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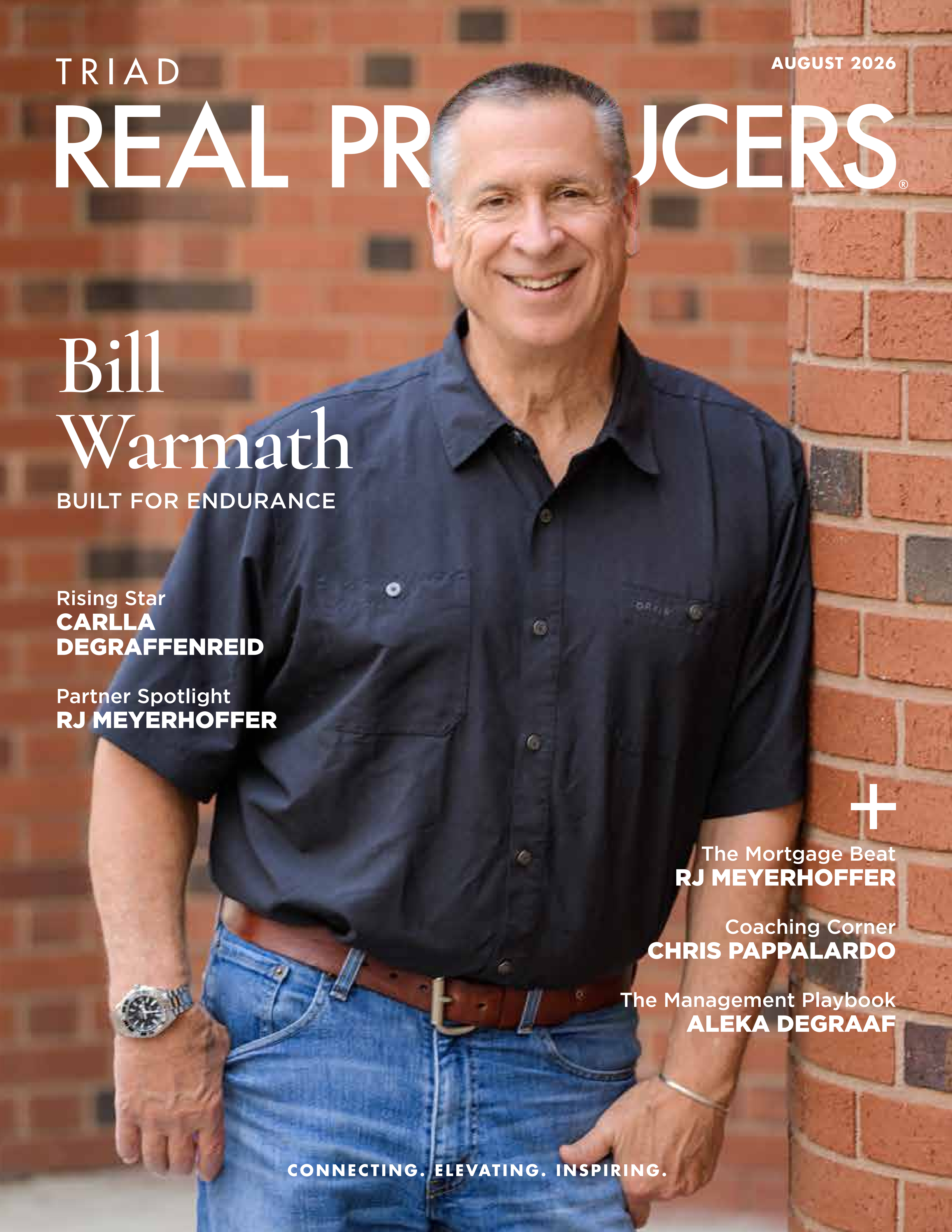

Bill Warmath

BUILT FOR ENDURANCE

Rising Star
CARLLA DEGRAFFENREID

Partner Spotlight
RJ MEYERHOFFER

+

The Mortgage Beat
RJ MEYERHOFFER

Coaching Corner
CHRIS PAPPALARDO

The Management Playbook
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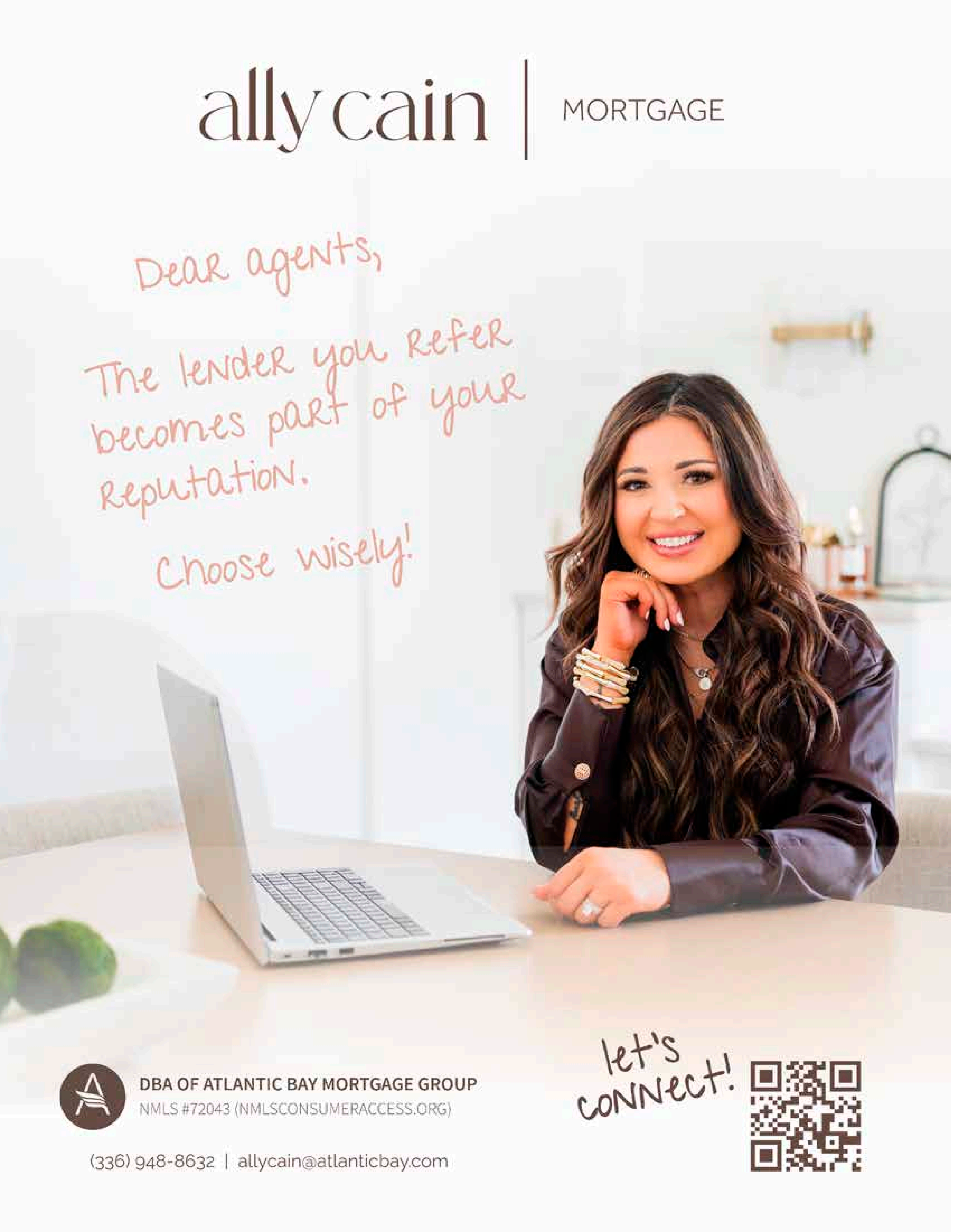

