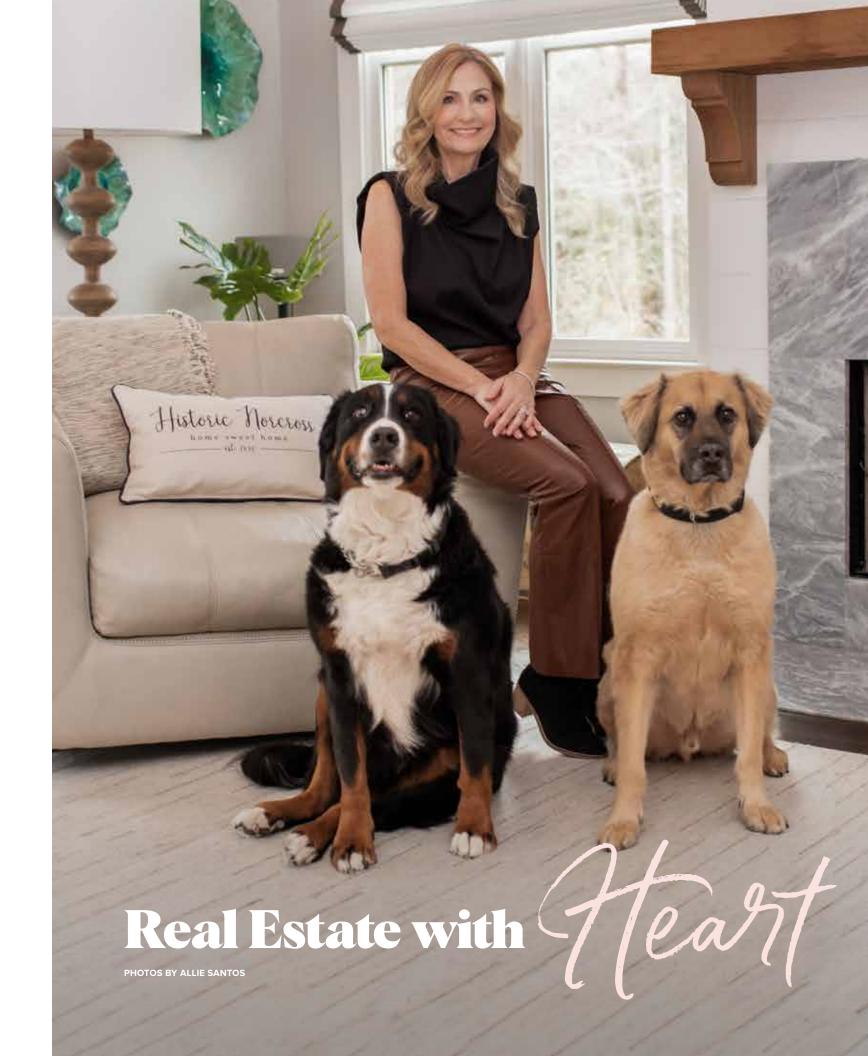
Choosing Keller Williams as her brokerage felt like fate. "I toured four or five companies, but when I walked into the Keller Williams office, the atmosphere was different. It felt welcoming and upbeat," Teri says. "Their training and positive mindset really impressed me."

Now nearly 20 years into the business, Teri's mission remains clear: "I want people to feel educated, confident, and supported throughout the entire transaction. This is typically the biggest financial decision of their lives. I truly care about their investment."

When Teri's daughter joined her full time in 2022, her passion for first-time homebuyers quickly grew. "I'm seeing younger buyers enter the market, and we love helping them understand how quickly their net worth can grow by owning instead of renting," she says. "I've had clients make \$40,000 to \$100,000 after just a few years of owning a home. It's incredible to see them reinvest and build wealth."

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I had been disappointed with my own buying and selling experiences. I thought, 'I can do this better for other people.' So, I got my real estate license."





Teri shares one particularly memorable client story. "A client wanted to purchase a for-sale-by-owner home. They asked me to help with the paperwork," she explains. "Turns out, the seller hadn't made a mortgage payment in two years and was \$80,000 underwater. He was a disabled veteran I didn't know before this. Because I had worked through the 2008 crash, I helped him negotiate a short sale and avoid foreclosure. My clients got the house they wanted, and everyone was crying at the closing table. It took three months of work, but it was worth it."

