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Agent
Spotlight:
LAURA
GRAPER

Rising Star:
TED
WATKINS

A man with short brown hair and sunglasses, wearing a white t-shirt and red shorts, stands with his arms crossed on the bow of a black and blue speedboat. The boat is on a body of water with a forested shoreline in the background. The name 'Josh Finigan' is overlaid in large white serif font across the bottom of the image.

Josh Finigan

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Cover photo courtesy of Don Elrod.

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Laura Graper

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Publisher's Note

Hello May, the Season of Growth!

As spring reaches its peak, May reminds us of the power of growth and gratitude. It's a time to celebrate our accomplishments, embrace new opportunities, and reflect on the progress we've made so far this year.

We had such a great time at our recent **Spring Fling!** It was a wonderful afternoon filled with connection, laughter, and community. Be sure to check out the event photos in this issue — you might just spot yourself in the fun!

Mark your calendars for our next event on **November 4th** — it's already in the works and shaping up to be something special. Stay tuned for more details coming soon!

We're also excited to welcome our newest preferred partner, **The Morris Mortgage Group!** We're delighted to have them in our community and look forward to the meaningful partnerships ahead.


Let's keep this thought in mind: "What we plant in the spring, we harvest in the fall."

Here's to a May filled with growth, creativity, and gratitude.

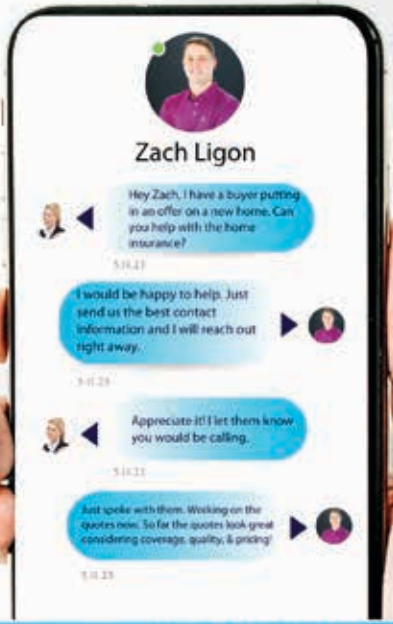
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THE DIMITRI J APOSTLE AGENCY

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BY GEORGE PAUL THOMAS • PHOTOS BY DON ELROD

For Dimitri Apostle, insurance has never been just about policies—it's about people, problem-solving, and peace of mind. As the owner of Brightway, The Dimitri J Apostle Agency, Dimitri has spent the past 12 years creating a business defined by responsiveness, integrity, and an unwavering dedication to his clients and real estate partners alike.



"WE'VE BUILT A COMPANY THAT MOVES QUICKLY, ADAPTS FAST, AND NEVER LOSES SIGHT OF THE CLIENT."



Born and raised in Norton Shores, Michigan, Dimitri didn't always have Charlotte in his sights. But 12 years ago, with a desire to live in a warmer climate and build something of his own, he packed up his family and moved south to start fresh. "I didn't know a single person here," he says. "But I wanted to create a business on my terms and in a place we could love."

It was a bold move—leaving familiarity and stability to build an insurance agency in a city where he had no network. But Dimitri is no stranger to determination. With 24 years in the insurance business and a father who spent four decades in the industry, he had both the experience and the vision. "I kind of fell into it because of my dad," he says. "But once I started, I was hooked."

Today, Brightway in Waxhaw, NC, is a thriving agency with 15 team members handling new business and 17 more on the service side. Dimitri is still at the forefront, overseeing sales, marketing, and agency development. "We've built a company that moves quickly,

adapts fast, and never loses sight of the client," he explains.

A Concierge Approach to Insurance

What sets Dimitri apart in a competitive industry isn't just the number of carriers his agency works with, though offering more options for better pricing is certainly a plus. It's his deeply personalized approach and lightning-fast responsiveness.