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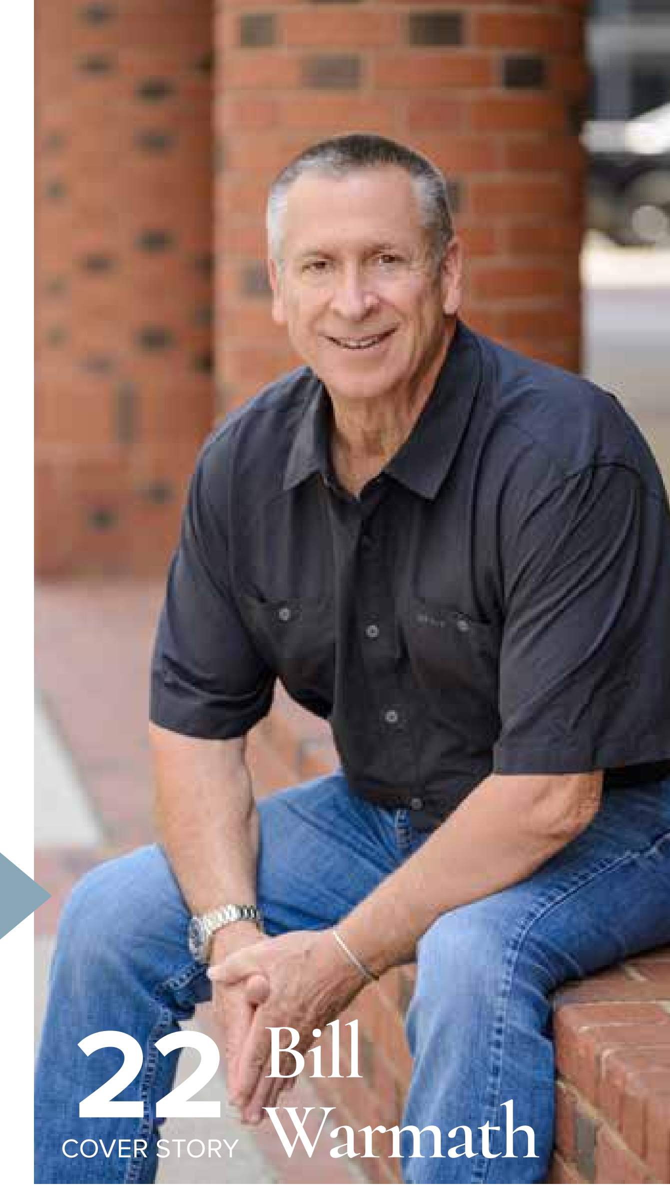

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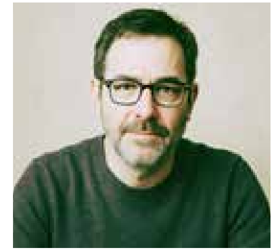

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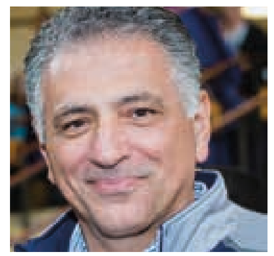

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Carlla DeGraffenreid

BY JASON WEBER
PHOTOS BY JODIE BRIM

Every Step Counts

The refrigerator wasn't cooling. That was the call Carlla DeGraffenreid got from her buyer, days after closing on their first home together. The seller had agreed to leave it. Nobody had checked if it actually worked. The listing agent said it wasn't their problem. So DeGraffenreid and her buyer split the cost of a new one, and she made herself a promise she still keeps today.

"I do not overlook a single detail at a walkthrough anymore," she says. "Not once."

That kind of moment, small and expensive and a little embarrassing, is where DeGraffenreid's real estate story actually lives. Not in the closings that went smoothly. In the ones that taught her something.

Before any of that, DeGraffenreid spent 16 years as an educator in the local school system. She built her career on showing up prepared for people who were counting on her, on long days and high stakes and meeting students where they were. When she talks about the switch to real estate, she doesn't describe it as a reinvention. She describes it as a continuation.

"Real estate didn't change my work ethic," she says. "It just gave it a new address."

The early days were rougher than any highlight reel would suggest. Her first transaction never made it to the closing table. Her clients were also her friends. She was still teaching full time, still a solo agent who emailed other agents constantly because she was terrified of getting something wrong. When the buyers terminated the contract, she sat with the guilt toward her clients, the awkwardness with the listing agent, the doubt about herself.

But she noticed something in that failed deal that stuck with her. The listing agent on the other side handled every email with a professionalism and grace DeGraffenreid hadn't seen modeled quite that way before. She decided, right then, that was the standard she wanted to hold herself to. It has not left her since.

The turn for DeGraffenreid didn't come from a single closing or a big number. It came from a decision to stop working alone. She found a coach, mentor, and friend who brought her into Carolina Home Partners, and the shift from solo agent to team member changed how she operated entirely.

Sitting in an office surrounded by other producers, hearing real conversations, getting coached in the moment instead of after the fact, bouncing hard scenarios off people who had already

lived through them. That environment did something a solo desk never could.

“I went from operating as a solo agent to realizing what I was actually capable of when I had the right people around me,” she says.

Her coach also handed her a mindset that reshaped how she approaches every deal now: be unattached to the outcome. DeGraffenreid says that idea landed differently than anything else she had heard in the business. It taught her to hold opportunities loosely and stop gripping so tightly that she couldn’t see clearly.

The numbers tell the rest of it plainly. In 2024, she closed 3 transactions. In 2025, that number jumped to 22, with volume over $6.1 million. By the middle of 2026, she had already closed 19 units. She is quick to say she isn’t sharing those figures to boast. She wants someone reading them, someone early in their own career, to see what is possible with the right coach and the right room to grow in.

