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Kim Seay

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STORY BY DAN STEELE
PHOTOS BY SUSAN
FOWLER, FOWLER STUDIOS

President John Quincy Adams once said, “Patience and perseverance have a magical effect before which difficulties disappear and obstacles vanish.” Most real estate veterans would agree that patience and perseverance are crucial to success in the industry, both for agents and clients. Kim Seay knows how important they are, sharing how they helped her guide a close friend toward achieving her dream of homeownership.

“A childhood friend reached out to me, ready to buy a home,” Kim recalls, “and we began what turned into a two-and-a-half-year journey.” They viewed home after home and submitted offer after offer, but each time, obstacles arose that prevented her friend from purchasing. “But we didn’t give up,” she attests. “Finally, one day, one of those offers was accepted. Celebrating with her at the closing table was pure joy.” A couple of months later, when Kim visited her friend in her new home, she realized exactly why she loves her work. “Seeing how she had made it her own was so rewarding,” Kim explains. “She’d added all those little touches she’d been so excited about, and seeing her happy and thriving in a space that was hers brought me such fulfillment. I have so many stories from my real estate journey,

and I often wish I had started journaling from Day 1 to capture them all.”

Since beginning her real estate career in 2014, the Hampton native has learned that success in the field requires more than patience and perseverance—adaptability and evolution are equally essential. Kim emphasizes that education is key to staying ahead in

an ever-changing industry. “I’ve found that focusing on education, while also showing grace and understanding to one another, is key to successfully navigating today’s market,” she shares. “I’m incredibly passionate about educating buyers, sellers, and investors. The real estate landscape has changed dramatically in recent years, and stepping back and truly

understanding these new developments is crucial. That means not just learning updated rules, but also revisiting the fundamentals, like the Code of Ethics, to ensure we’re guiding our clients in a way that serves their best interests.”

Continually stepping out of her comfort zone is part of Kim’s approach, and she has fully embraced the idea that life truly begins at the edge. “I don’t allow myself to get too comfortable doing the same thing repeatedly because I understand that growth demands adaptability,” she declares. “Technology, media, and marketing are always evolving, and staying ahead of those

changes is crucial to the success of my business. I’m not afraid to experiment with new strategies for branding and marketing, giving each idea the time and commitment it needs to deliver results.”

Blending new innovations with genuine personal connections has been a game-changer for Kim. “I make a point of staying connected through social

media, regular communication, and active involvement in the community,” she reveals. Consistent follow-up with her clients has been one of the keys to her continued success.

Despite the daily challenges of her work, Kim loves everything about her job—even the paperwork. “I love the systems, the spreadsheets, and the



“
For me, the process is about giving my clients peace of mind, knowing that no detail has been missed on their journey to homeownership.”



paperwork,” she confesses. “One of the most fulfilling aspects is knowing that when I complete the paperwork for a client, they’re one step closer to purchasing a home or making a move to a new one. Being part of their significant milestone is incredibly rewarding.”

Kim knows that small details can make all the difference in a transaction and takes pride in ensuring nothing is overlooked. “I take pride in making sure everything is as it should be—crossing all the t’s and dotting all the i’s,” she declares. “For me, the process is about giving my clients peace of mind, knowing that no detail has been missed on their journey to homeownership.”

Looking ahead, Kim welcomes the changes and challenges still to come, viewing them as opportunities for growth and enrichment. “After 10 years in the industry, I feel like things are just starting to heat up for me, and I don’t plan to slow down anytime soon,” she proclaims. “I’m energized by the possibilities ahead and committed to making an even greater impact in the years to come. My goal is to keep helping buyers, sellers, and investors achieve their dreams while becoming even more involved in local associations and contributing to my brokerage in meaningful ways.”

Kim cherishes time with her family when she isn’t helping her clients achieve their real estate goals. “I was born and raised in Hampton, and my parents still live there,” she remarks. “Spending Friday afternoons with them is something I truly cherish.” Her brother and his family live in Nashville, where he works as a dentist—he’s even Kim’s dentist, giving her the perfect excuse to visit twice a year and spend time with her niece and nephew.

Soon, Kim’s travels will take her even farther. “My daughter recently married a fabulous young man and is preparing to move to Texas,” Kim gushes. “She brings so much sunshine into my life. We love doing all the traditional mother-daughter things—shopping, exploring new restaurants, traveling, and just enjoying time



together. I’m incredibly blessed to have such a wonderful family.”

