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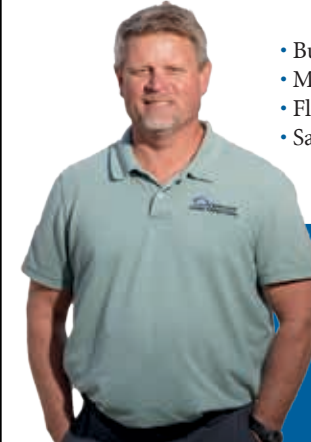
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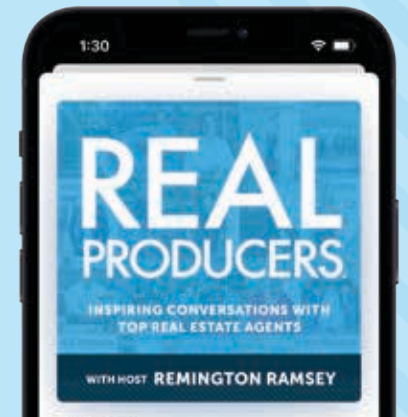
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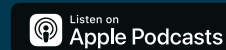


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JARRETT CALDWELL

JMD Elite Services LLC

STORY BY JACKI DONALDSON
PHOTOS BY MASON MURAWSKI PHOTOGRAPHY

For Jarrett Caldwell, real estate is about more than closing deals. It's about making every step matter — literally. As a passionate sneaker collector with more than 100 pairs in his arsenal, Jarrett has turned his love for footwear into a signature part of his JMD Elite Services LLC brand. He ensures his clients never see him in the same pair twice, a fun challenge and a testament to the care and thought he puts into every client interaction. "If I go through all my shoes and we haven't closed, we've got a problem," jokes Jarrett, who will turn 40 in April and is set to celebrate the milestone with a sneaker ball. The passionate music-lover, worship leader, and vocalist will fly in artists to entertain his guests who will sport their best in fashion and high-end kicks.



As he prepares for his fourth decade of life and eighth year in real estate, Jarrett reflects on his transformative growth in 2024. After careful consideration, he took a bold leap and decided to step away from leading a team and return to the market as a solo agent under Keller Williams Coastal Virginia. This shift pushed him to sharpen his systems and processes to provide a more personalized experience to his clients while ensuring his business could adapt to industry changes. Now operating with two assistants; an inside sales agent, a transaction coordinator; and his wife, Kerrin, as CFO, Jarrett speaks about his key strategies for staying relevant in real estate.

“With the NAR settlement outcomes, being able to articulate my value proposition became more critical than ever,” Jarrett shares. “Agents do so many things to keep the ball rolling, and communicating these points has been a game-changer for keeping things afloat with a sense of normalcy.” Leading with empathy and never losing sight of who he is, Jarrett primarily serves first-time homebuyers and military service members, navigating Permanent Change of Station (PCS) moves that are taking clients from one location to another. “At one point in time, I, too, was all those things, and 80% of my business comes from that core,” he declares. “I understand the unique timelines, challenges, and needs that come with military relocations, and I focus on making the homebuying and selling process seamless and stress-free, ensuring my clients find a place to call home no matter where duty takes them.”

Fine-tuning systems has propelled Jarrett into a new sphere of efficiency that allows him to accomplish his



source selections and administrative and clerical duties in half the time. “This change from working 12-hour days has been huge,” he asserts, adding that he is not the right fit for everyone, which is by design. “I am not all things to all people. I am the right person for the right person, and I make sure my systems flow to bring the right people to me to ensure I can fully dedicate my time and resources to those I serve best.”

Jarrett credits his creative database net-casting process for reaching ideal clients. “We consistently try to classify, reach, and inspire our leads to raise their hands and take action in some way, shape, or form,” he explains, naming *Exactly What to Say: The Magic Words for Influence and Impact* by Phil M. Jones as one of his tools for crafting messages that get responses. “We have refashioned our marketing and how we speak to our database, which has had phenomenal results,” Jarrett states.