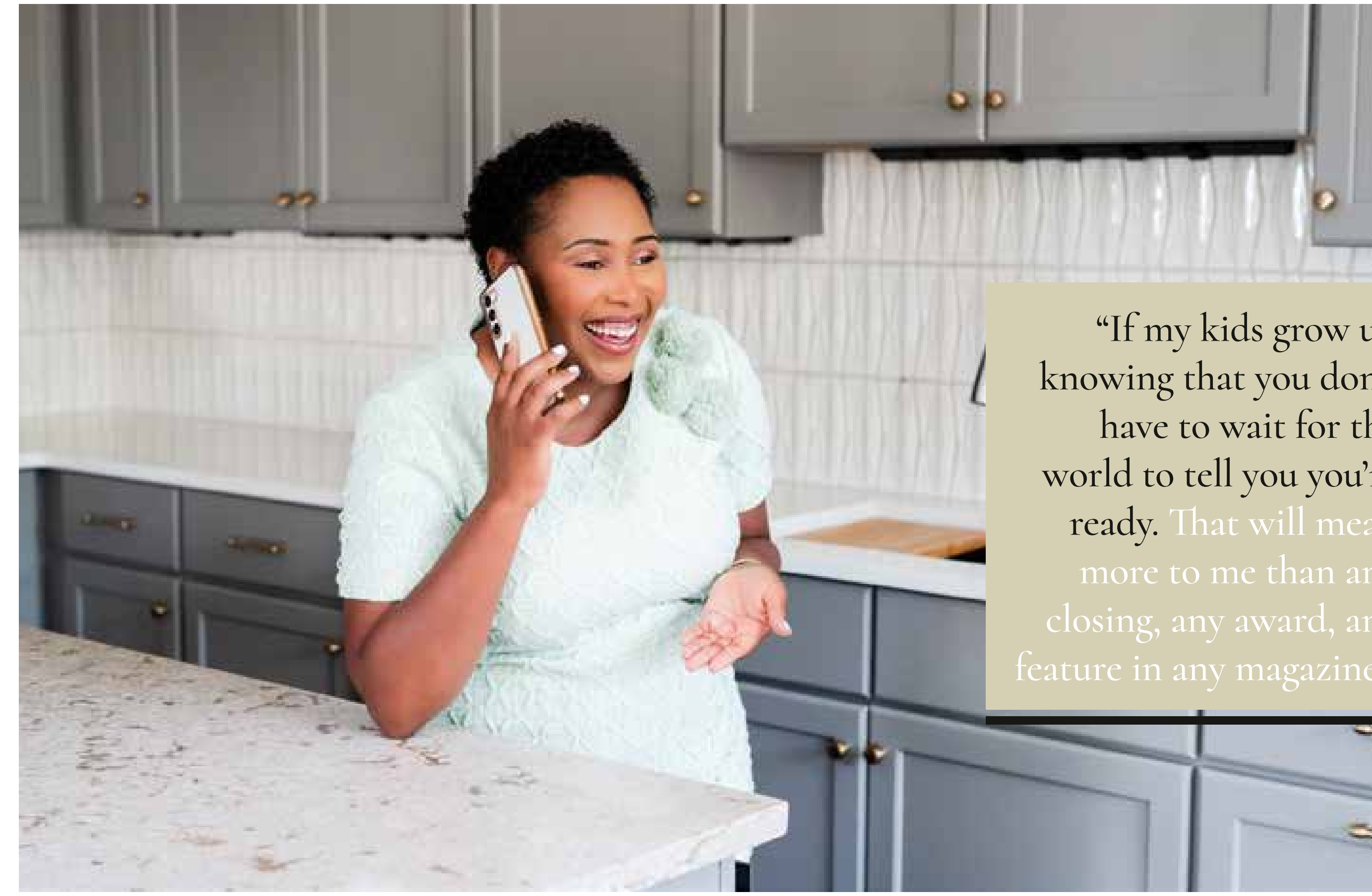
A typical good day for DeGraffenreid still centers on the same feeling, no matter how many transactions she closes. It’s the moment a client goes under contract, especially a first-time buyer. The nervous conversations, the homes that weren’t quite right, and then the one that is.

The offer gets accepted, and suddenly the whole thing is real.

“That energy is everything,” she says. “I live for it.”

Her clients describe her as kind, knowledgeable, responsive, and there through every step.

One told her she never made them feel like she was pushing a sale. She came to every showing ready to genuinely help them decide. What surprised DeGraffenreid most about this work wasn’t the transactions themselves. It was how deeply she would become part of her clients’ lives, staying in touch long after closing, still calling them her clients months and years later.



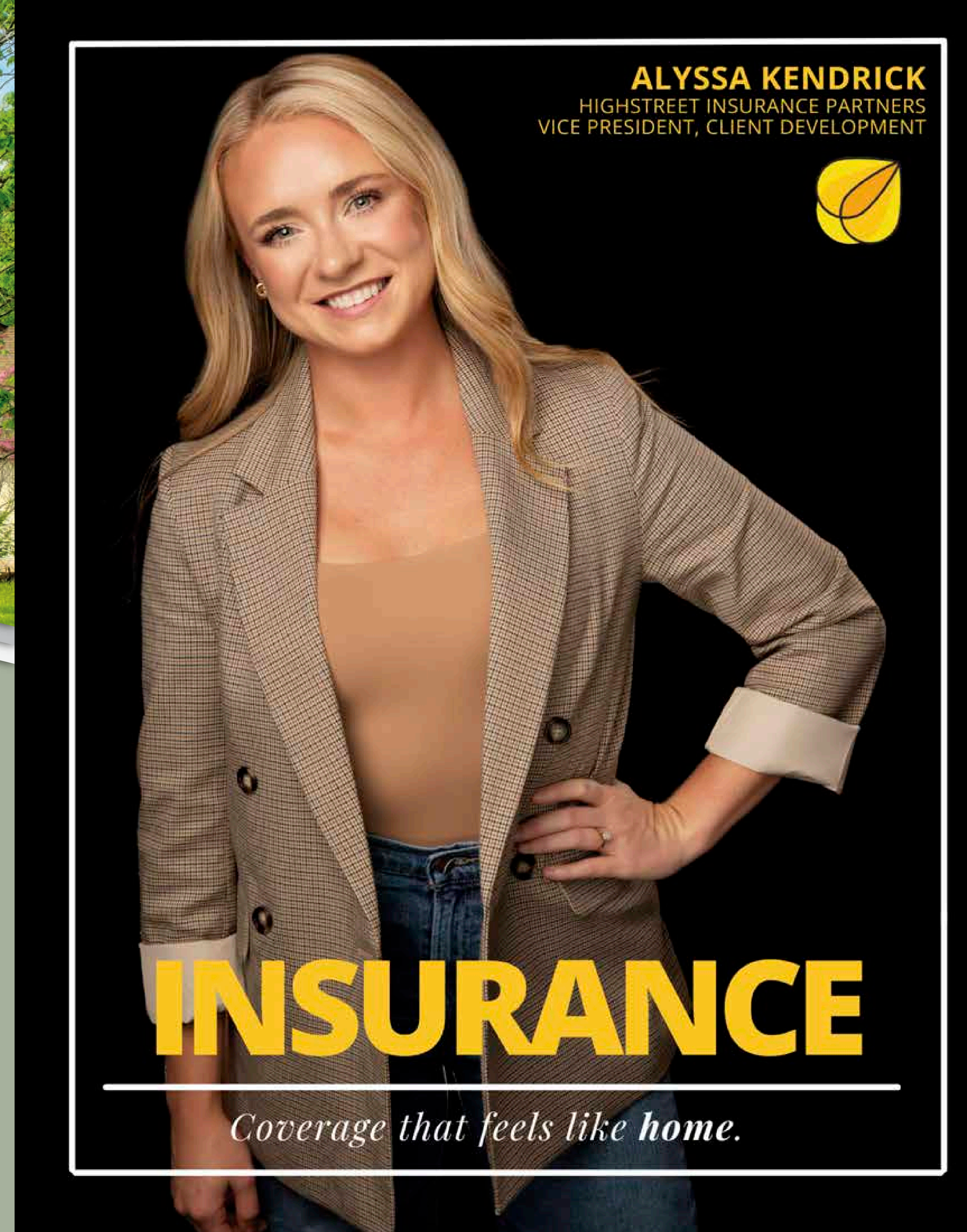
“If my kids grow up knowing that you don’t have to wait for the world to tell you you’re ready. That will mean more to me than any closing, any award, any feature in any magazine.”

Looking ahead, DeGraffenreid wants to do for new agents what her coach did for her. She remembers exactly what it felt like to be overwhelmed and unsure, reaching out for help with no idea if she was doing any of it right. She wants to be the person on the other end of that call for someone else, helping them build something that lasts instead of something that burns them out.

At home, DeGraffenreid is raising her kids, and one memory anchors everything she does professionally. When her oldest daughter was 8, she wrote a note on a sticky pad and taped it to her mother’s computer screen: “Remember you’re the best. Believe in yourself!” She underlined “best” twice. Her daughter is 11 now. The note has never come down.

“If my kids grow up knowing that you don’t have to wait for the world to tell you you’re ready,” DeGraffenreid says, “that will mean more to me than any closing, any award, any feature in any magazine.”