"I'm available 24/7 for my referral partners," he says. "If you're at a client appointment and a question comes up about coverage or pricing, I want to be the person you call. I'm always ready."

Dimitri has built systems and processes that allow his team to generate quotes quickly and accurately, helping to keep real estate deals on track. "There isn't a deal we can't find a solution for. We're here to remove barriers, not create them."

Real estate professionals who partner with Dimitri quickly discover they have more than a service provider—they have a problem-solver, an advisor, and a

calm, capable presence in the sometimes chaotic world of closing timelines.

"We don't see ourselves as a sales office," Dimitri says. "We're here to make sure the client feels great and that the closing goes smoothly."

Anchored by Family, Driven by Purpose

Outside of the office, Dimitri is a devoted husband and father. He and his wife, Aubrey, are raising two sons: Peter and Chase. The Apostles share a love of travel and soccer, so much so that they take a full month each summer to explore Europe together.

"IF YOU'RE AT A CLIENT APPOINTMENT AND A QUESTION COMES UP ABOUT COVERAGE OR PRICING, I WANT TO BE THE PERSON YOU CALL. I'M ALWAYS READY."

"Those trips are sacred to us," Dimitri shares. "We unplug, experience different cultures, and just enjoy being together."

As a Charlotte FC supporter, Dimitri attends games regularly, embracing the energy and community of the sport. He also carves out time to read about religion and philosophy—subjects that reflect his thoughtful, introspective nature.

Though he's been in insurance his entire career, if Dimitri had chosen another path, it would likely involve travel. "I think I'd make a great travel agent," he laughs. "Planning meaningful experiences for people? That's right up my alley."

He also looks forward to the next phase of his family's story. His oldest son, now a freshman at East Carolina University, is preparing to intern at the agency this summer. "I'd love for my sons to eventually join the business," Dimitri says. "That's a long-term goal that means a lot to me."

A Vision Built on Efficiency and Service

One of the most influential books in Dimitri's career has been *The 4-Hour Workweek* by Tim Ferriss. "Not because I want to work less," he explains, "but because it challenged me to think differently about how to work smarter and create a business that doesn't just run well, but runs exceptionally well."

That mindset shows up in every system and process he's implemented. It's why real estate agents keep referring their clients to him and why his agency continues to grow.

"I read real estate market news constantly," he adds. "I want to be informed so I can anticipate the needs of buyers and sellers. That helps me support Realtors better and be a more proactive partner."

For Dimitri, success comes down to staying grounded, curious, and available. "I never listen to what people say," he says, quoting one of his favorite lines. "I just watch what they do. Behavior never lies."

Looking Ahead

As his agency continues to grow and evolve, Dimitri remains focused on delivering service that goes above and beyond. His vision is clear: to remain the "go-to" insurance concierge for his referral partners, to help his sons find their own place in the business, and to never stop improving the client experience.

"Helping people—honestly and without pressure—is what this business is all about for me," he says. "If I can make someone's life a little easier, that's the win."

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TED WATKINS

BY AMELIA ROSEWOOD • PHOTOS BY DON ELROD

Some people stumble into real estate, while others are drawn to it early on. For Ted Watkins, the love for homes started long before he ever considered it as a career. Childhood trips to Lowe's, perusing the appliance department, and helping his dad with home projects planted the seed. Even as a kid, he built intricate LEGO houses, complete with kitchen cabinets, appliances, entryways, air vents, and outdoor decking—without even realizing he was laying the foundation for his future.

Before real estate, Ted's career path took him through hospitality, sales, and leadership, where he built relationships and learned the value of exceptional service. Then, during an unexpected career pause, he found himself at a crossroads. Today, as a rising star at eXp Realty, Ted has turned his lifelong interest into a thriving business built on genuine connections, dedication, and a client-first approach.