Kim’s passion for travel extends beyond family visits. “Traveling has become a real passion of mine,” she notes. “Last year, I spent two incredible weeks exploring Italy, and this year, I’ll be embarking on a two-week journey through Alaska. I aim to take a big trip every other year, with smaller getaways in between.”

Between her travels and career, Kim also enjoys spending time with friends, visiting wineries, discovering new local restaurants, and cheering on her favorite sports teams. “I’m a die-hard sports fan, happily watching just about any game on TV,” she reports. “It’s an exciting way to relax and stay connected to the action.” Kim also taps into her creativity by building LEGO projects. “It’s my go-to creative outlet,” she says.



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Erin Bailey

**GARRETT REALTY
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STORY BY DAN CLARK
PHOTOS BY MASON
MURAWSKI PHOTOGRAPHY

Erin Bailey may be relatively new to the real estate scene, with just over two years of experience, but she's already making waves as a rising star on the Peninsula. Her dedication to clients, strong work ethic, and genuine passion for helping others have quickly translated into impressive achievements and recognition within her brokerage, Garrett Realty Partners.

Erin's professional journey began in the tile industry, where she spent 11 years honing her customer service and sales skills. She later transitioned to project administration for a construction company, gaining valuable insights into building and development. Although real estate had always called to her, the fear of commission-based income—along with the demands of motherhood—initially held her back.



Life, however, had other plans. When the COVID-19 pandemic struck and she was laid off, Erin seized an opportunity amid the uncertainty—a turning point that coincided with a life-changing personal event: adopting her son, Sammy. Sammy had endured significant trauma before coming into Erin's life, and she welcomed him without hesitation. "He was 2½ at the time," Erin recounts. "He's been through hell and back, and it's not his fault." Now almost 9, Sammy is the light of Erin's life—a living testament to her boundless love and compassion. He keeps her young, she says, bringing joy, laughter, and a bright energy to their busy household.

Erin's home is a hub of family activity, with three adult children still living under her roof. "It's a modern-day Brady Bunch," she jokes, "where everyone pitches in to help, especially with caring for Sammy." This strong family support system enables Erin to pursue her real estate career with confidence, knowing her loved ones are always cared for.

While real estate is demanding, Erin appreciates the flexibility it affords. She's able to attend Sammy's soccer games, take him on special visits to meet police officers (his dream career), and enjoy precious family time—all without the rigid constraints of a traditional 9-to-5 job. She's grateful for this freedom, recognizing that balance is key to nurturing both her professional ambitions and her family life.

One of Erin's early milestones was earning Rookie of the Year within her brokerage, a distinction that speaks to her outstanding performance and client dedication right out of the gate. It also highlights her ability to navigate a complex market while building lasting relationships founded on trust and understanding.



Erin’s story reminds us not to measure success by sales numbers or awards but by finding joy, purpose, and balance in every facet of life. For Erin, that means putting family first, embracing new challenges with open arms, and using her talents to help others find their own place to call home. Her warmth, resilience, and steadfast loyalty shine through in everything she does, making her a truly inspiring presence in the real estate community—and beyond.



Erin attributes her success to her client-centered philosophy and strong communication skills. “I feel like you have to build a relationship with your clients, not just be transactional,” she explains. She strives to deeply understand her clients’ needs, ensuring they feel heard, supported, and valued throughout every step of the buying or selling process.

Her thoughtful nature shines through in the way she celebrates her clients’ milestones. Rather than opting for generic closing gifts, Erin takes time to personalize each one. For example, when a client recently sold their childhood home, Erin commissioned a portrait of the house—a deeply meaningful gesture that touched the client’s heart.

Where many people might falter under the weight of uncertainty and life’s challenges, Erin meets each obstacle with grace and grit. Whether navigating career pivots or managing the complexities of family life, she faces everything with unwavering determination and a quiet strength that defines her personal journey and professional accomplishments.



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Toast to the Top

Peninsula Real Producers:
Celebrating Three
Incredible Years in Print!

PHOTOS BY SUSAN FOWLER,
FOWLER STUDIOS

Cheers to three years! This month, the *Peninsula Real Producers* team proudly celebrates our third year in print—and we’re just getting started. Each issue, each event, and each connection continues to build momentum, and this month’s Real Producers gathering at The Townes at Coliseum was no exception.

The event at The Townes at Coliseum, courtesy of our amazing vetted preferred partner Chesapeake Homes, was an afternoon to remember. Despite the brisk breeze and a little extra chill in the air, many top agents and standout businesses showed up with high energy and warm spirits, ready to connect, collaborate, and elevate the local real estate community.