“I need to acknowledge something. I would not be doing this work at the level I am without the people who show up for me every step of the way. My husband is absolutely on that list. He has taken on so much with our children, quietly and consistently, so that I can do what I do. And that doesn’t go unnoticed. So many times, the world only sees the person in the spotlight, not the supporting cast that made it possible. This feature is mine, but this story belongs to all of us. I am deeply grateful.”



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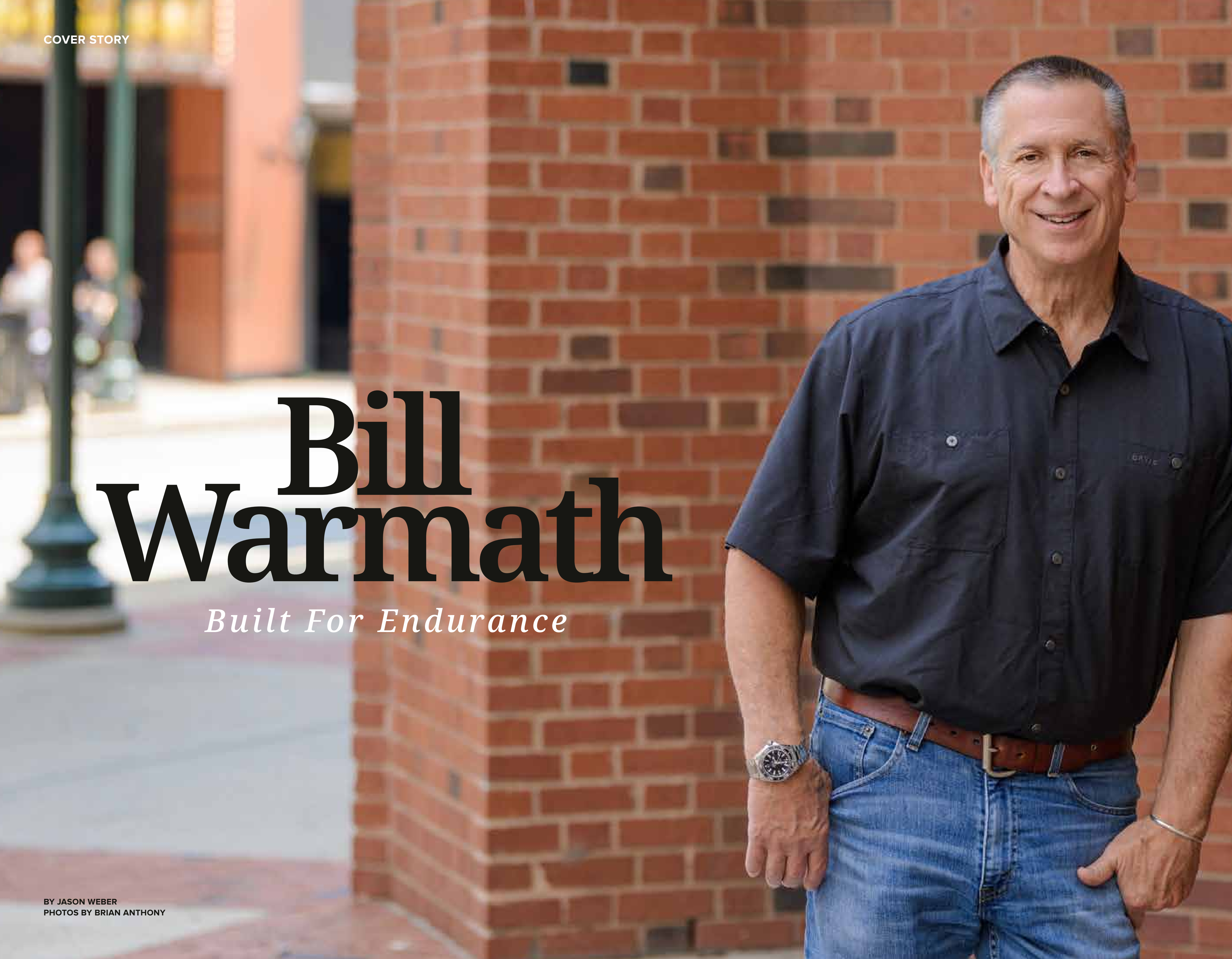


Bill Warmath

Built For Endurance

BY JASON WEBER
PHOTOS BY BRIAN ANTHONY

Bill Warmath walks into a restaurant in Greensboro and his wife turns to him with the same question she asks everywhere they go: Can we ever go anywhere that you don't know someone?

He laughs. It rarely happens anymore. After thirty years in real estate, building a team that has sold hundreds of millions of dollars in property, leading the team as the managing broker, and twice serving as president of the local board of Realtors, Bill Warmath has woven himself into the fabric of this city.

In Greensboro, he's no longer anonymous. It's not something he's ever pursued. It's what happens when relationships come first for decades.

"I fell in love with it from day one," he says about real estate. "And thirty years later, I still get up early every morning, and I'm still excited to go to work."

The way he talks about it still sounds like someone early in their career.

Before the Business

Warmath grew up in Greensboro. His family had been there for generations, well-known enough that people recognized the name. Real estate wasn't the path he expected to take. Renovation was. In the early 1990s, he was flipping homes by buying them, renovating them, and selling them for a profit. The work was good and paid well, but it wasn't enough.

He remembers watching his Realtor during one of those transactions. She was making more money than he was. That moment changed how he saw the work. He was renovating houses for other people to profit from while the true opportunity sat right in front of him.

A friend from church who owned a ReMax company, invited him to consider the business. Warmath said yes, and almost everything changed after that. He knew immediately this was what he should have been doing all along.

The Foundation

The early years taught him something that most agents learn too late, if they learn it at all. Warmath built his business on his database. He made it a discipline from day one. He had a natural advantage because he knew people in Greensboro. His family had roots here. But advantage alone doesn't build a thirty-year career. Discipline does.

“Build and work your database religiously,” he says. “Make lead generation a part of your daily habits without fail, no matter how busy you may be. Those two are imperative.”

It wasn't theory. It was practice. Every person he'd helped buy or sell a property received a request asking for referrals. The ask was always for three names, whether they were family members, coworkers, or people from church. Clients were pleased with his work sent him business. Their friends received the same level of service, creating a cycle that continued year after year. Now, over 90% of his sales every year come from referrals or repeat clients.

By the time the market crashed in 2008, Warmath's business was so rooted in referrals that the collapse caused a drop in volume, but the foundation held. While agents were scrambling for leads, calls were still coming in to Warmath Realty Group.

“We were still getting most of our business from referrals during the mortgage meltdown,” he says. “We just weren't getting as many referrals as we would have liked, just like everyone else.”

The Expansion

Warmath joined Keller Williams in 2004 when the franchise was starting in Greensboro. He saw what they were building there. Not just a brokerage, but a system for training agents, creating teams, and scaling success. A team formed around residential business while expansion followed into investment properties, commercial real estate, and multi-family units.

He coached numerous clients into becoming investors themselves.

As the team grew, his responsibilities and reputation grew with it. Eventually he became managing Broker-In-Charge, overseeing more than three hundred agents across the office. He stayed in that role for over a decade before stepping away.

Two years ago, he realized that role was keeping him from the work he wanted to do, so he retired from that position. He also wanted to again work in leadership of the local, state and national Realtor associations.

