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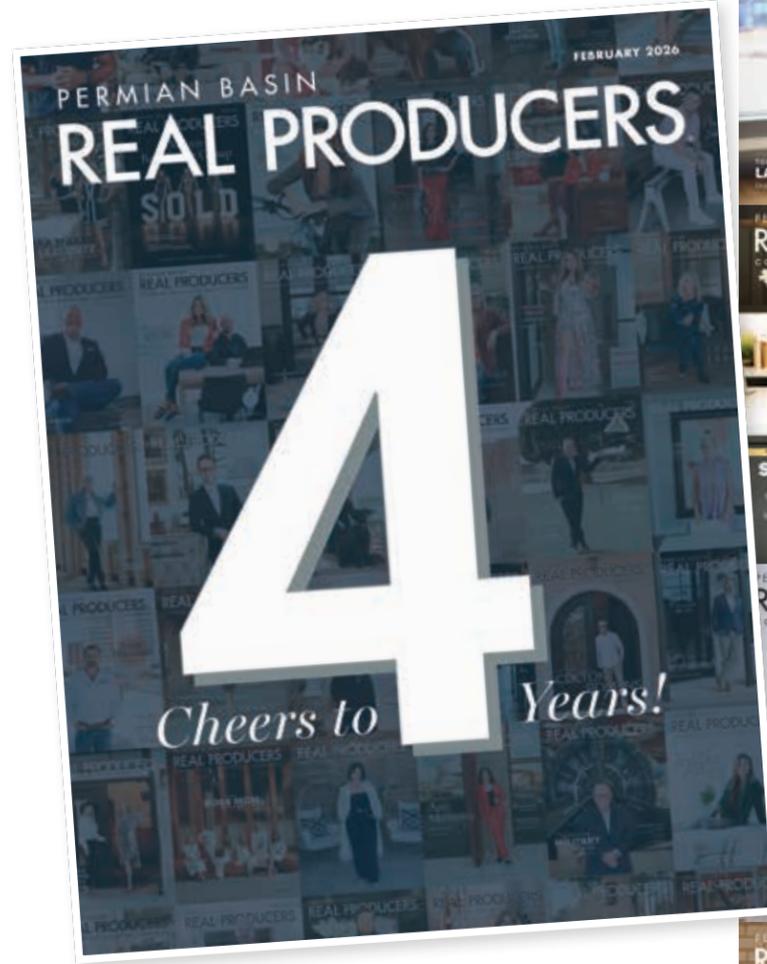
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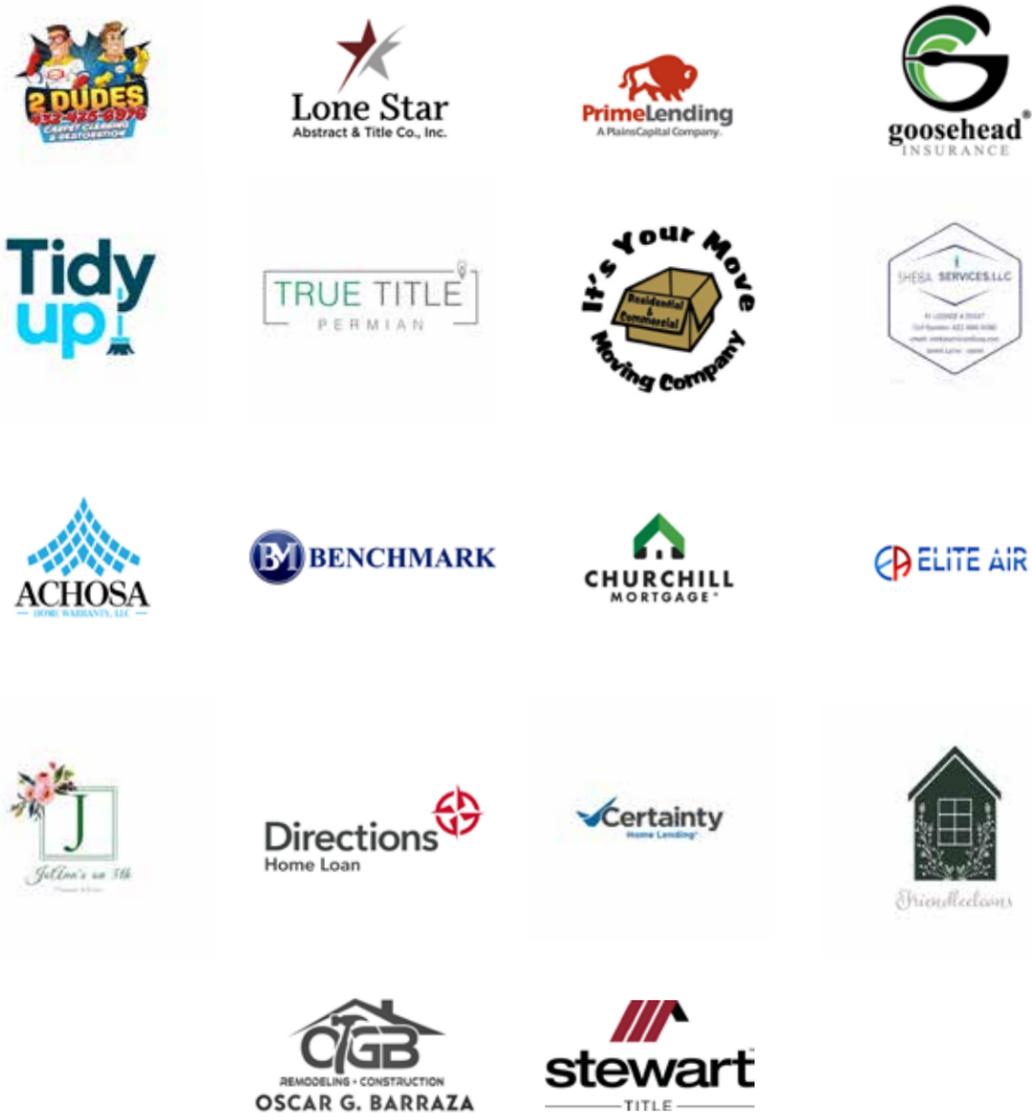
For 48 issues, Permian Basin Real Producers has been honored to spotlight the top agents, industry leaders, and game-changing partners who make our market extraordinary.