Over the past year, Jarrett has not only transformed his business, but he has also experienced personal growth, shedding 35 pounds along the way after years of plateauing. By pairing discipline in the gym with a high-protein diet, this journey has strengthened his discipline professionally and at home. He has found renewed energy that translates into sharper focus, which positively impacts how he shows up for his clients; his wife, Kerrin; their JMD Elite namesake boys, Jarrett “Mateo” Caldwell and Jarrett “Dominic” Caldwell; and even for the family’s pint-sized Yorkies, Dolce and Gabanna.

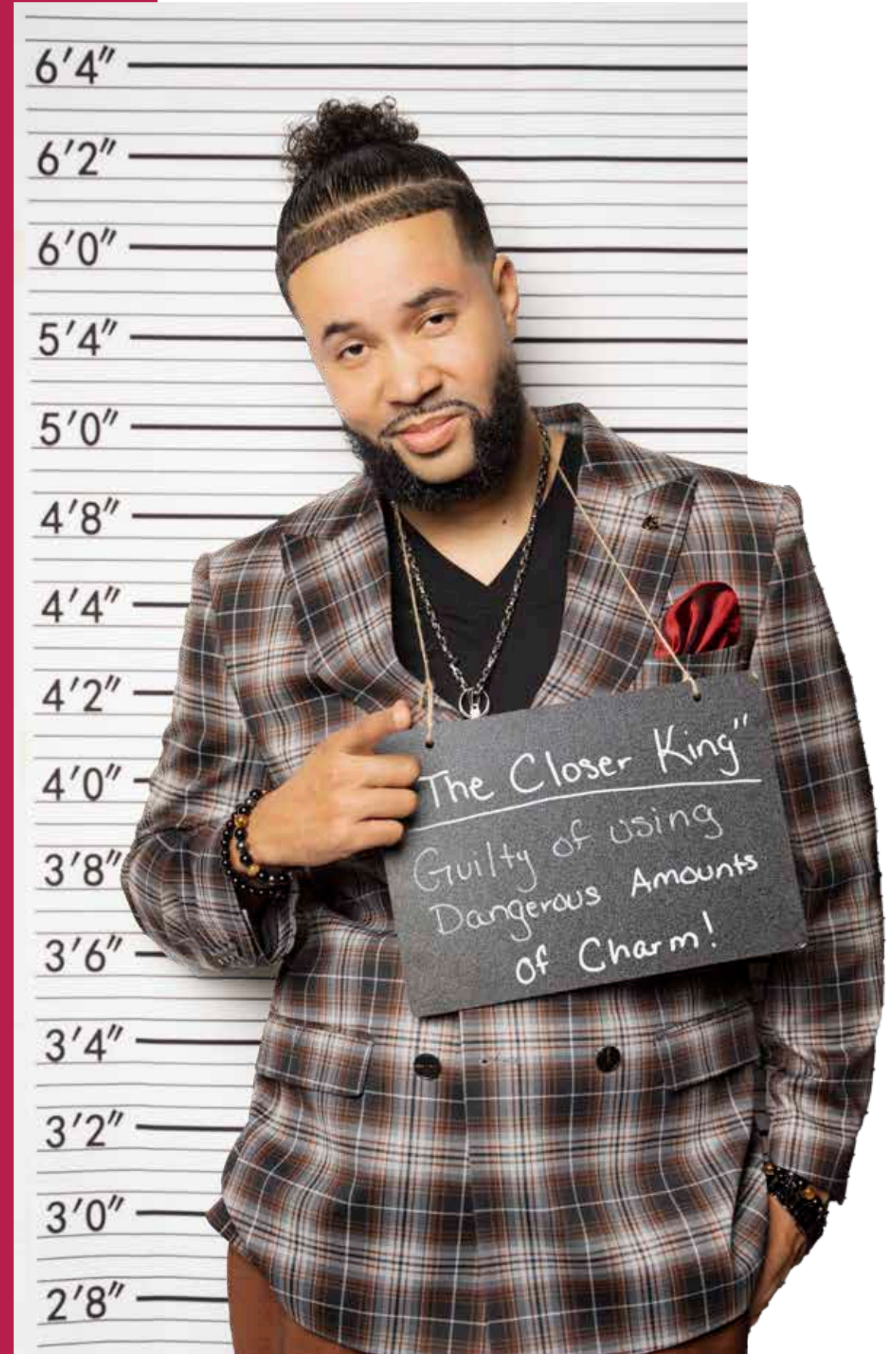
While a lot has changed for Jarrett in the past year, his guiding motto remains the same: “Transforming lives through Jesus