Small-Town Beginnings

Ted grew up in Liberty, North Carolina, a three-stoplight town in the heart of the state's Triad region. Raised in a tight-knit, middle-class family, he was taught the importance of hard work, honesty, and integrity—values from his grandmother, Ruby, and parents that still guide him today.

"I was taught from a young age to be honest and respectable, work hard, incorporate my faith in daily living, and be a responsible member of society," he says.

After high school, Ted pursued a Bachelor's degree in Hotel & Lodging Management at Johnson & Wales University in Charlotte, a decision that led him into sales and leadership roles in hospitality. Before real estate, he worked as the Sales Manager for ShutterBooth in Charlotte, contracting photo booths, digital photo and video, and marketing experiences for social, corporate, and national events. During this time, he met people like Barbara Streisand, Josh Brolin, Dwyane Wade, and Rick Hendrick and, most importantly, made

invaluable connections in and out of the industry.

"I enjoy leadership opportunities in my community, creating new connections for myself and others, helping others grow, and immersing myself in the culture and growth of North Carolina and Charlotte," he says.

The Leap into Real Estate

Ted's journey into real estate wasn't planned—it was sparked by an unexpected opportunity. In late 2020, during the COVID-19 pandemic, he was furloughed for four months. The time away from work gave him a rare chance to step back and reevaluate what he truly wanted in life and what was next.

"My uncle, who had gotten into real estate the year prior, encouraged me to take a chance and just try the class out," he recalls. The more he learned, the more he saw the bigger picture. "My instructor, Patricia Adams, shed light on the inequalities and history of real estate, and it really stuck with me. I started tying this knowledge into present-day market practices, and I was hooked."

Four years later, real estate has become not just a career but a vehicle for financial independence, generational wealth, and freedom.

"I quickly realized the potential real estate holds in terms of building passive income and creating a balanced, fulfilling life," Ted says.

The ability to be self-employed was something he always wanted, and real estate gave him the flexibility to pursue his goals while staying deeply involved in his community. Even now, as he shares his story, he is driving across the country with a friend while managing multiple transactions remotely.

"This is truly living out my dreams," he says.

For Ted, real estate is more than just buying and selling homes—it's about helping people achieve what they once thought was impossible.



"I LOVE being able to make homeownership possible for someone who thought otherwise," he says. "The best part is hearing someone say, 'Ted, thank you, I could not have done this without you.'"

Whether it's a first-time buyer or someone looking for a specific home that meets all their needs, Ted thrives on finding solutions, negotiating the best deals, and making the process as smooth as possible.

His background in hospitality plays a major role in how he approaches his work.

"One word: hospitality. What sets me apart most is my ability to connect with individuals and meet them where they are while holding customer service and hospitality front and center," he says.

That same philosophy extends to his relationships with lenders, inspectors, and attorneys.

"With the right lender, inspector, and attorney by our side, the process is seamless. Even in difficult transactions, my ability to leverage strong relationships ensures a better experience for everyone involved."

Ted's commitment to exceptional service and genuine relationships has fueled his steady growth. In 2023, he closed 29 transactions with a total volume of \$11.4 million, and in 2024, his volume stood at \$7.9 million.

While he values professional milestones, what matters most is the trust his clients place in him.

"My greatest reward is when my clients take the time to write a testimonial or refer me to their family and friends," he says.

Beyond Real Estate

Outside of work, Ted is all about family, friendships, and making the most of life. He comes from a big, close-knit family, including five sisters, loving parents and step-parents, six nieces and nephews, and a loving extended family who live throughout the Triad and the coast of North Carolina.

"We love spending time together back home, hosting them here in Charlotte, or heading to the coast," he says.

In Charlotte, he has built a strong circle of friends and mentors. Whether it's the morning Undercurrent "coffee council," a networking event, dinner parties, or exploring new restaurants and cocktail spots, he values meaningful personal and professional connections.