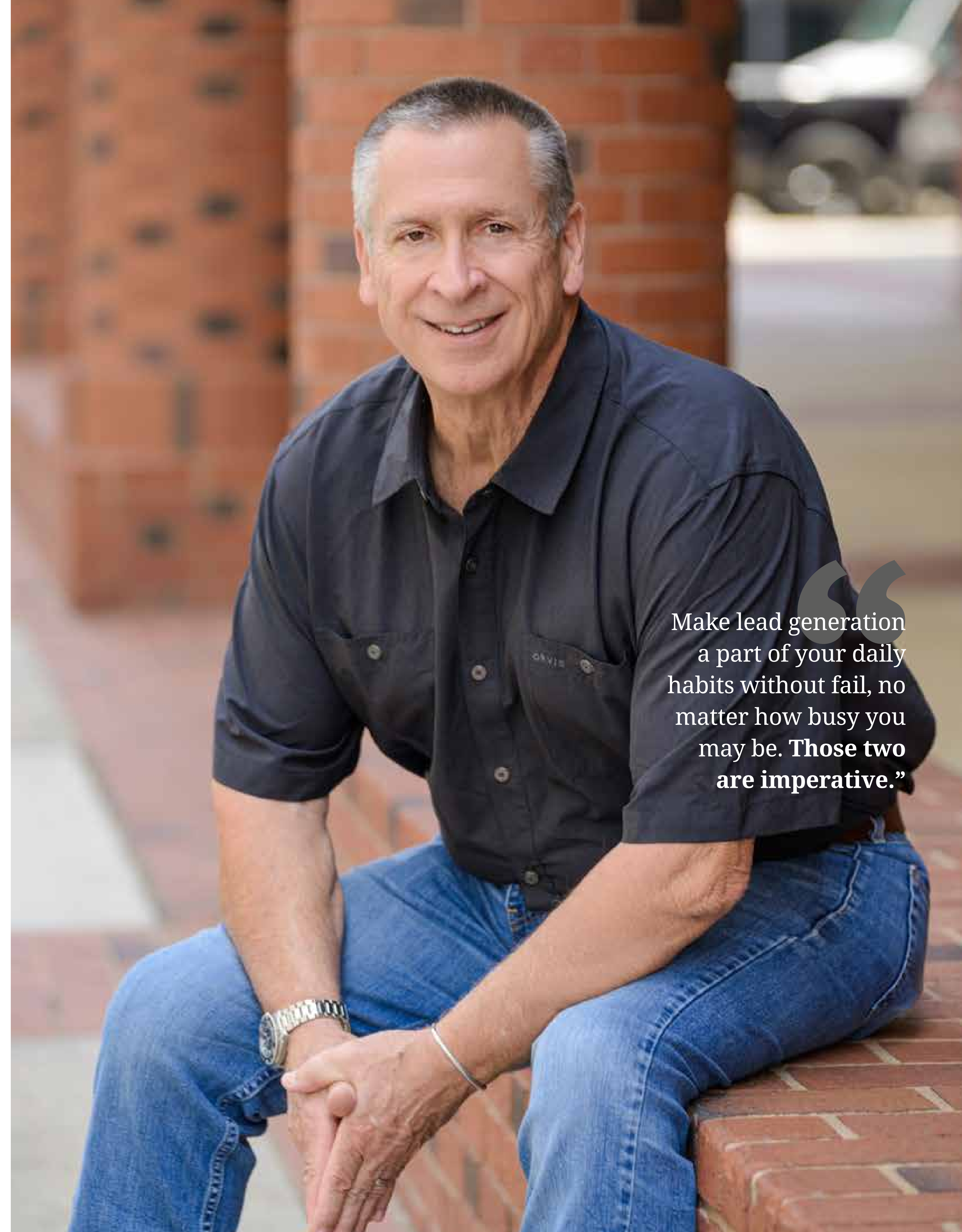
His wife, Katie, could handle what needed handling in his absence. She could cover what needed covering, and just as importantly, his agents didn't need him running the office. They needed him building relationships and opening doors.

Katie manages the back end of the team business now. They met at Keller Williams years ago and built a blended family together. She's what he calls the iron fist in the velvet glove. She brings strength and insight and an intuitive understanding of what the team needs, and doesn't hesitate to voice her opinion when she feels Bill and the team needs to hear it.

When Warmath travels for board meetings or a speaking engagement about the industry, she's the one making sure the team train stays firmly on the tracks.

What He Cares About

Recently, Warmath was asked to run for President of the Greensboro Regional Realtors Association - for the second time. The first time was in 2002.



“Make lead generation a part of your daily habits without fail, no matter how busy you may be. **Those two are imperative.**”

> "I'm very proud of what we do. The finest people I know are Realtors. **They're dedicated, hard-working and ethical."**

They asked him back in 2025 because the industry needed someone who had been through every cycle, understood it deeply, still believed in it, and who never had an issue with taking a stance and speaking his mind.

Warmath will tell you he's probably cheesy in a lot of ways. He's extremely patriotic, but that sense of patriotism extends beyond the flag. He's proud of Greensboro and proud of his industry.

Recently, as the real estate industry faced a wave of DOJ lawsuits and scrutiny over commission structures, he watched fellow Realtors take hit after hit in the media. He says the feeling of being under attack is defeating and wears on people. That sense of pressure is what brought him back to the board presidency. It wasn't nostalgia or ego. It was a moment when he felt the industry needed someone to stand up and remind agents of their own value.

His campaign ran on something simple: pride. He stood up at the luncheon and asked his fellow agents to hold their heads up. Real estate wasn't the villain in the story being told about it. It was the thing that built wealth, that provided homes where families grew, that created opportunities for people to own something they could call their own.

"We play a very important role in our community," he says. "There's very little that happens in Greensboro that is not impacted or influenced by the real estate industry. I'm very proud of what we do. The finest people I know are Realtors. They're dedicated, hard-working and ethical."

That isn't corporate language. It comes from three decades of showing up.

He learned his philosophy on balance from his grandfather, who told him that no matter how thin the pancake is, it still has two sides. That lesson meant investigating both sides of every disagreement, every transaction, and every relationship. It made him a more balanced leader, more patient, and more willing to listen.

Success, to Warmath now, is not measured in closings but in relationships. Financial advantages play a role, and they support everything else. What he has been enriched by most is the people, including the friendships with other Realtors and the connections across his community.

His wife can rarely take him anywhere without him knowing someone in the room.

After thirty years, it's the people he remembers most.

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*Contact the community sales manager for a list of eligible homes. Contracts written on or after 02/09/2026. Loan must close before 08/09/2026. All terms and conditions subject to credit approval, market conditions and availability. Silverton Mortgage has locked in a fixed interest rate for a pool of funds. Rates only available until pool of funds is depleted or rate expires.
**Example of 96.5% LTV (3.5% Cash Down) FHA 5/1 ARM Loan Program with $400,000 sales price. 392,755 loan amount - 5-yr adjustable rate loan (30-yr term) with zero points based on 360 monthly payments. 3.5% cash down payment of $14,000 required. Example includes $1,595 origination fee, 5.422% APR, and 3.49% interest rate as of 02/09/2026. Initial monthly payment will be $1,761.45 (principal and interest only). After the initial fixed rate period and subject to the interest rate adjustment caps, the maximum first adjusted rate for this example will never be more than 4.49% with a first adjustment maximum payment of $1,987.70 (principal and interest only). The maximum lifetime rate will never be more than 8.49% with an estimated maximum monthly payment (principal and interest only) of $3,017.16. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Your interest rate and payment may increase with the first or any subsequent adjustment. This example assumes the Treasury index will be used throughout the life of the loan and will not change. Fees, other charges, and terms subject to change. Available loan programs and terms will vary by state.
***Example of 100% LTV (0 Down) 5/1 ARM VA Loan Program with $400,000 sales price. 400,000 loan amount - 5-yr adjustable rate loan (30-yr term) with zero points based on 360 monthly payments. 0% cash down payment of $0 required. Example includes $1,595 origination fee, 4.733% APR, and 3.49% interest rate as of 02/09/2026. Initial monthly payment will be $1,793.95 (principal and interest only). After the initial fixed rate period and subject to the interest rate adjustment caps, the maximum first adjusted rate for this example will never be more than 4.49% with a first adjustment maximum payment of $2,091.17 (principal and interest only). The maximum lifetime rate will never be more than 8.49% with an estimated maximum monthly payment (principal and interest only) of $3,072.82. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Your interest rate and payment may increase with the first or any subsequent adjustment. This example assumes the Treasury index will be used throughout the life of the loan and will not change. Fees, other charges, and terms subject to change. Available loan programs and terms will vary by state.
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RJ MEYERHOFFER

Still Evolving: Why Standing Still Is the Greatest Risk

This is what 33 years in the mortgage business looks like, and RJ's still as fired up about it as ever.