“

Jarrett Caldwell exemplifies our company’s values, living by the priority of God first, family second, and business third. With exceptional talent and a passion for sharing his expertise, he and his wife have built a thriving, multifaceted real estate business that inspires those around them. His dedication to faith, family, and success makes him a true asset to our team.

”

— Cosette Lambourne, Operating Principal, Broker, REALTOR®



"TEACHING ABOUT HOMEBUYING IN UNDERSERVED COMMUNITIES MAKES A LASTING, POSITIVE IMPACT AND REINFORCES THAT EVERYONE, REGARDLESS OF THEIR BACKGROUND, DESERVES A FAIR CHANCE AT OWNING A HOME."

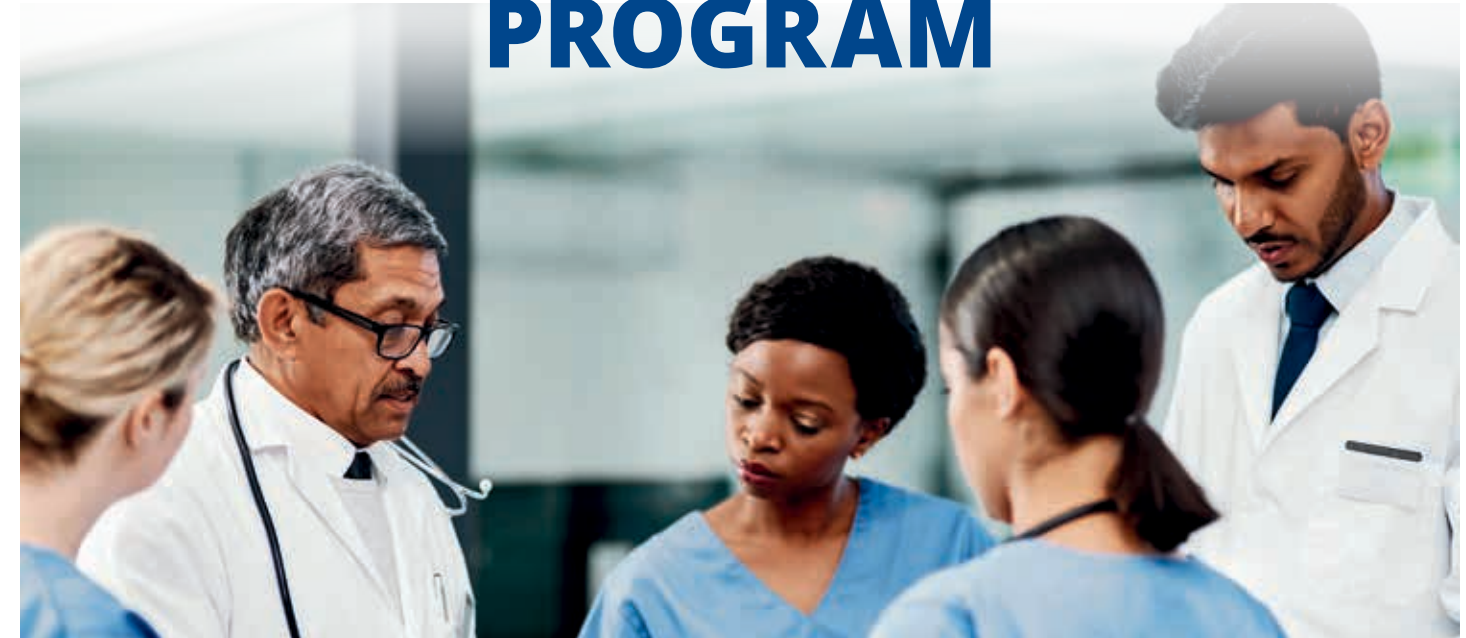
Christ Using the vehicle of real estate." Committed to teaching underserved and underprivileged communities about homebuying through the five core values of his company, he states, "We are inspired, inviting, innovative, and invested and believe God will receive the increase. Teaching about homebuying in underserved communities makes a lasting, positive impact and reinforces that everyone, regardless of their background, deserves a fair chance at owning a home."