Photo by Kelsie Elizabeth Photography

"BUILD YOUR CAREER AROUND WHAT YOU LOVE, AND SUCCESS WILL FOLLOW - INCLUDING FINANCIAL SUCCESS. BUT IF YOU CHASE ONLY MONEY, IT WILL BE OBVIOUS, AND THE RISK OF FAILURE WILL BE HIGH."

Beyond real estate, he enjoys vintage shops, mid-century modern furniture, collecting vinyl records, traveling, being with friends and family, cooking and baking, a good mezcal and bourbon, and home improvement projects.

Looking Ahead

Ted has ambitious plans for the next 5-10 years, including owning a beach property, multiple investment properties and flips, maintaining a debt-free lifestyle, starting a family, writing a book, and growing a blended hospitality and real estate consulting venture with his business partner and mentor, Nathan.

A simple mantra guides his approach to life:

"I am the pilot of my own life."

He believes in living with purpose—creating a life that is rewarding, fulfilling, and free, without taking away from others. Just like a pilot, I have the greatest impact on my life and its direction; furthermore,

if I am bringing others along or in a leadership role, I can have a similar level of impact on them, too.

Heading into his fifth year in the industry, Ted has learned what it takes to succeed. His advice for aspiring agents is simple:

"Build upon your network and relationships. Focus on organic growth and a strong foundation you want your business built upon. Surround yourself with like-minded and successful individuals, as well as those who are leading a life and business that you want, too. And do NOT chase the commission."

He credits his mentor, Nathan Hoffman, for one of the best lessons he's ever received:

"Build your career around what you love, and success will follow - including financial success. But if you chase only money, it will be obvious, and the risk of failure will be high."

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The house pictured is a rental property for one of Tiffany's clients! Tiffany is a realtor in the greater Charlotte area who is one of the best we've had the pleasure of working with. We enjoy working with professionals who know their craft and use it to help as many people as possible.

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Laura
GRAPER

BY GEORGE PAUL THOMAS
PHOTOS BY DON ELROD

Making Her Mark, Her Way

Spend five minutes with Laura Graper, and you'll quickly realize that this is not your average real estate agent. Outgoing and full of contagious energy, she doesn't take herself too seriously—and that's part of her charm. Equal parts goofy and grounded, Laura approaches her career in real estate with creativity, compassion, and the kind of real-life perspective that resonates deeply with her clients.

She's the kind of real estate agent who's not just great at what she does—she's a whole experience.

From Flat Rock to Foundation Footings

Born in England during her father's military deployment, Laura's early years were full of movement. By the time she hit late elementary school, her family put down roots in Flat Rock, NC—where her Carolina upbringing began to take shape.

After earning a Bachelor's in Environmental Sciences from UNC Charlotte, Laura entered the workforce during the recession, landing a teaching job straight out of college. "Development and land planning weren't exactly booming," she laughs, "so teaching offered the stability I needed."

That chapter gave her the resilience and gratitude that still define her today.

"I grew up moving around a lot and graduated in a time of economic uncertainty. I've always been deeply grateful for what I did have—an education, a roof over my head, and a chance to build something meaningful."

It was in 2014 that her path took a turn, thanks to a little push from her now-husband, Chris. While still teaching middle school, Laura enrolled in real estate school. Her first sale in 2015? A humble \$134,000 home that has since quadrupled in value. "It's fun to look back and see how far I—and that house—have come."

That initial spark grew into a full-blown passion as she took on a role with a national builder, learning the inner workings of development, contracts, and construction. After two years, Laura spent the next four years deeply involved in a 62-unit multifamily urban infill project—an experience that cemented her expertise in this niche.

"Urban infill projects are complex but incredibly rewarding," Laura shares. "I love being part of something that revitalizes a neighborhood and brings smart, intentional housing to areas that need it."

Now a trusted voice in the field, Laura is frequently contacted to consult on urban infill developments throughout Charlotte. She helps developers connect with local builders, creates sales projections for their pro formas, and provides design selections tailored to each project. To date, she has played a key role in the development of 80 for-sale units, 30 for-rent units, and has consulted on dozens more.



