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Dear Esteemed Luxury Real Estate Professionals,

It is with great pride that we welcome you to this edition of Real Producers, crafted specifically for the top-tier agents who define excellence in the luxury real estate market. You are not only shaping the industry—you are setting the benchmark for what is possible in a world of sophistication, innovation, and unparalleled service.

Luxury real estate is more than selling homes; it is about curating lifestyles, fulfilling dreams, and delivering experiences. As one of the top agents in the business, your expertise transcends market trends—you navigate shifting dynamics, anticipate your clients' needs, and consistently deliver results that leave a lasting impact. You are the architects of trust and the custodians of legacies.

The past few years have taught us how resilient and adaptive this industry can be. Amid economic fluctuations, evolving buyer priorities, and rapid technological advancements, you've shown unwavering commitment to excellence. Whether closing multimillion-dollar waterfront estates or breaking records in metropolitan penthouses, your success is a testament to your vision, work ethic, and innovative approach.

This magazine is dedicated to equipping you with the insights, strategies, and inspiration needed to continue driving your success. Inside, you'll find in-depth market analyses, exclusive interviews with

top performers in the luxury space, and the latest on how technology, sustainability, and design trends are reshaping the industry.

As we look ahead, it is clear that opportunities in the luxury market are evolving. Today's affluent buyers are more discerning than ever, seeking homes that seamlessly blend aesthetics, functionality, and purpose. The integration of smart-home technology, sustainability, and bespoke architectural designs has become a defining trend—and those who master these elements will remain at the forefront of this competitive field.

To this end, Real Producers remains committed to being your trusted resource. Our goal is to provide you with actionable insights and creative inspiration to help you stay ahead of the curve, elevate your brand, and create unmatched value for your clients.

Thank you for being part of this exceptional community of industry leaders. Your passion, ingenuity, and dedication continue to elevate the real estate profession, one remarkable transaction at a time. Together, we are shaping the future of luxury living.



Wishing you continued success,
Jason Smith



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MORTGAGE MINUTE

Going into the Spring we are anticipating the market to be more active than last year. Renewed optimism and hopefully some fiscal responsibility will raise consumer confidence, and we feel that there are two main reasons why working with a mortgage broker is best for your clients.

1. Better rates and fee structure. As a broker we have lower margins than mortgage banks, and our lenders do as well. The lower margins mean our rates are typically at least 0.5% better than a mortgage bank. On a \$350k loan, ½ point lower rate is \$115 in monthly savings. Or if we keep the payment the same the client could increase their loan size by \$18k, giving them more purchase power.

2. We work with multiple lenders giving the client more flexibility. Sometimes the situation is unique and one lender has a guideline that will get the file approved. Some lenders are better at VA loans or investments than others allowing us to have a specialty lender for specific products.

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DOMINION

LUXURY HOME TOUR



Step into a world of unparalleled luxury at The Bluff at The Dominion, San Antonio's premier destination for the ultimate in sophisticated living. This year's exclusive Luxury Home Tour invites you to explore six opulent residences, priced between \$2.5 million and \$5 million, that redefine modern elegance. From contemporary masterpieces to timeless estates, each home will showcase cutting-edge design and craftsmanship at the highest levels.

Immerse yourself in the latest architectural trends, innovative building techniques, and thoughtfully curated details, including state-of-the-art appliances, lighting, and furnishings. Beyond interiors, indulge your senses with spectacular pools, tranquil spas,



and mesmerizing water features that elevate outdoor living.

As you tour these exceptional homes, meet San Antonio's premier custom home builders, architects, and designers, who will be on-site to share their expertise and discuss how they can bring your unique vision to life. Their continued success has cemented them as San Antonio's best in custom home building. With their commitment to uncompromising quality and meticulous attention to detail, they craft homes that not only meet but exceed expectations.

Set within the prestigious Dominion community, this event showcases more than just remarkable homes. The Dominion offers a lifestyle of unmatched privacy and security, world-class country club amenities, premiere shopping, award-winning dining, and access to top-rated schools. It's the perfect blend of comfort, luxury, privacy and convenience.