Outside of real estate, Teri and her family enjoy time at Lake Oconee. "We love paddleboarding and boating," she says. Traveling and yoga retreats also keep her grounded. "I've been to retreats in Italy and France, and next year I'm headed to Greece."

Family plays a central role in Teri's life. She and her husband recently celebrated 30 years of marriage. "We have two beautiful daughters, both recently married. Now I have two amazing sons, too," she beams. "We also have two rescue dogs. I'm passionate about animal rescue and have volunteered with Golden Retriever Rescue of Atlanta and the Atlanta Humane Society for over 20 years."

If she wasn't in real estate, Teri knows exactly where she'd be. "I'd be working

66 Alwa

Always care about the client, not the commission. There are no shortcuts in this business. If you do the right thing and come from contribution, success will follow." in dog rescue and adoption," she says without hesitation. Her superpower of choice? "To be able to talk to dogs."

As for advice to fellow Realtors®, Teri keeps it simple: "Always care about the client, not the commission. There are no shortcuts in this business. If you do the right thing and come from contribution, success will follow."

Teri's career has come full circle in many ways. "After 15 years as a single

agent, having my daughter join me in business really changed my perspective" she says. "We've since grown our team with agents who share our values, expanding to help even more families. Watching my daughter grow her own wealth through real estate has been an inspiration as well."

With heart, hustle, and a lot of dedication, Teri Ehrlich continues to leave her mark – one home, one client, and one rescue dog at a time.





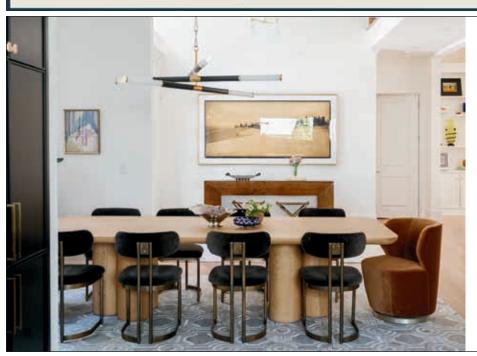
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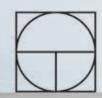
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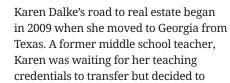


Matthew & Karen DALKE

purposeful. passionate. persistent.

BY ELIZABETH MCCABE • PHOTOS BY REGIS LAWSON

Matthew Dalke has always felt the need for speed. Before venturing into real estate, he raced motorcycles, a passion that brought him to Atlanta, Georgia. "There is a shelf life to racing motorcycles, and eventually, you have to grow up and be an adult," he laughs. This motorcycle rider knows how to think fast, calculate risks, and is ready for twists and turns in life and in business – even when that involves a career shift.



explore new opportunities. "A lot of my friends were getting into real estate," she shares. What started as a fun idea with a friend to take a real estate class turned into a long-term career.

Better Togethe

Matthew earned his real estate license in early 2014 after years in customer service roles. "Growing up, I remember going to open houses with my parents and watching them build a custom home. Real estate has always intrigued me," he recalls. Little did he know that he would have an incredible career decades later.

Karen, meanwhile, built her career by mentoring new agents and running a contract-to-close business for four years. "In 2014, the team leader at our office asked me to take on a mentorship role," she says. "For three years, I focused more on mentoring than real estate sales."

The couple's paths crossed in the office, where their professional relationship blossomed into a romance. "We had adjacent offices and started flirting through the glass doors," Matthew says with a laugh. They got married during the pandemic and began working as a team.



Karen initially supported Matthew's growing business by handling back-end operations, marketing, and client events. "We slowly grew the team, hiring a buyer's agent, a marketing person, and eventually a contract-to-close coordinator," Matthew explains. Karen now oversees operations while Matthew focuses on sales at the Dalke Home Group.

This past December, Matthew and Karen became founding partners at Ansley Real Estate, Christie's International in Peachtree City after spending their entire careers at Keller Williams. "It's a fun new adventure for us," Karen says. The couple credits their success to their complementary strengths. "Matthew is definitely the people person, while I handle the behind-the-scenes operations," Karen explains. "His strengths are my weaknesses and my strengths are his weaknesses." Matthew adds, "You're black and white and I'm gray."

To maintain balance, they meet weekly with a business coach. "Having a neutral third party helps us navigate disagreements and align our vision," Matthew says. For married couples in business together, he offers this advice: "Don't make your spouse your accountability partner. Let someone neutral handle that role."