I want to be rich in time, mental peace, connection—and yes, money too. But most of all, I want to stay grounded in what makes me happy."

"There were times I was the only woman in the room and definitely the least experienced," she says. "But the men I worked with were so generous with their knowledge. I rooted myself in that space and never stopped learning."

Real Estate on Her Own Terms

Today, Laura is a proud member of the CLTS Finest Team, where she blends her love for design, construction, and people to help clients buy, sell, and transform homes.

In 2024, she closed over \$9 million in volume across 17 transactions, handled commercial work, and leased out an entire new development townhome community. By March 2025, she had already surpassed last year's numbers with \$9.5 million in volume, and more in the pipeline.

While numbers matter, what really fuels Laura is helping people feel at home—whether that's buying a new one or making the most of where they are.

“Home is where you make it. The internet convinces people their home isn’t good enough if it’s not magazine-worthy. I want to shift that mindset. Functionality creates beauty, not just finishes.”

With deep experience in construction, multiple personal renovations, and a vision for design, Laura is the realtor who can help her clients see past the Pinterest board—and into real possibilities.



A Life Full of Laughs
Laura and her husband, Chris, are raising two boys—CJ (4) and Owen (2)—who keep their world spinning at full speed. The family’s Saturdays are reserved for donuts and breakfast with Papa, their beloved 98-year-old great-grandfather.

“We’re big on hosting,” Laura says. “Play dates, watch parties, Easter kegs and eggs—you name it, we’ll host it.”

When she’s not selling homes, she’s painting, designing, gardening, or losing her mind potty-training their new puppy (a charity auction win). She’s also a former Carolina Panthers TopCat—though she’ll turn red if you bring it up. And in case you didn’t know, she’s hearing impaired.

“Most people don’t realize I read lips in conversations. Group settings can be tough, but I’ve learned how to engage in my own way.”

The Road Ahead
Laura doesn’t chase goals in the traditional sense—she chases alignment.

“I want to be rich in time, in mental peace, in social connection, and yes, financially too. But most of all, I want to stay grounded in what makes me happy.”

In the next few years, she hopes to earn her General Contractor license and expand her real estate business to help homeowners not just move but improve. She dreams of becoming a trusted advisor beyond closing day—helping clients renovate, build, or reimagine their space affordably and with purpose.

“My goal is to bring calm into the chaos of buying or selling. I’m a mom—juggling preschool closures, sick days, toddler tag-along, and Zoom calls from the closet. I understand that life is messy. I bring that understanding to my clients.”



For aspiring agents who want to follow the path Laura took, her advice is clear. “Do not compare your career to others,” she says. “Everyone has their lanes. Changing lanes will take time and experience. It’s ok to be in the slow lane as long as you’re growing. For me, I had to move to the slow lane after my biggest career year because I was having a baby. Slowing down does not mean stopping. Everyone’s time will come.”



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Josh Finigan

LIVING THE DREAM: A
STORY OF GRIT, GROWTH
AND GRATITUDE

BY GEORGE PAUL THOMAS
PHOTOS BY DON ELROD



Josh Finigan is not your average real estate agent. Outgoing, confident, dedicated, and persistent, he brings a unique blend of international experience, business acumen, and an unwavering commitment to excellence in everything he does. As a top-performing real estate professional with eXp Realty Ballantyne, Josh has carved out a name for himself in Charlotte's competitive market. But his journey to real estate was anything but conventional.

A Global Background with Local Roots
Raised in Belmont, NC, and Clover, SC, Josh grew up with strong values of hard work and persistence instilled by his parents. He carried those principles with him to the College of Charleston, where he pursued higher education before embarking on an unexpected career path: international art auctioneering.

“Working as an auctioneer, I traveled the world selling fine art and learning invaluable lessons about communication, negotiation, and business organization,” Josh recalls. “It was an incredible experience that gave me a global perspective on sales and service.”