As he embarks on 2025, Jarrett, who has decided to take on more as an investor and rehabber, sees financial freedom showing itself like never before. "When I was younger and the family came over for the holidays, we would all try and pile into a 1,200-square-foot space where 17 of us would sleep on pallets on the floor," he recalls. "I just hosted Thanksgiving and got to offer my short-term rental properties for everyone. I am doing things today that I had only dreamed about."

Jarrett Caldwell's journey reflects on resilience, faith, and purpose-driven action. As he continues to grow as a real estate professional, a Godly leader, and a family man, he remains deeply committed to "transforming lives through Jesus Christ using the vehicle of real estate." With a clear vision, finely tuned systems, and an unwavering belief in God's plan, Jarrett is poised to make 2025 an even greater success. For Jarrett, every step matters—whether he's guiding clients toward homeownership or choosing the perfect pair of sneakers to match his stride.



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NICK & CARRIE SPENCER

THE LENS HOUSE

STORY BY DAN CLARK
PHOTOS PROVIDED BY
NICK & CARRIE SPENCER

In the heart of Southeastern Virginia's vibrant real estate scene, The Lens House has become synonymous with stunning visuals and exceptional service. But behind the lens is a story richer than any photograph, a testament to the power of family, perseverance, and a deep-rooted commitment to helping others achieve their dreams.

Meet Carrie and Nick Spencer, high school sweethearts turned business partners whose journey is as captivating as the images they capture. Their story began in Lancaster County, PA, where their shared love blossomed in the halls of Garden Spot High School amidst the challenges of navigating young adulthood. Carrie, with her savvy business acumen and a heart for helping others, and Nick's artistic eye and passion for visual storytelling formed a bond that would lay the foundation for their future success.

Nick's path to photography was a winding one. Though initially interested in high school, he leaned toward printing, a field where he excelled for over 15 years. After moving to Virginia, he took a break from the professional world to become a stay-at-home dad, a role



he cherished. However, as their two sons, Logan and Connor, grew older, Nick and Carrie felt the pull to embark on a business venture that would allow them to combine their strengths and create something meaningful.

Nick's father, recognizing his son's artistic talents, along with Carrie's analytical skills and strategic thinking, suggested they explore real estate photography. The idea resonated, and six years later, the rest is history. Carrie took the reins of the business side, discovering a love for sales she hadn't known she possessed. With his keen eye for detail and understanding of visual aesthetics, Nick led the photography side.

Their sons, now teenagers, are also an integral part of their lives.

Both boys share a love for soccer and recently discovered a passion for fishing, creating new opportunities for family bonding. Logan, their eldest, has also recently joined The Lens House team as their social media coordinator, further intertwining their family and business.

When they're not capturing stunning visuals for their clients, Nick and Carrie are cherishing every moment with their sons. They find joy in simple pleasures, with Nick tending to his lawn and Carrie immersing herself in a good book. They adore their moments together, whether exploring local breweries, enjoying Nick's grilling skills, or simply relaxing at home with their two Great Danes, Griffin and Keeper.



Agents are busy managing every aspect of a business. Providing a one-stop shop for all their marketing materials, listings, buyers, and general business advertising will allow for quick and efficient marketing efforts."