RJ Meyerhoffer is a top 1% loan originator in America, a member of the Rate Presidents Club and the Top 100. He has maintained that level of performance for decades, financing thousands of families into homeownership, with that work continuing today.

On a Tuesday morning in 2026, he's showing up, engaged, and excited to help someone navigate one of the biggest financial decisions of their life. He's still in the fight.

It didn't always look like this.

From Fax Machines to Video

In 1993, when RJ entered the mortgage business, everything moved at a different speed. Mortgage applications were taken in person or over the phone. There were no online portals and no email. If a borrower needed to send documents, they physically brought them in or mailed them.

Every file was paper. Stacked folders moved from desk to desk, carried by hand, reviewed one step at a time. If an underwriter needed something, someone pulled the file, copied the document, and sent it by fax.

The fax machine was not just a tool. It was the workflow. When a fax came through, people stopped what they were doing and gathered around to see it.

Today, a borrower can apply from anywhere. Documents are uploaded instantly. Video calls happen in real time. Artificial intelligence is already changing how people search for mortgage information and make decisions about financing.

The tools changed completely. What RJ learned is that the fundamentals did not.

"Experience is valuable," he says. "But experience without growth eventually becomes a limitation." He learned this the hard way in 2008. "I've lived through every major market cycle since entering the business in 1993, but 2008 was different. It wasn't just a shift in the market. It was a reality check for an entire industry."

The housing crash humbled originators and agents alike. He wasn't prepared financially for what became the most significant economic downturn of his career. But the crash taught him something that money couldn't buy.

"The market doesn't owe you anything," he says. "The good times aren't permanent. The difficult times aren't permanent either. Stay humble, stay prepared, and never assume what is working today will work tomorrow."

Learning to Educate

One of the defining changes in RJ's career has been becoming an educator, and it's

BY JASON WEBER
PHOTOS BY BRIAN ANTHONY

something he genuinely enjoys. Whether speaking to a room full of Realtors, creating a video about rate locks, or helping a first-time buyer understand financing, the goal is always the same: translate complexity into clarity.

He stopped looking at social media as something he had to do and started seeing it as another way to educate, and over time it became something creative for him, not just necessary.

"One of the things I've always enjoyed most about this business is helping people better understand the homebuying and mortgage process," he explains. It became something creative. "Creating videos, thinking about how to explain complicated topics in a simple way, became something I genuinely enjoyed."

There's also a responsibility in it.

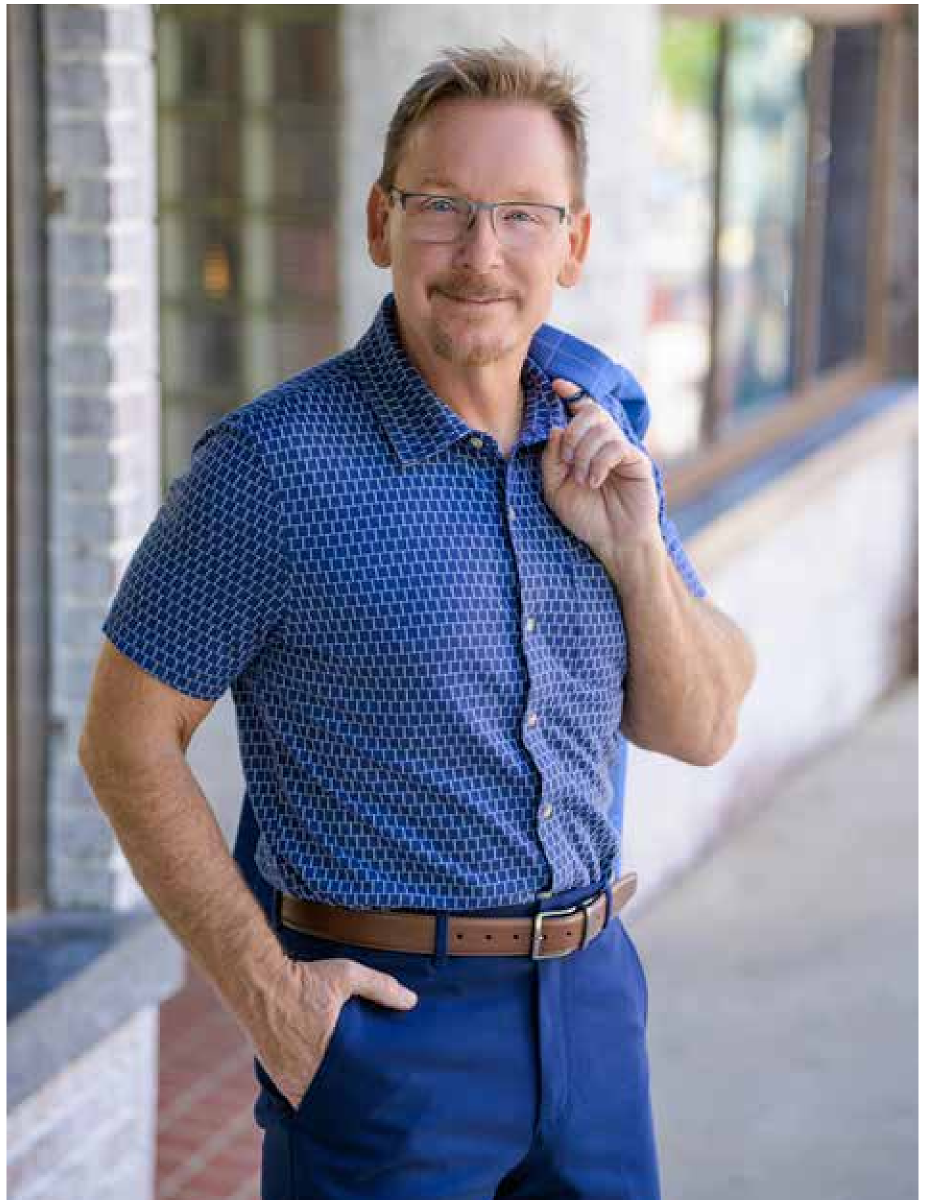
"There's a tremendous amount of misinformation out there today. I realized that if I had knowledge and experience that could help Realtors, homeowners, or homebuyers make better decisions, then I had a responsibility to share it."

He's still not completely at ease on camera, but something changed in how he approaches it.

"The conversation stopped being about how I looked or sounded and started being about whether the content was useful and whether it helped someone."

The Partnership With Realtors

Realtors have been at the center of RJ's entire career, not as a side relationship,



but as true business partners he's built alongside over decades. He's proud of the relationships he's formed with Realtor partners, working together in the same direction to facilitate homeownership and help each other grow their businesses.