Don't miss this phenomenal opportunity to experience the pinnacle of San Antonio's luxury real estate. The Bluff at The Dominion Luxury Home Tour awaits your discovery—where visionary design meets the art of living.





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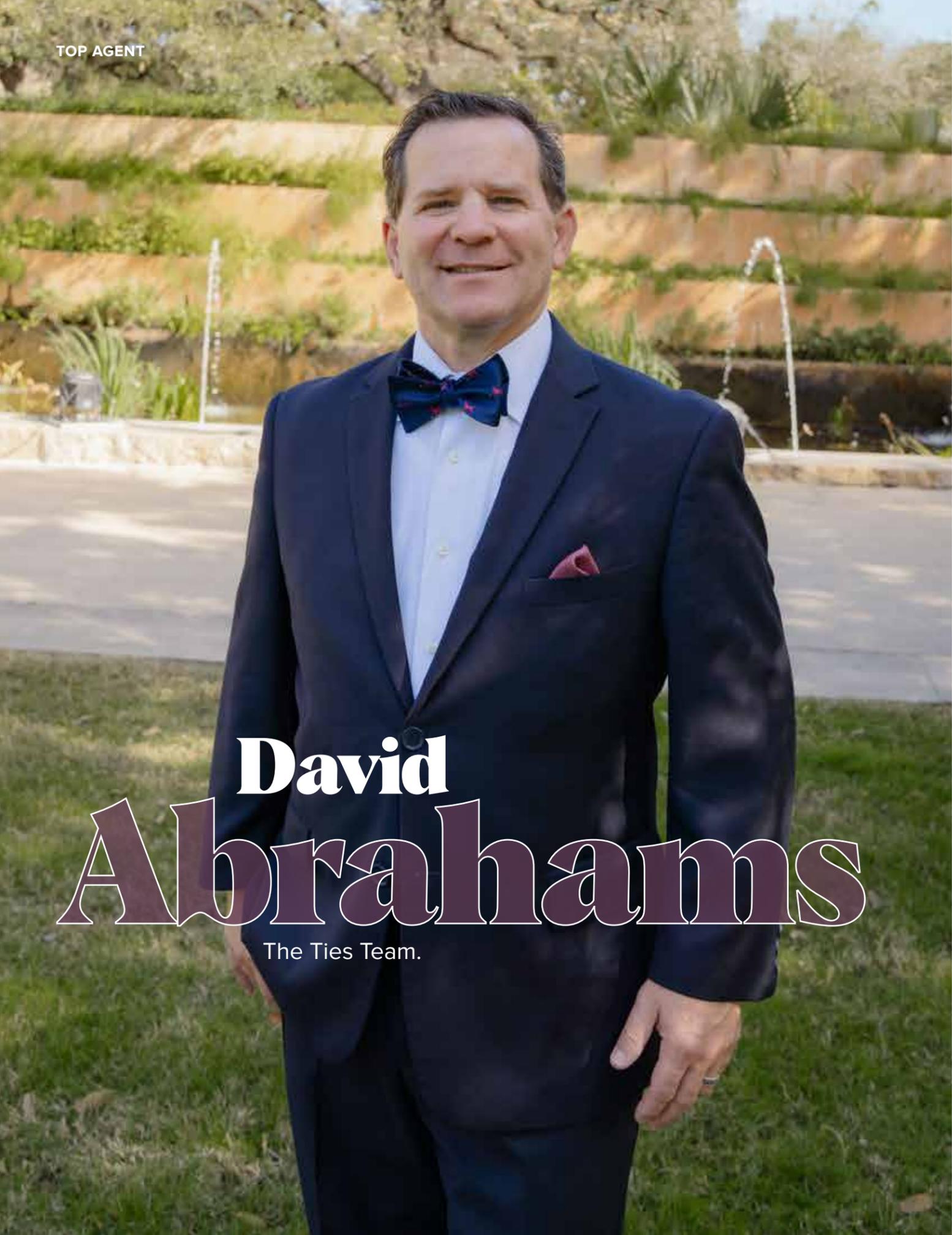
- Patrick H

"Love Shannon's Team!! I've personally used them for years, and referred them to several clients."