But life on the road had its challenges. While working for Park West Gallery for the international cruise ships, he mastered the art of persuasion and sales, but he also longed for stability. “I met my wife, Katie, during that time in 2014, who was an entertainer for Carnival Cruise Line. We both knew we wanted to put down roots and build something lasting,”



“**Our goal is to give our clients a 'Ritz Carlton' experience—exceptional service, attention to detail, and unwavering support.**”

he says. That realization led him to real estate—a career that merged his passion for sales with the ability to create long-term success.

Josh's first exposure to real estate came in Charleston, SC, where he joined a team and learned the ins and outs of the business. In 2016, he officially became a

real estate agent, setting the foundation for what would become a thriving career.

Building a Real Estate Legacy
Josh's transition from art auctioneer to real estate professional wasn't just about changing industries—it was about building a future. He credits The Millionaire Real Estate Agent by Gary



Keller as the book that inspired his shift. “That book showed me that real estate was more than just selling houses; it was a business that, if built correctly, could create incredible opportunities.”

For Josh, real estate isn’t just a job—it’s a lifelong pursuit. “This is my profession for life!” he states enthusiastically. “We’re actively growing our team and working towards being the #1 real estate team in Charlotte by 2030. We’re also expanding our rental and investment portfolio.”

A key factor in his success is his ability to help clients navigate one of the most stressful transactions of their lives. “Buying or selling a home can be overwhelming,” he explains. “Our goal is to give our clients a ‘Ritz Carlton’ experience—exceptional service, attention to detail, and unwavering support. We take inspiration from The New Gold Standard by Joseph A. Michelli, which outlines how to provide top-tier service.”

Record-Breaking Success

Josh isn’t just setting goals—he’s achieving them. By the end of 2024, his team had closed over \$40 million in sales across 82 transactions. “The year before, it was just me,” he says with

a laugh. “Now, we’ve grown our team and are scaling up!”

A key addition to his team is Brody Todd, a former videographer who transitioned into real estate and quickly



made a name for himself. “Brody got his license in mid-May and has already closed 19 homes with over \$10 million in volume!” Josh shares proudly. He is also incredibly grateful for Hayley, the extraordinary executive assistant, and Landon, the mastermind videographer. Together, Hayley and Landon are the driving force behind the team, making everything run seamlessly and bringing the vision to life.

Their hard work hasn’t gone unnoticed. Josh’s team has earned recognition as Charlotte’s Best Real Estate Team and was ranked #3 in the city by RealTrends.

Family First

Despite his demanding career, Josh prioritizes his family above all else. “My wife, Katie, is my rock. She’s not just my partner in life—she’s the backbone of our business. Together, we’ve built something we’re incredibly proud of.”

The couple has two daughters, Blossom (3) and Charleston (1), who bring endless joy and energy to their lives. “Blossom is funny, sassy, and always up for an adventure. Charleston is our little love bug—she’s so sweet and smart,” Josh beams. “They’re my ‘why.’ Everything I do is for them. It’s about creating a legacy, something meaningful for their future.”

The Finigans are also passionate travelers. “We try to take at least one international trip a year,” Josh says. “We love sharing new experiences with our kids.”

When he’s not closing deals, Josh enjoys an active lifestyle. “In the summer, we’re all about wakeboarding and surfing on Mountain Island Lake. In the winter, we hit the slopes out west for some snowboarding.”

He also has a passion for Brazilian Jiu-Jitsu, billiards, and “all things boats.” And if he weren’t in real estate? “I’d probably be a YouTuber,” he jokes. “Real estate commentary could be fun!”

While Josh focuses on growing his business, he and Katie are also working on something deeply personal—a nonprofit. “We’ve launched The Finigan Family Foundation, which supports parents who have experienced

miscarriages. It’s something close to our hearts, and we hope to help as many families as possible.”