When a buyer gets preapproved, RJ sees it as part of a shared process. The Realtor brings deep knowledge of the market, finds the right home, and shepherds the transaction from start to finish. RJ brings financing clarity and the reassurance that comes from knowing the numbers work.

Together, they operate as a team with one goal in mind: helping families move forward with confidence.

"I've been fortunate to work with amazing Realtor partners who share the same philosophy," he says. "We facilitate homeownership. We help each other grow in our businesses. And we remind each other that this work matters beyond the transaction."

When a deal becomes complicated or a borrower starts feeling uncertain, RJ and his Realtor partners work together to find solutions. That partnership has defined his career and continues to keep him learning and adapting. Realtors have a firsthand view of the market, understand buyer psychology, and challenge him to find better ways to serve their clients.

What Hasn't Changed

RJ has seen, over and over again across 33 years in the business, that something gets lost in the speed of modern transactions. Despite all the technology changes, some things haven't budged. People still want trust, Realtors want reliability, and borrowers want guidance.

He's watched it play out in every kind of market cycle. What actually drives people to finance homes is rarely just the numbers. "Most people aren't really searching for houses," he says.

"They're searching for a version of life that feels more secure. Homeownership represents freedom, stability, opportunity, and a better future. The house matters. But what it represents matters even more."

And he's seen where originators get stuck when they miss that. They focus only on the numbers, when the numbers are never the full story. In every phase of his career, RJ has seen that when a buyer is making a decision about homeownership, emotion is always part of it.

For some it's the excitement of buying their first home. For others it's getting married, starting a family, relocating for a career, or downsizing after the kids move out.

"One of the most important things I can do is listen. Not just to what clients are saying, but to why they're making the move in the first place," he says.

Technology delivers information now. A borrower can read a thousand articles about mortgage rates and still need someone to help them navigate the emotional side of the decision. That's where wisdom comes in.

How Success Looks Different Now

When RJ was younger, success felt simple to define. It was loan volume, recognition, and income, and those numbers carried a lot of weight in how he saw himself.

"There were certainly periods in my career when I focused on outperforming everyone around me more than I should have," he admits.

Over time, that lens changed. Not all at once, but through experience, setbacks, and perspective earned over decades in the business. He's still ambitious and driven. That part of him hasn't gone anywhere. But how he feels about success now is different in a way that only comes from living it, not learning it.

"I've always been ambitious. I've always been driven. That part of me hasn't changed. When you're younger, it's easy to measure success by external metrics."

He spent years married to his career, always chasing the next milestone. Looking back, he does not regret his ambition, but he has developed a deeper appreciation for balance, good health, and being fully present for the people around him.

The change is meaningful.

"Today, I measure success by whether I'm becoming a better version of myself than I was yesterday, a year ago, five years ago, or ten years ago."

What Comes Next

RJ is clear about what concerns him. "The speed at which the world is changing and the number of professionals who think they can continue doing things exactly the way they did five years ago."

He has seen this pattern repeat after the 2008 housing crash, during the pandemic, and through every major market shift. Some professionals adapt, while others do not. Those who fail to adapt often believe the changes are temporary and that things will eventually return to the way they were. They never do.

What excites him today is that the work is not slowing down, it is accelerating. The technology is evolving, the

opportunities to educate more people are expanding, and he still feels like he is learning every year.

That is what keeps him in it.

"I don't spend a lot of time looking back unless it's to see how far you've come, or maybe to solve a problem you're facing today," he says. "Beyond that, I've always been more interested in what's next than what was."

Most people think staying relevant means holding onto what made you successful. RJ learned the opposite. It means being willing to abandon what worked and start over. You can't stay in the game by standing still, but you also can't stay by clinging to yesterday's answers.

When you're in your twenties, growth is measured by how far ahead you can get. As you get older, you realize growth isn't really about you at all. It's about becoming the best possible resource, advocate, leader, and partner for the people who trust you with their business, their careers, and some of life's biggest decisions.

That's what 33 years looks like when you keep moving.

Negotiation Is Back

RJ MEYERHOFFER

A few short years ago, many sellers had a very simple negotiating strategy: take it or leave it.

In some cases, buyers were waiving inspections, covering appraisal gaps, offering over list price, and still hoping their offer would be the lucky one. Sellers held nearly all the leverage.

That landscape has changed.

Seller concessions are becoming much more common again, and that's one of the clearest signs the housing market is no longer operating with the same level of urgency and seller control we experienced during the pandemic-era buying frenzy.

But let's be careful about what that actually means.

More seller concessions do not automatically mean we're in a buyer's market. Here in the Greensboro and Piedmont Triad market, it's more accurate to say we've returned to a **more balanced market.** Buyers have more negotiating room than they did a few years ago, but desirable homes that are priced correctly continue to sell.

Nationally, nearly **46% of home sales now include some form of seller concession,** the highest level reported by Redfin for the month of May. That's a significant shift from just a few years ago and reflects a market where sellers are once again competing for buyers.

So what's driving this change?

Affordability remains one of the biggest challenges in today's housing market. According to the National Association of Realtors, the median existing-home sales price reached a record **$429,300** in May while housing inventory increased to a **4.5-month supply.** Buyers have more homes to choose from than they did a year ago, but higher home prices combined with today's mortgage rates continue to stretch monthly budgets.

Our local market is experiencing many of the same trends. Inventory has improved from the historic lows of recent years, homes are generally taking longer to sell, and buyers have more opportunities to negotiate. Homes are still selling—but sellers are facing more competition than they did during the pandemic boom.

As buyers become more payment-conscious, sellers have become more flexible.

Rather than simply lowering the asking price, many sellers are offering concessions that help make homeownership more attainable. Depending on the transaction, those concessions may help cover closing costs, fund an interest-rate buydown, pay for repairs identified during inspections, provide a home warranty, or address other negotiated expenses that help move a transaction to the closing table.

We're also seeing something that had nearly disappeared just a few years ago—buyers getting offers accepted that are contingent upon selling their current home. During the height of the seller's market, those offers were often rejected immediately because sellers had multiple buyers waiting in line.

Today, while those contingencies still need to be structured carefully, many sellers are once again willing to consider them. That's another sign that negotiation has returned to the marketplace.

It's also important to understand that a seller concession isn't the same thing as a price reduction. In many cases, the home still sells at or near the agreed-upon price while the seller agrees to contribute toward certain buyer expenses.

Consider a simple example. If a seller reduced the price of a **$400,000** home by **$10,000,** the buyer's monthly principal and interest payment would only decrease by roughly **$60 per month,** depending on the interest rate. By contrast, keeping that same **$10,000** in the buyer's pocket can have a much greater financial impact. It can mean having more cash reserves after closing, avoiding the need to deplete savings, or simply making the purchase financially comfortable instead of financially stressful. For many buyers, preserving that cash provides far more value than saving about two dollars a day on their mortgage payment.

The biggest mistake buyers and sellers can make today is assuming the market has completely flipped.

It hasn't.

A true buyer's market is defined by an oversupply of homes, widespread price reductions, and buyers holding most of the negotiating power. That isn't what we're seeing across most of our market today.

Instead, we're seeing something healthier—a market where neither side holds all the cards.

Buyers have more choices. Sellers who price their homes appropriately and present them well continue to be successful. Negotiation has returned, expectations have become more realistic, and transactions are once again being structured around finding solutions that work for both parties.

That's not a buyer's market.

That's what a balanced market looks like.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Your Referral Network Isn't Complete Without the Right Property Manager

BY ALEKA DEGRAAF

The best Triad agents already have a trusted lender, attorney, and inspector on speed dial. Here's why the property manager you recommend deserves the same seat at the table, especially with investor clients.