- Becky T

"Shannon and her gals are the best! I highly recommend them to all my clients. I have had 100% positive feedback from everyone."

- George M



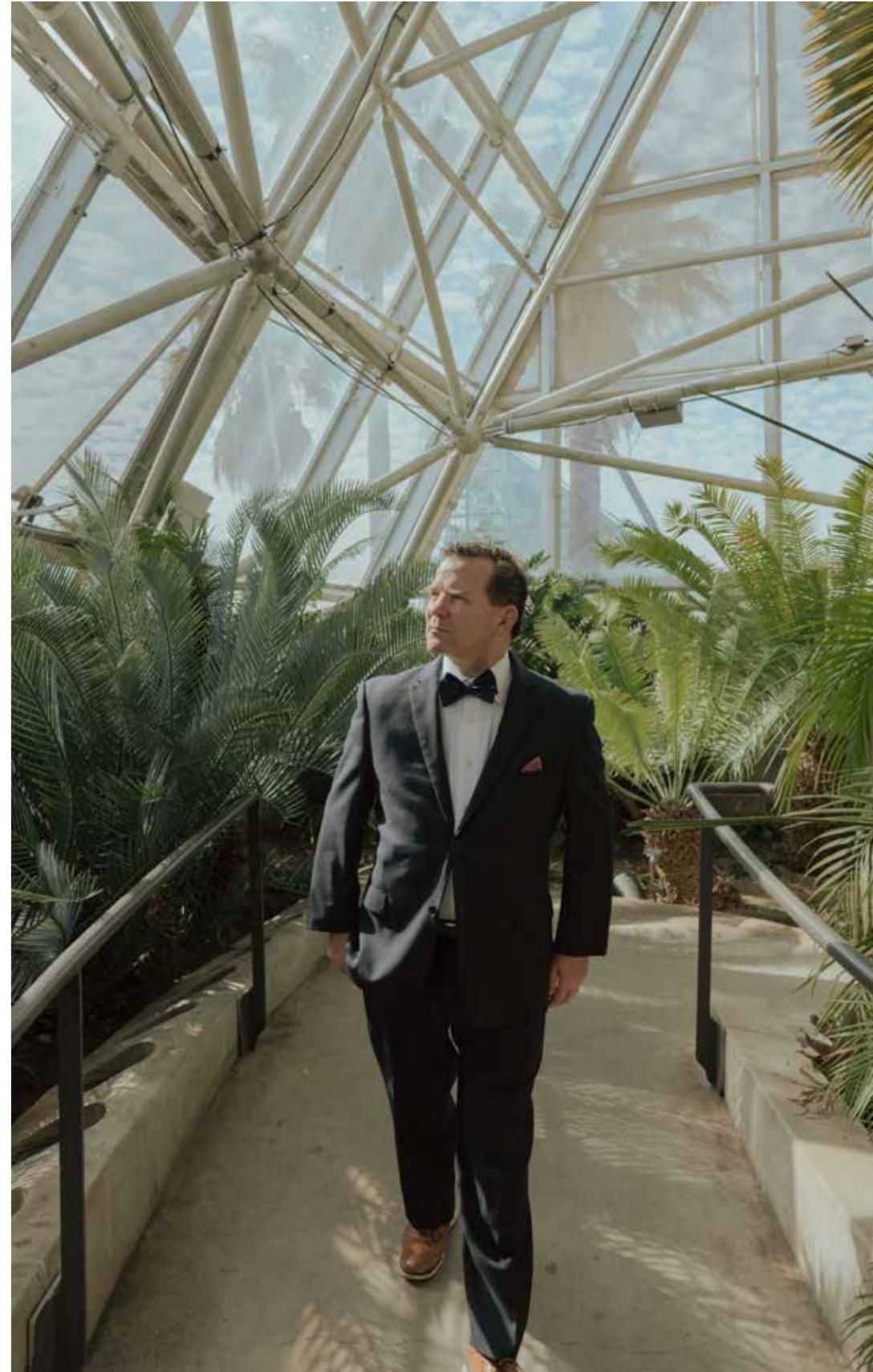
David Abrahams

The Ties Team.