Building a Thriving Team

Matthew and Karen lead a five-person team, including two buyer's agents, a social media manager, and a contract-to-close specialist. They're passionate about mentoring agents and creating a VIP experience for their clients.

"We aim to make the home buying and selling process less stressful and even enjoyable," Matthew points out. Just as he can handle the twists and turns on a motorcycle, he can handle any challenge to the closing table. Karen has worked with middle schoolers and knows how to stay calm under pressure.

Together, Matthew and Karen are no strangers to buying homes. "We've bought and sold five homes ourselves, so we understand what our clients are going through," they explain. They are patient, yet persistent, in moving deals forward.

Karen emphasizes the importance of providing exceptional service. "We focus on building relationships and referrals rather than relying on leads," she says. Their commitment has paid off: this year, they ranked #1 in their market center and #2 in their county. Last year with

Keller Williams, they achieved MREA (Millionaire Real Estate Agent) status, which is over \$1 million in GCI.





I'M VERY PROUD OF WHAT WE'VE BUILT TOGETHER.

We're creating something meaningful, not just for us but for our clients and team members."

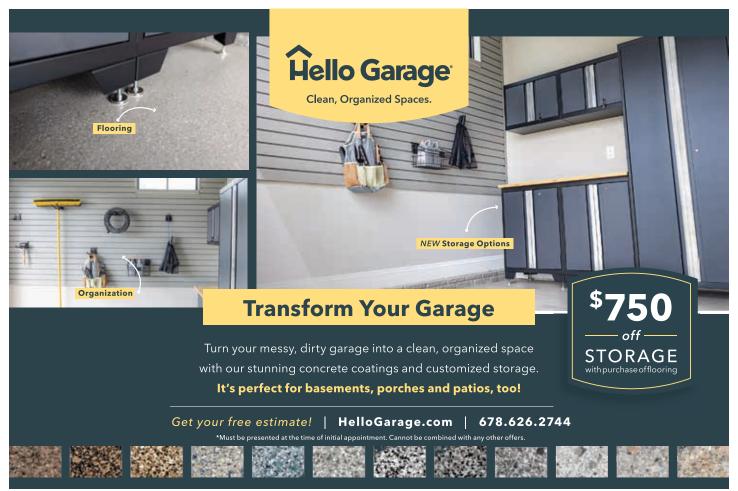
Active Interests

When they're not working, Matthew and Karen enjoy outdoor activities like hiking and cycling. "We try to take a few days every month to explore new cultures and spend time together," Karen says. They also make time for weekly Wednesday date nights.

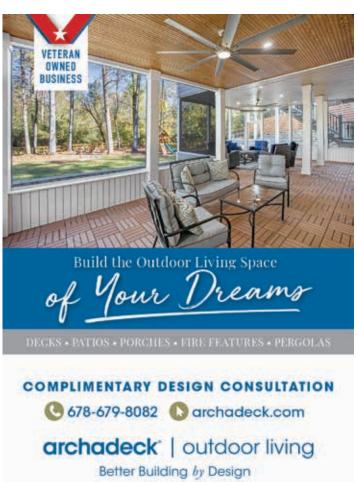
The couple has two grown sons, an eight-year-old rescue dog named Millie, and a 12-year-old cat named Carlos.

A Bright Future

"I'm very proud of what we've built together," Matthew says. Karen agrees: "We're creating something meaningful, not just for us but for our clients and team members." The future looks bright as they embrace their career with passion and purpose, eager to help others every step of the way.







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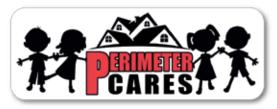


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A child goes through the cafeteria line with their classmates, and picks out their warm, healthy meal choice. As the child arrives at the register, they come to find out that their balance is too low for the lunch. The warm, delicious, (and in some cases, the child's ONLY meal of the day), is thrown into the garbage. The child is handed a cold sandwich and a water. The child only eats a few nibbles of the sandwich because they are saving it to bring home to share with their sibling for "dinner".





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If you are a ATL agent and would like more information on how you can help, please call President & CEO of Perimeter Roofing, Todd Price on his cell: (678) 832-8697, email PerimeterCares@gmail.com, or visit online perimetercares.org.

#SchoolLunchChallenge

Join Us In **Doing MORE!**

We are actively collecting food donations for the Atlanta Children's Shelter. Please feel free to stop by and drop off your donations at our office: 550 Maltbie St. Lawrenceville. GA 30046