Looking to the Future

Josh remains laser-focused on his goals. “By 2030, we want to be the #1 real estate team in Charlotte. That’s the BHAG—Big Hairy Audacious Goal!”

He finds inspiration in a quote from Les Brown: “Be willing to do the things today that others won’t do in order to have the things tomorrow that others won’t have.” And when it comes to books, while Think and Grow Rich is a classic, he says the most impactful training he’s ever taken was Mastering Influence by Tony Robbins.

His final piece of advice for aspiring top producers? “Persistence. Outwork everyone and never give up. But most importantly, master your mindset—success starts there.”

“They’re my ‘why.’ Everything I do is for them. It’s about creating a legacy, something meaningful for their future.”





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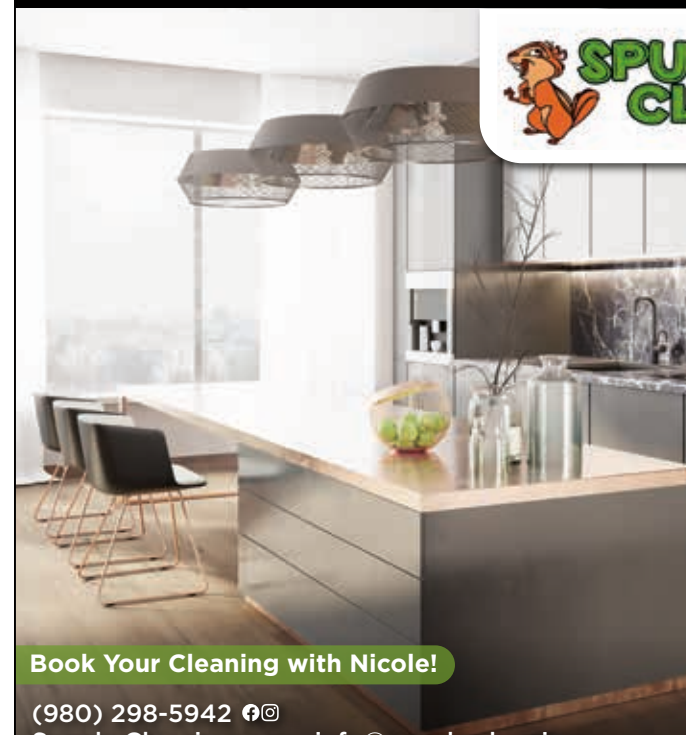
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Celebrating Connections

The energy of connection and the joy of community came alive at the *Charlotte Real Producers Spring Fling* event. The afternoon was a true celebration of success and camaraderie.

Bringing industry professionals together in a lively, seasonal setting, the event fostered opportunities for genuine connections and growth. Laughter and smiles filled the air as attendees enjoyed the warmth of spring and the excitement of networking.

We extend our deepest gratitude to our valued sponsors, **Jeff Davis at HOMEstretch**, **CJ Phipps at Next Door Photos**, **Dimitri Apostle of Brightway Insurance & Nicole Jordan of Jordy Luxe Transactions**, for their steadfast support and commitment to our community. Their partnership played a key role in making this event such a success, and we are sincerely thankful.

A special thanks to **Don Elrod of Elrod Portraits & Tyler McCleod at LightHouse Visuals**, our talented visual team, who captured the essence of the day with beautiful detail, ensuring every memorable moment was documented.

To all the wonderful attendees—thank you for bringing your enthusiasm and making the day unforgettable. Your presence filled the event with joy, creating connections that will last far beyond this gathering.

Here's to the magic of connection, the thrill of networking, and the joy of coming together. Until next time!



For more information on all Charlotte Real Producers events, please email us at info@charlotterealproducers.com.