Beyond their business achievements, Nick and Carrie's story is one of love and perseverance. Nick openly shares his struggles in high school, where he found himself in the wrong crowd with bad hobbies, going down a road that would not end well. Nick tearfully exclaims in a moment of

raw, emotional truth, "She really, truly saved me." Carrie's unwavering support and their shared faith have guided them through difficult times, reinforcing the importance of family, friends, and a strong support system.

With an eye to the future, they are excited for 2025. In 2024, they launched the inclusion of floor plans with all photoshoots. In the new year, The Lens House is expanding its marketing department to offer more design services, including logo creation, closing gifts, and additional custom marketing materials. Carrie's passion comes through as she speaks about how full an agent's plate is: "Agents are busy managing every aspect of a business. Providing a one-stop shop for all their marketing materials, listings, buyers, and general business advertising will allow for quick and efficient marketing efforts."



MEET THE TEAM

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Nick and Carrie's open hearts and willingness to share their journey—the triumphs and the struggles—create a unique connection with their clients. This authenticity and dedication to delivering exceptional service and breathtaking imagery have solidified The Lens House as a leader in Southeastern Virginia real estate photography. Their story serves as an inspiration, reminding us that behind every successful business lies a tapestry of personal experiences, unwavering love, and a commitment to helping others achieve their dreams.





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—Gabriel Santiago, member on the Freedom Plan

Tina Lester

SOUTHERN TRADE
REALTY INC.

STORY BY DAN STEELE
PHOTOS BY MASON MURAWSKI,
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As a former ophthalmology professional for 20 years, Tina Lester knows how important vision is, and since 2019, she has been helping clients see the way to the next stage of their lives through real estate. Especially fulfilling, she says, is when she hands over the keys to a first-time homeowner, especially those who never thought they could purchase.

“I had this single, divorced mother who lived in a trailer park who was referred to me and just wanted to find a better rental,” Tina recalls. “I spoke to her about the option of buying versus renting, and her response was that even though she had a good job, she wouldn’t get approved for a loan for such a purchase.” After Tina connected her client with a lender and squared away a few simple things, she was approved for a loan and soon found herself living in her first home. “She went from living in a two-bedroom, one-bath trailer with a landlord who was horrible about repairs to living in her own three-bedroom, two-bath home on five acres of land,” Tina joyfully recounts. “The closing day was an emotional one. Tears of happiness were shed.”

Tina always strives to go the extra mile for her clients, to do more than “just put a sign in the yard,” and that client was no exception. Certified in home staging and design, Tina offers all her listings free professional home staging to thank them for choosing her, and although that client was buying, she still found a way to go above and beyond. When Tina saw the sad condition of the client’s furniture, she knew exactly how she



could assist. “She was on a fixed budget, so I brought her a couch, coffee table, end tables, and some artwork from my staging inventory for her to keep and staged the living room so the house felt like home,” Tina reveals. “She was and is one of the sweetest clients, and I love that I got the opportunity to help her go from a renter to a homeowner.”

Despite her passion and exceptional aptitude for real estate, Tina never envisioned herself in real estate before five years ago. After spending 20 years in the ophthalmology field, she suddenly found herself at a crossroads in 2019



when the doctor she worked for decided to retire. “I didn’t know where to go from there because I really liked his style, ethics, and way of doing things, and I didn’t know if I could find another doctor I could look at the same way,” she explains. “We kind of worked the same; it was a good fit.” After Tina posted about her dilemma on Facebook, she received a message that would completely change her life. “My friend and now broker, Shannon French, saw the post and asked me about my opinion on doing real estate. I had never given it a thought, but after meeting her for Starbucks and discussing it for a bit, I became quickly intrigued,” she says.

Perceiving the value of what her friend was telling her, Tina made the leap of faith and hasn’t looked back. “I decided that I was going to pursue a totally different career for myself and made my mind up that I would not fail at it,” she attests. “I was going to work hard with all of my heart and soul and make this decision one I wouldn’t regret. I am so thankful and blessed. I have never regretted my decision.”