Every top-producing agent in the Triad has a bench. A lender who closes on time. An attorney who catches what others miss. An inspector whose report clients trust without a second opinion.

That bench isn't an accident. It's the infrastructure behind every referral-driven business. And for agents who work with investor clients, there's a gap in that bench that too often goes unfilled: property management.

It's easy to see why the gap exists. Sales agents are, by training and incentive, focused on the transaction directly in front of them. But for an investor client, closing day isn't the end of the relationship.

It's the beginning of a much longer one. What happens next determines whether that client calls you again in three years, sends a colleague your way, or lists the property with someone else entirely when the time comes to sell.

The stakes are higher still for the investor clients who make up a large share of the Triad's buyer pool: owners who live out of state, or outside the country entirely, and who will never set foot in the property between closing and the day they sell it.

For that client, the team an agent hands them off to isn't a convenience. It's the only set of eyes they have on the asset. There's no room in that arrangement for a weak link.

The Math Behind the Referral

According to the National Association of REALTORS® 2026 Member Profile, the typical agent now earns a median of 28% of their business from repeat clients and another 22% from referrals. Among the most experienced agents, referral business climbs as high as 32%, compared to essentially none for agents with two years or less in the business.

The pattern holds across the industry: the agents who build the strongest, most durable businesses are the ones who protect the relationship long after the closing table, not just the ones who work hardest to find the next lead.

For investor clients, that relationship doesn't end at closing. It shifts. The property still has to be filled, maintained, and reported on, often from hundreds or thousands of miles away. Who an agent hands that client to next says almost as much about the agent as the transaction itself did.

The Trusted Advisor Effect

NAR's 2025 Profile of Home Buyers and Sellers offers a useful window into why this matters so much. Forty-three percent of buyers found their agent through a friend, neighbor, or relative rather than an ad or an online lead form, and most buyers don't shop around once they've been pointed toward someone: 67% of first-time buyers and 76% of repeat buyers interviewed only one agent before deciding who to work with. People act on trusted referrals quickly and rarely second-guess them.

That same behavior carries over when an agent makes a referral of their own. An investor client who's just trusted an agent with a six or seven-figure purchase decision isn't going to independently vet three property management companies before choosing one.

They're going to take the recommendation at face value, the same way they took the agent's recommendation on the property itself. That's a significant amount of trust changing hands in a single conversation, and it's exactly why the referral deserves the same care as everything else in the transaction.

An investor whose property is well managed is an investor who stays in the market, and stays in your pipeline for what comes next.

Why This Matters More for Investor Clients

Owners of rental property are rarely one-and-done clients. A 2026 rental owner survey found that 58% of landlords plan to acquire additional rental property or complete a 1031 exchange this year, while only 4% plan to sell.

That's a strong signal that today's investor client is very likely to be tomorrow's buyer again. The same report found that tenant turnover, not financing or regulation, is the single largest operational challenge owners report, cited by 42% of respondents as their top concern.

Put those two data points together and the opportunity for a referring agent comes into focus: an investor whose property is well leased and well maintained is an investor who stays active, stays confident in the market, and stays in your pipeline for the next acquisition, the next referral, and the eventual sale.

An investor who's fielding maintenance complaints, chasing down a manager who doesn't answer, or watching a unit sit vacant is an investor who starts wondering whether the whole North Carolina venture was a mistake, and that doubt has a way of spreading to every relationship connected to the deal.

The Referral That Reflects on You

Recommending a property manager isn't like recommending a restaurant. When an agent hands off an investor client, that client remembers who made the introduction, for better or worse. A manager who communicates clearly, protects the owner's cash flow, and treats the asset with the same care as its owner makes the referring agent look sharp.

One who goes quiet after a maintenance call, or leaves an out-of-state owner in the dark for weeks, makes that same agent look careless by association, even though they had nothing to do with the day-to-day management.

Picture the two versions of the same phone call. In one, an owner overseas gets a same-day email about a leaking water heater, a repair estimate, and a plan, and forwards it to the agent with a note saying the whole experience has been easy. In the other, the owner hears nothing for three weeks, finds out about the leak from a neighbor, and calls the agent asking what kind of company they got them into. Both calls happen.

Only one of them is good for the agent's business.

That's the real case for treating property management as part of your core team rather than an afterthought. It's one of the few referrals where the downside risk to your reputation is real, and where the upside, a client who stays engaged and comes back to you when it's time to sell, is significant.

Building the Team, Not Just the Transaction

At Fortified Dreams Property Solutions, we think of ourselves as an extension of the agents we work with: not a separate business competing for the client's attention, but a partner whose job is to keep that investor engaged with the market, informed about their asset, and loyal to the relationship that got them there in the first place.

That means when the owner has a question about the market, it comes back to you. And when the property eventually sells, you're the one they call.

The agents who come out ahead over the next several years won't just be the ones who close the most deals. They'll be the ones whose past clients are still in their corner five and ten years later, still buying, still referring, and still calling when it's time to sell. The property manager an agent recommends today is either building that outcome or quietly working against it.

If you're building out the team you put in front of investor clients, we'd welcome the conversation.

Mid-Year Reset:

Reflect, Be Grateful, and Finish the Year Strong

BY CHRIS PAPPALARDO

As real estate agents, we're conditioned to focus on what's next—the next listing, the next buyer, the next closing. While that forward-thinking mindset is essential, taking time to reflect on the past six months can be one of the most valuable business strategies you'll implement all year.

The midpoint of the year isn't about judging yourself. It's about evaluating where you've been, appreciating how far you've come, and making intentional adjustments for the months ahead.

Start by acknowledging your wins. Every transaction closed, every client served, every referral earned, and every challenge overcome deserves recognition. In an industry where it's easy to move from one deal to the next without celebrating, gratitude helps you recognize the progress you've made.

Maybe your production increased, your marketing improved, or you finally became consistent with lead generation. Even if your results weren't exactly what you envisioned, there are victories worth celebrating.

Gratitude also creates perspective. Think about the relationships you've built, the lessons you've learned, and the opportunities you've been given. Success isn't measured only by the number of homes sold.

It's also reflected in the trust you've earned, the reputation you've built, and the personal growth you've experienced.

Reflection also requires honesty. If there are goals you haven't reached, own them without making excuses.

Did you stop prospecting when business got busy? Did you allow distractions to replace your daily routines? Did fear keep you from making the calls or having the conversations you knew you needed to have?

Taking responsibility isn't about beating yourself up. It's about taking back control. When you own your actions, you also own your ability to change them. Excuses may protect your ego for a moment, but accountability creates lasting results.

Now it's time to recommit.

Look at the goals you set at the beginning of the year. Are they still meaningful? If they are, what specific actions need to happen every day, every week, and every month to make them a reality?

Break your larger goals into manageable habits. Consistent prospecting, meaningful follow-up, asking for referrals, improving your market knowledge, and investing in your personal development are small actions that produce significant results over time.

Remember, the second half of the year offers just as much opportunity as the first. Buyers and sellers are still making moves, families are still relocating, investors are still looking for opportunities, and relationships are still waiting to be built. Your biggest quarter could still be ahead of you.

Don't let the first six months define the entire year. Let them refine you. Celebrate your successes with gratitude. Learn from your setbacks with humility. Then move forward with renewed focus, confidence, and purpose.

The calendar doesn't determine your finish—your commitment does. Make the next six months your strongest yet by reflecting honestly, appreciating your journey, and taking intentional action toward the goals that matter most.

As always, if we can help in anyway call text or email: *Chris@pappalardoteam.com 336-525-1289*

Your biggest fan,

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