After 32 years in military uniform, 26 of which were as an Officer, service and leadership have become emblazoned characteristics of David Abrahams. Though retired from military service, his nature wouldn't allow him to settle into a life lived off his pension, knowing full well he had plenty of working years left in him. An advocate for lifelong learning, not only has David learned the ropes of the highly competitive and demanding real estate industry, but he's gripped them with both hands and driven himself, and his team, to the top of their trade.

At 17, David enlisted in the Army as a means to pursue athletic excellence. From the Army he was admitted to the United State Military Academy at West Point, a highly distinguished institution. There, he wrestled all four years prior to graduating with a Bachelor of Science and being commissioned as an Infantry Officer.

Though he'd leave athletics behind, he continued with his education, receiving his Masters from Central Michigan in Organizational Leadership and another Masters from the School of Advanced Military Studies in Planning and Military Art. Over the years, he was stationed in Georgia, Panama, Washington State, Louisiana, Hawaii and Florida and served three full-year combat tours in Afghanistan. As David's military career was approaching its end, he





spent four years in Miami as part of the U.S. Southern Command where he worked for a 4-star Marine General and a 4-Star Navy Admiral.

While stationed in Miami, he would make frequent trips to Fort Sam Houston, home of the United States Army South, here in San Antonio (AKA Military City USA). From spending time here, he got to know the city and was drawn in by all it had to offer. In 2016, when given the choice of where he'd like to accept his last assignment, he chose San Antonio, where he served out his remaining years before retiring in 2019.

Newly retired but still motivated, David knew he wanted to work with autonomy and not have his earnings ceiling set for him, so without skipping a beat he obtained his real estate license. No stranger to a life of service and dedication, he quickly found his stride in

the industry. Having moved countless times throughout his military career, he had a keen understanding of the business and had experienced the anxiety that comes with buying and selling a home; something he strove to soften for his clients. By the end of his first year he'd closed a total of 22 deals and made over \$10 million in sales. At the end of his second year, he'd closed over \$26 million and was recognized by the *San Antonio Business Journal* as the #10 individual Realtor in the non-luxury category. With that accolade, he began to strategically form his team in 2022, the Abrahams Real Estate TIES Team, which stands for *Trust, Integrity, Expertise and Service*. By 2023, the TIES team was ranked as one of the top small teams in the city.

David's work ethic and service-centered approach made him stand out as

an individual, but it's his background as a leader that propelled his team so quickly to the forefront. Like in the military, the value of a good leader lies in their organization and their ability to craft systems towards progress and success. In the military, performance is important, but promotion is based on aptitude for the next role. With that in mind David works to develop his team both as individuals and as a unit. Whether it's sharing conversations with title companies, buyers, and sellers to use as learning tools, or spending one-on-one time with his agents, there's a camaraderie and personalized approach to David's leadership that's second to none. As such, the team has continued to flourish, and their commitment to customer service is unwavering. With nine team members now, his priority for 2025 is putting new systems in place