Tina had no doubt about which brokerage she would work at either. “Shannon just warmed my heart with more than the coffee that day,” she declares. “I knew from day one that I would ‘hang my hat’ at Southern Trade Realty. I loved her explanation of the real estate world and how she had a faith-based brokerage. I knew Shannon and some of the agents who worked with her and knew it was a perfect fit for me. I am grateful for Shannon for giving me the opportunity. She has always been an amazing mentor and leader of our firm. I feel extremely lucky to have her guidance in this industry.”

Although she has vastly grown her business since starting down the real estate path, Tina doesn’t measure her accomplishments by numbers, either fiscal or overall client count, but by the quality of their experience with her. “Success isn’t quantity for me,” she explains humbly. “It’s about quality and achieving a goal. My goal is homebuyers and sellers successfully reaching the next stage of their lives. Whether that is 1 or 100 clients, I have succeeded.” She is thankful for all the

opportunities the career has opened for her; for her friends and family; and, most of all, for her foundation of faith. "I am most grateful for my foundation in my faith in Jesus Christ," she attests. "Without him, I have nothing."

When she isn't serving her clients, Tina enjoys singing and working with one of the youth leaders at Beulah Baptist Church in Ware Neck as the Youth Choir Director; doing Pilates; and spending time with her two sweet pugs, Charlie and CoCo. Still, most of all, she loves spending time with her family. "Family is everything to me!" Tina joyfully declares. "I am a proud military wife of a retired US Army Master Diver, Roger. We have been married for 28 years and were blessed with three children: Alexis, 26, Isaiah, 22, and our baby in Heaven, Waylon." Together, the family loves to travel and go to concerts and holds a weekly game night, amongst other activities. "Not long ago, we started Firepit Family Friday Nights, where we sit by our firepit, listen to music, and just talk about our weeks," Tina relates. "My advice to anyone with a family is to focus on making the memories versus buying them things. They will remember the time together much more."

“
My goal is homebuyers and sellers successfully reaching the next stage of their lives. Whether that is 1 or 100 clients, I have succeeded.”



"I've had the pleasure of working with Tina Lester for five years, and I can confidently say she is one of the most dedicated and talented real estate professionals in the industry. Her commitment to understanding each client's unique needs and her expertise in navigating the market always results in exceptional outcomes. Tina combines a keen eye for detail with a passion for helping others, making every transaction smooth and stress-free. It's an honor to see her featured in the magazine—a well-deserved recognition for someone who truly goes above and beyond for their clients."

—Founder/Broker Shannon French, Southern Trade Realty Inc.

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Restoring your faith in home warranties

Kim Kim

RE/MAX Peninsula
STORY BY MADDIE PODISH
PHOTOS BY SUSAN FOWLER,
FOWLER STUDIOS

Kim Kim's journey from restaurant owner to real estate professional is a story of faith, perseverance, and personal growth. Born in South Korea, Kim moved to the United States with her father, mother, and three older sisters when she was 2 years old. The family settled in Hampton, where Kim was raised and calls home. After graduating from Phoebus High School, she attended Christopher Newport University (CNU), studying early childhood psychology with plans to become a teacher.

While in high school, she visited Korea for the first time since her family immigrated here. She fell in love with the country and wanted to experience life there. So, after graduating from CNU, she moved to Korea and taught at an academy for a couple of years. While there, she met her husband, Jhono, who was working for a biomedical company. When Kim became pregnant with their first child, they moved back to the United States to be closer to her family.

As young newlyweds with a baby and another one on the way, the couple decided the most feasible way to support a family with Jhono's previous schooling and credentials from overseas was to start a business. From the day they brought their second baby home from the hospital, they started building a sushi restaurant across from CNU, meeting with contractors and developing a business plan. Their experience as business owners was both rewarding and demanding. Kim recalls their long hours and sacrifices, especially as young parents juggling



business ownership and family life. After 10 years in the restaurant business, they found themselves burned out and ready for a change.

"When we closed our restaurant, we didn't have a plan," Kim recalls. "It was a moment of uncertainty. But at the same time, we found so much beauty in it. We felt really close to God and were able to find joy and peace in the uncertainties. We knew that He (God) had a provision and a plan for us. We didn't know what, but we were excited."