These gatherings are more than just networking—they’re about building genuine relationships that create lasting impact. Whether exchanging winning strategies or lending a tip to help someone through a business challenge, a feeling of mutual support and growth is always in the room. At a Real Producers event, everyone walks away with something valuable—sometimes insight, sometimes inspiration, often both.

Couldn’t Make It? Don’t Worry!

If you didn’t attend this one, you missed something special, but we’d love to see you next time. And trust us, you’ll want to be there. The video recap

and more photos are available on our website peninsularealproducers.com.

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We’re deeply grateful to everyone who helped make this event a success:

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Teresa

Rutherford

Arbor Home Loans

STORY BY DAN STEELE
PHOTOS BY SUSAN FOWLER,
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Teresa
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Teresa Rutherford of Arbor Home Loans has spent nearly four decades helping people achieve one of life’s biggest milestones: owning a home. However, her journey into the mortgage world wasn’t something she originally planned. “Did I ever think I would stay in the mortgage business since 1985 when I started? Heck no!” Teresa laughs. “But I found that I really love it. I love helping people purchase their biggest asset—a home.”

Teresa’s career began during her final semester at Salisbury University while working part-time as a loan processor. After relocating to Virginia in 1986, she transitioned into loan originations and never looked back. “I’ve been an originator, a sales manager, and a branch manager,” she says. “I spent 28 years at Wells Fargo Home Mortgage, 18 of those as a manager. Our team ranked #5 nationwide, which was an incredible achievement at such a large company.”

Though she eventually retired from Wells Fargo, Teresa wasn’t ready to leave the industry she loved. After a few brief experiences with other lenders, she and her team landed at Arbor Home Loans. Her reputation for dependability quickly followed. “When I say I’m going to do something, I do it,” she affirms. “Agents will tell you: If you get a pre-approval from Teresa Rutherford, it’s solid.”

Teresa doesn’t define success in numbers but in the moments she witnesses first-time homebuyers achieve their dreams. “Nothing beats seeing first-time buyers who have scrimped and saved finally receive the keys to their new home,” she shares. “Those smiles make everything worthwhile.”

Helping clients secure the right financing is just as important as helping them find the right home. Without the right loan, the perfect home remains out of reach, which is why Teresa stresses the importance of choosing a lender who acts as a true partner. “Sometimes people chase the lowest rate or a few dollars off in fees, but then the loan falls apart or communication breaks down,” she cautions. “You need someone who’s reliable and available.”

She also encourages clients to look beyond interest rates and consider the total loan cost. Hidden fees and adjustable-rate mortgages can cost more in the long run. “If I don’t treat the customer right, I make the REALTOR® look bad, too,” she notes. “I see myself as a partner in the real estate agent’s success. I’m not a transaction person; I’m a relationship person.”



At Arbor Home Loans, Teresa and her team are committed to matching clients with mortgages that meet their financial needs and goals. “We’re a full-service residential mortgage company offering loans for primary residences, second homes, investment properties, LLCs, home equity, and bridge loans, just to name a few,” Teresa says. “We stand behind what we promise, and our well-oiled team works together to deliver.”

With a broad range of products and no additional overlays, Arbor Home Loans can do what many others cannot, meeting Fannie Mae, Freddie Mac, FHA, and VA requirements and offering unique portfolio options when needed. Their reach spans the entire United States. “We can help clients anywhere,” Teresa explains. “If I can’t directly help someone, I can partner with a trusted peer to get the loan done.”

Most importantly, Teresa emphasizes, Arbor’s success is built on teamwork. “A loan officer can work for a great company, but without a knowledgeable, supportive team, they won’t thrive,” she says. “I’m lucky to have an incredible assistant, Alyson; knowledgeable underwriters, including our head underwriter, KBaum, who finds ways who finds ways to make loans work; a supportive processor, Jen; and a great closer, Veronica.”

When Teresa isn’t helping clients achieve their homeownership dreams, she enjoys spending time with her family. “I have a fiancé, Jim, who was my first boyfriend when we were 14 and 15—we reconnected about 10 years ago, which has been amazing,” she shares. “We love playing tennis and pickleball and traveling whenever we can.” She’s also a proud mother and grandmother. “My son Eric is in real estate, and Evan is a loan officer with Arbor Home Loans in Richmond. I have three adorable grandsons—ages 3, 1½, and 1—and I’m excited to welcome my first granddaughter in June and fifth grandchild this October.”