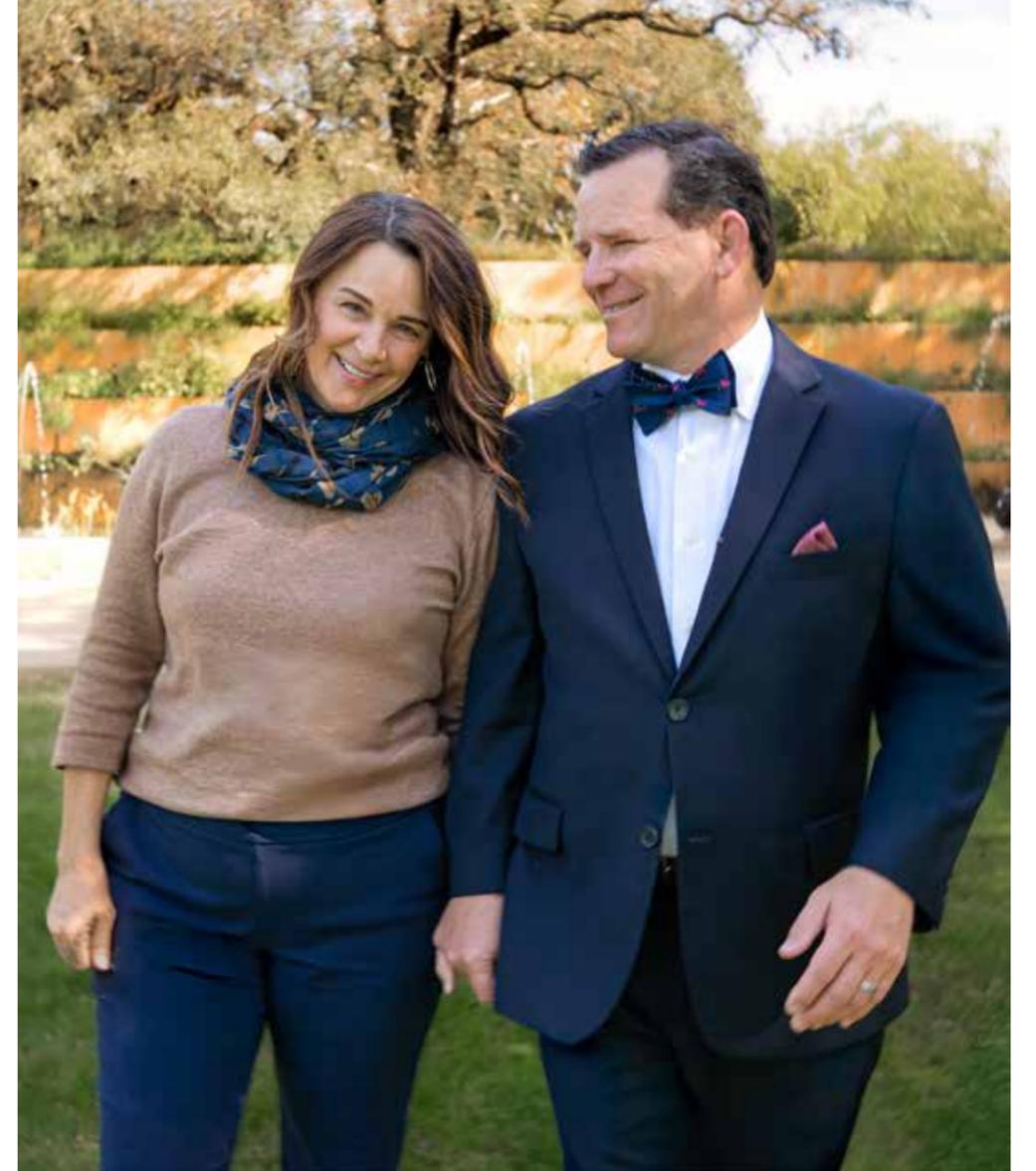
for continued growth and solidifying his team's place as a top medium sized team in the greater San Antonio area.

His teammates have a variety of backgrounds, most of them somehow military or service connected. Branden Ramirez is a native San Antonian and former Marine. Val Adams is the wife of a retired Army Officer. Val has a staging and design certification and stages all of the team's listings. Jennifer Zackary is a long-time Terrell Hills native and daughter of a Veteran. She brings excellent customer care skills learned as a long-time sales executive in the medical industry. Cody Posey is a retired Army Master Sergeant and a former top sales rep in the remodeling industry. He focuses on New Braunfels and the surrounding area along with Marc Rhodes, a Vietnam vet with 25-plus years in the Real Estate

Industry. David's wife Carolyn is an agent who does most of the team's marketing and fully understands the sacrifices families make during a long military career. Michelle Hinojosa is the newest member of the team and is the team's full-time listing coordinator. She is also the daughter of a Veteran, and worked with the highly successful Levi Rodgers Group before coming to the TIES Team. Finally – the team is supported by their own full time administrative assistant and transaction coordinator – Hannah Shults, a Texas Tech grad and San Antonio native herself.

Similar to his time in the military, David finds the knowledge that he's making an impact on people's lives the most rewarding aspect of his current role. "I think true job satisfaction comes from helping people," he says in an interview. "Lots of times, work comes to us when people are going through hardship, whether they just had a baby or lost a loved one. They're looking to us to make a big difference in their life at a critical moment."