That faith carried them through as Jhono picked up part-time jobs cleaning until he got a seasonal position at Costco, which led to a more permanent job with health benefits for him and the family. Before long, they found things falling into place better than they could have planned, with Jhono stepping into the finance industry while keeping his job at Costco and Kim transitioning into real estate. The transition was fulfilling professionally and gave her the work-life balance she longed for. She now has the flexibility to be present for her children's activities while also building a successful career helping other families.

Kim is thankful for the trust her clients put in her and enjoys the rewards of finding a healthy balance between personal and professional life. As a REALTOR®, she cherishes the freedom to attend her kids' events and enjoy a more balanced lifestyle. "I love the flexibility of being able to take on as much as my plate allows while still being present at all our children's sports' activities and staying dedicated to my clients' needs at the same time."

Outside work, Kim enjoys being active in golfing, hiking, and paddle boarding. An avid outdoor enthusiast, she finds peace and inspiration in every adventure, often drawing parallels between hiking and her career. "Every trail is different, with varied terrains and courses, but you keep trekking with perseverance" she explains. "The journey is worth it—every challenge and obstacle. And I've found that the tougher the trail, the more I appreciate the view at the end as I stand in awe of the beauty of the culmination my efforts." This philosophy shapes her approach to both life and business.

In real estate, Kim thrives on the unique challenges that come with each client's journey. Every transaction holds its own set of obstacles, but for her, each is an opportunity to make a meaningful impact in someone's life. Kim believes her success is rooted in her commitment to staying true to herself and putting her clients' needs first. "Clients appreciate when you are yourself and real," she remarks. "They'll appreciate you because of your authenticity."

“When you truly have your clients' best interest at heart, that authenticity will translate into the work you do for them, and they see and appreciate it.”



For Kim, going the extra mile doesn't feel like an extraordinary effort; it's simply a matter of doing what's right. Not until clients express their gratitude for even the simplest things does she realize the importance of what she considers a "given" communication and responsiveness. "I'm not perfect, and I've had my share of roller coaster transactions, but when you truly have your clients' best interest at heart, that authenticity will translate into the work you do for them, and they see and appreciate it."

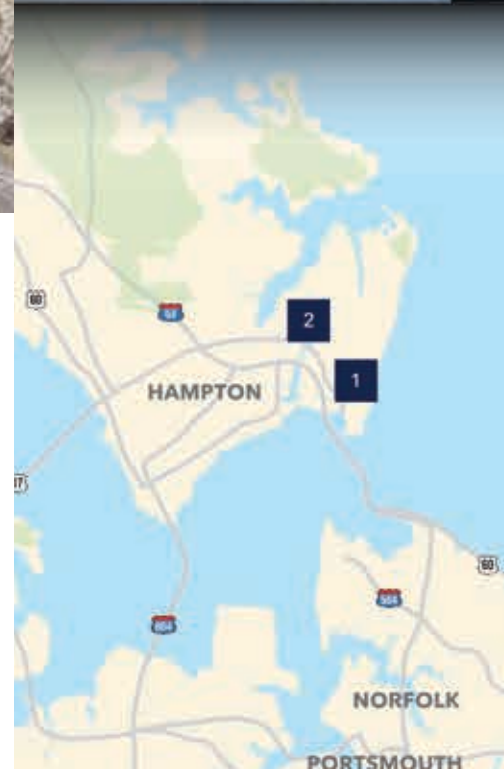
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- **Par-Tee on the Green Putt-Putt Tournament—February 20 at Apex Entertainment.** Networking, sponsorships, and sportsmanship will be the focus of this fun new event that will support CVBIA's Professional Women in Building Council.



BUILDING RELATIONSHIPS & BUSINESS: WHY CVBIA EVENTS MATTER IN 2025

BY COLBY RAYMOND, 2025 CVBIA PRESIDENT

Greetings, fellow real estate leaders! As we head into the new year, we have a prime opportunity to reflect on how to elevate our businesses and cultivate lasting connections within the Coastal Virginia market. In this ever-evolving industry, the Coastal Virginia Building Industry Association (CVBIA) remains a powerhouse resource for top real estate agents like yourselves.