Through it all, Teresa remains committed to the same goal that first drew her into the mortgage industry decades ago: helping people turn dreams into reality.



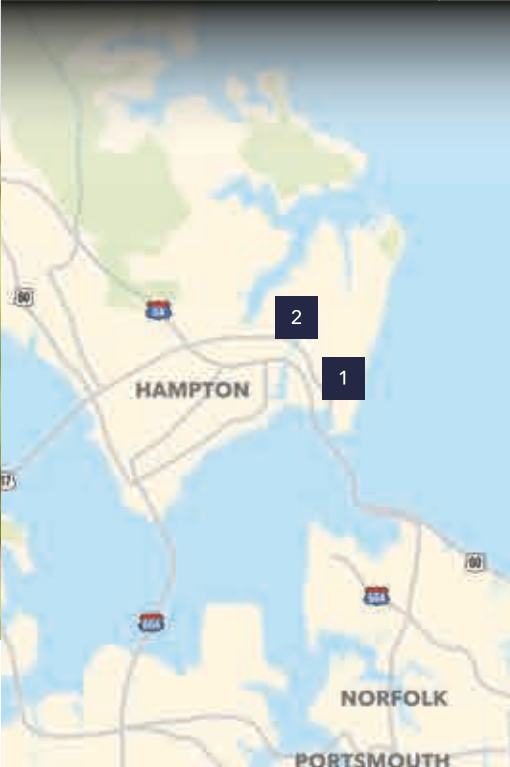
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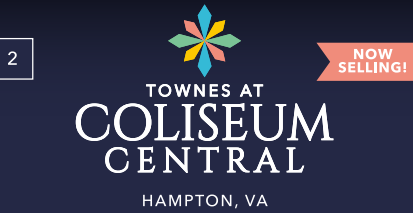
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BUILDING THE FUTURE:

COASTAL VIRGINIA STUDENTS GAIN REAL-WORLD EXPERIENCE

BY COLBY RAYMOND, 2025 CVBIA PRESIDENT

The Coastal Virginia Building Industry Association (CVBIA) is dedicated to fostering the next generation of skilled professionals who will shape the future of new home construction in our region. A cornerstone of this commitment is our strong support for the National Association of Home Builders (NAHB) Student Chapter program, a vital initiative that effectively bridges



the gap between academic learning and the dynamic realities of the residential construction industry. This month, we're excited to highlight the tangible impact of this program through the success of the NAHB Student Chapter at Norfolk State University and the proactive engagement of our CVBIA members.

The NAHB Student Chapter program serves as a crucial link, connecting students with the vast opportunities within the home building sector. Through hands-on projects, networking events, and exposure to industry experts, these chapters provide invaluable experience

and insights that complement classroom learning. For students, it's a chance to apply their knowledge, build connections, and gain a competitive edge as they embark on their careers.

Here in Coastal Virginia, the Norfolk State University NAHB Student Chapter has quickly become a vibrant hub of aspiring building professionals. Driven by enthusiastic students and dedicated faculty, the chapter actively engages in construction-related activities, fostering a passion for the craft and a deep

understanding of the industry. Their dedication was recently recognized on a national stage when they were awarded the "Rookie of the Year" title in the Four-Year College Programs (Custom/Small Build) category at the prestigious International Builders' Show (IBS) in Las Vegas. This impressive achievement highlights the talent and commitment present within the Norfolk State chapter.

More significantly for our local industry, the value of the Norfolk State University students is already being recognized right here at home. We are thrilled to report that several CVBIA member companies have already stepped up to hire students from the Norfolk State University NAHB Student Chapter for internships this summer! This direct engagement underscores the practical skills and enthusiasm these students bring to the table and demonstrates our members' commitment

to investing in local talent. These internships will provide invaluable real-world experience, allowing students to apply their classroom knowledge on actual job sites and within established building companies.

By offering internships and other forms of support, CVBIA members are directly contributing to the development of these future leaders. We encourage real estate professionals to explore opportunities to connect with and support the Norfolk State University NAHB Student Chapter. Offering internships, serving as mentors or guest speakers, providing resources, or offering site visits are all valuable ways to contribute to the growth and development of these promising young professionals.

Let us all recognize the exciting progress of the Norfolk State University NAHB Student Chapter and the proactive engagement of our members in providing them with real-world opportunities. By working together, we are not only building homes, but also building the future of the new home construction industry in Coastal Virginia.



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