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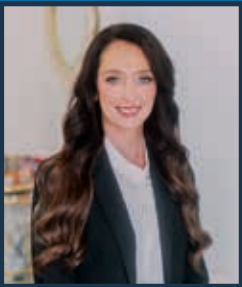
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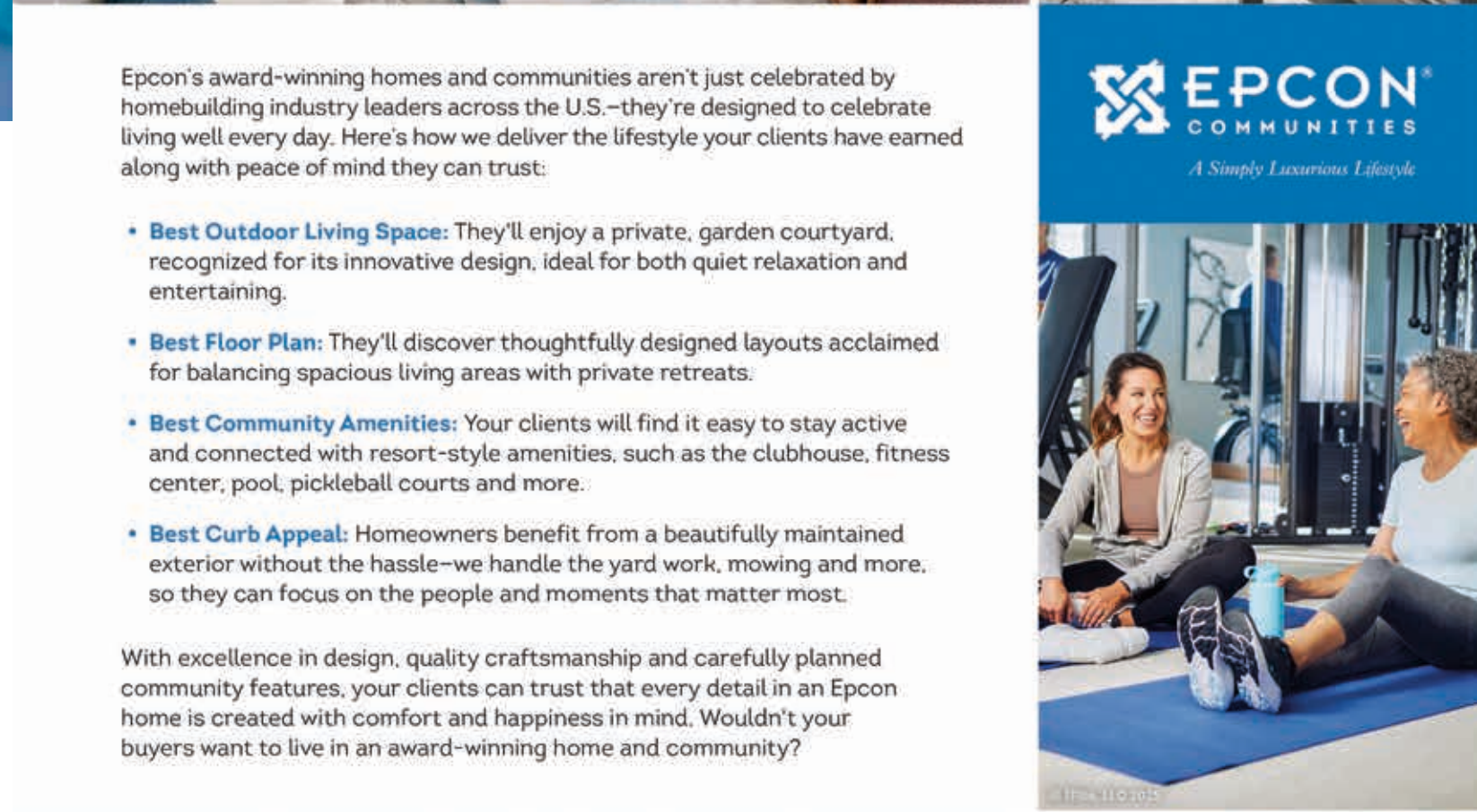
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