This month, we emphasize the importance of attending CVBIA events and how they can significantly contribute to your professional growth and success. While phone interactions and digital communication have become commonplace, face-to-face interactions hold unparalleled value. Building genuine rapport with industry peers, builders, developers, and potential clients at CVBIA events fosters trust and collaboration—key ingredients for taking your business to the next level.

The Power of In-Person Connections
Here's why prioritizing CVBIA events should be a top priority in 2025:

- **Strengthen Existing Relationships:** Networking events provide the perfect platform to reconnect with past clients, colleagues, and industry professionals. These interactions can reignite past connections, leading to future referrals and collaborations.
- **Forge New Partnerships:** CVBIA events attract a diverse range of industry players. From builders and developers to lenders and legal professionals, these events present a unique opportunity to expand your network and discover potential partners who can complement your services.
- **Gain Valuable Insights:** CVBIA events often feature informative presentations and discussions led by industry experts. Attending

these sessions allows you to stay abreast of the latest market trends, legislative updates, and best practices, equipping you to offer the most informed guidance to your clients.

- **Build Trust and Credibility:** Actively participating in CVBIA events demonstrates your commitment to the industry and your dedication to continuous learning, strengthening your professional image and positioning you as a reliable and knowledgeable resource in the eyes of potential clients.

Mark Your Calendars for Upcoming Events

Get ready to dive into a dynamic calendar of events hosted by CVBIA in February and March 2025. To view the complete schedule and register online, visit the official website at www.cvbia.com. Here's a sneak peek at what's coming up:



- **Residential Building Industry Forecast—March 20 at DoubleTree Norfolk Conference Center.** Join NAHB's Chief Economist for an outlook of what 2025 will hold for the building industry. A reception to make lasting connections will follow the informational program.

By actively participating in CVBIA events, you're investing in the future of your business. The connections you forge, the knowledge you gain, and the trust you build will all contribute to your sustained success in the ever-growing coastal Virginia real estate market. We encourage you to join us at upcoming events and experience the power of building relationships in person.

Together, let's make 2025 a year of thriving partnerships and exceptional growth!





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FAQs

WELCOME TO Real Producers!

Here, we answer the most popular questions regarding our program. My door is always open to discuss anything related to this community—this publication is 100% designed to be your voice.

Q: WHO RECEIVES THIS MAGAZINE?

A: The top 300 agents on the Peninsula in Hampton Roads, VA. The Peninsula extends from the Chesapeake Bay Bridge-Tunnel in Hampton to the greater Williamsburg area and everything in between. We pull the MLS numbers (by volume) from January 1 through December 31 of the previous year in the Peninsula and Williamsburg area. We cut the list off at #300, and the distribution is born. The list will be reset at the end of each year.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: The process is simple. Every feature you see has first been nominated. You can nominate REALTORS®, agents, affiliates, brokers, owners, or yourself. Office leaders can also nominate real estate agents. We will consider anyone you bring to our

attention because we don't know everyone's story and need your help to learn more. A link to our nomination form is on our Facebook page (facebook.com/peninsularealproducers).

Q: WHAT IS THE COST TO FEATURE A REALTOR®, AGENT, OR TEAM?

A: Zero, zilch, zippo, nada, nil. **The feature costs nothing**, my friends, so nominate away. We are not a pay-to-play model. We share real stories of Real Producers based on achievement and nominations.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a preferred partner in the front of the magazine is part of this community and will have an ad in every magazine issue, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every preferred partner you see in this publication. In a sense, we won't even meet with a business you have not vetted and stamped for approval. We aim to create a powerhouse network for the REALTORS® and agents in the area, as well as the best affiliates, so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: Please let us know if you want to recommend a local business that works with top real estate agents. Send an email or text to joni@realproducersmag.com or call 757-348-7809.

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