Today, business is booming, with the TIES team taking on an average of one new listing per week. It's a busy time, and clearly they're in demand, but they wouldn't have it any other way. Their precision and recognition is a testament to their dedication and leadership. Evidently, David is doing one heck of a job in his second career.





NAR 2024 Year in Review

A New Era Begins

ELIANA BLOCK

SUBMITTED BY REALTOR® MAGAZINE

The Sitzer-Burnett settlement was a focal point as national, state and local associations worked together to keep members and consumers informed—and association leaders laid the groundwork for the path ahead.

The National Association of REALTORS® released its 2024 Year in Review on Tuesday. The 33-page report is an assessment of the organization's past year, highlighting member benefits across eight areas—and promising a new mission-driven era.

Last year brought significant milestones for the association, including settlement of the Sitzer-Burnett lawsuit, implementation of residential practice changes for members, and approval of Culture Transformation Commission recommendations to bring greater accountability and transparency. All this came as members worked to navigate a challenging market, with limited inventory, higher interest rates and shifting living and work patterns.

“The past year tested our resilience as an industry, as an association and as individuals,” NAR President Kevin Sears said in a letter that opened the report. “As we embark on 2025, I want to express my gratitude to you—our members, the broker community, the local and state associations, and our MLS and industry partners—for the incredible work you’ve done to push through these challenges and help set the stage for our industry’s future.”

Building Trust, Collaboration

NAR CEO Nykia Wright said the association must evolve to meet the needs of members “today and tomorrow” while building on the momentum generated last year.

“In 2024, we cut costs and passed our first balanced budget in at least 10 years,” Wright said. “We also conducted in-depth research to begin laying the groundwork for a new member experience.”

She added: “The work to redefine our broker relationships; better leverage our relationships with state and local associations to optimize member value; build on our strategic partnerships with aligned Institutes, Societies and Councils; demonstrate our appreciation for the many volunteer leaders

who are instrumental to driving our mission forward; and reposition our staff to meet the ever-growing needs of these stakeholder populations will shape our 2025 activities.”

Wright has engaged two new partners in the effort: In early January, NAR announced that Sherry Chris, former CEO of Better Homes & Gardens Real Estate and ERA Real Estate, would join the association as a special advisor to help strengthen relationships, build trust and enhance collaboration with brokerage leaders. On Jan. 15, Jarrod Grasso was named senior vice president of industry relations for NAR, a role dedicated to enhancing the association's relationship with state and local association leaders. Grasso joins NAR after serving the New Jersey REALTORS® for more than two decades, most recently as their CEO.

Supporting Member Success

In 2024, to assist members in preparing for practice changes outlined in the settlement, NAR launched facts.realtor to provide updates and guidance. The resource includes more than 120 FAQs, a legal video series that garnered more than 800,000 views, and more than a dozen consumer guides, in English and Spanish, for members to use while working with clients. The association also provided its Accredited Buyer's Representation (ABR®) designation course at no cost to members; nearly 162,000 REALTORS® took advantage of that benefit.

More than 1,000 NAR members joined a grassroots effort—as surrogates—in 2024 to help educate consumers about the practice changes. Those interested in joining the program can email surrogates@nar.realtor.

In the advocacy arena, NAR scored significant wins: defending private property rights, securing the OK for VA buyers to compensate their brokers directly as the Department of Veterans Affairs studies the issue further, and supporting industry-friendly policies and candidates at all levels of government. The REALTORS® Political Action Committee—which backed 50% Democratic and 50% Republican federal candidates—achieved a 97% success rate in the 2024 election cycle.

Underpinning NAR's advocacy success is a highly regarded research team that provides thought leadership and produces key housing market data and research reports. In 2024, NAR Chief Economist Lawrence Yun, Deputy Chief Economist Jessica Lautz and their team spoke at more than 400 in-person and virtual visits across our 1,100-plus local and state associations, brokerages and third-party organizations. NAR's research content generated 1.9 million website visits, 240,000 report downloads and 100,000 social shares in 2024, signifying the appetite members and consumers have for reliable housing data and research reports.

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