We couldn't have done it without you—our readers, our partners, and the incredible professionals who have shared their journeys within these pages. Thank you for being part of this legacy. Cheers to 4 years—and many more to come!



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We want to extend a heartfelt thank you to our preferred partners. From the ads you see on these pages to the events they help sponsor, their continued support is what truly makes this magazine possible. We encourage you to take a moment to flip through the magazine, support their businesses, and thank them for investing in our community and in Real Producers.



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PERMIAN BASIN REAL PRODUCERS

Stephanie Miller
MORE THAN A MAGAZINE

“Our industry needed reconnection. Relationships had stalled. Networking felt distant. The need for community was clear. So I stepped in and built exactly that.”



backgrounds, and leadership styles, and along the way, many of those professional relationships turned into genuine friendships. I became intentional about who I highlighted and partnered with, seeking out Realtors who shared my core values of trust, transparency, respect, reliability, and strong work ethic.

My vision for *Permian Basin Real Producers* has always been bigger than print. I want it to be a true referral hub that offers meaningful networking and the best vendor partnerships in the industry. Not surface level exposure. Not transactional connections. Real relationships.

Like most entrepreneurs, my journey has not been without challenges. I have navigated partnership changes, the loss of close family members, an empty nest, divorce, and moments of self doubt. Each obstacle tested me, but facing those adversities head on shaped who I am today. They gave me clarity, confidence, and a deeper understanding of what truly matters.

I never set out to become a publisher. What I did know was that I wanted to build something meaningful.

I was born and raised in West Texas and have called Andrews home for nearly 30 years. For much of my life, my focus was on family. Before real estate, I was a stay at home mom who believed the industry would offer flexibility and balance. Like many people do, I quickly learned that real estate does not operate on a mom schedule. It demanded long hours, resilience, and

the ability to juggle everything at once. Like so many working mothers, I did just that with grit and determination.

I have now been a real estate agent for over 14 years, and for the past four, I have also had the honor of serving as the owner and publisher of *Permian Basin Real Producers Magazine*. The opportunity to publish came at a pivotal moment in my life. A friend approached me with the idea of launching a magazine dedicated to the top 300 agents and companies in the Permian Basin.

The timing could not have been more important. Post COVID, our industry needed reconnection. Relationships had stalled. Networking felt distant. The need for community was clear.

So I stepped in and built exactly that.

What started as a publication quickly became something deeply personal. Through the magazine, I connected with people I may never have crossed paths with otherwise. I worked alongside many different personalities,



As the magazine grew, so did my passion for storytelling. I found purpose in sharing the real stories behind success, the struggles, the sacrifices, and the moments people do not always see. I believe there is power in getting to know one another beyond titles and production numbers, and I take pride in celebrating the wins of others along the way.

One of the most rewarding parts of my career, both as a publisher and as an agent, has been mentoring young agents. I love showing the next generation that hard work truly pays off and watching them grow into confident professionals. Seeing that growth is a success story all on its own.

To me, success is simple. It is waking up each morning feeling grateful for another day.

My family and friends are the foundation behind everything I do. My oldest son, Jayton, and his wife, Emily, now live in Florida. Our morning phone calls are one of my favorite parts of the day. We share healthy recipes, travel dreams, and meaningful conversations. I admire their confidence, their free spirit, and their outlook on life.

My daughter, Skylar, and her fiancé, Daniel, will be married in August of 2026. Planning a wedding with my only daughter has been such a gift. Watching Skylar and Daniel grow closer to Jesus fills my heart with pride, and their humility and kindness inspire me every single day.

Both of my children are hardworking, humble, and kind. Qualities every parent hopes to instill.

My mom, Densie, lives more than three hours away, but distance has never weakened our bond. Talking multiple times a day is just normal for us. No matter how big or small the situation, she is always the first person I call. I cherish our relationship deeply.

My sister lives just blocks away and is my go to for everything, from wild ideas to quiet moments. We bounce ideas off one another, make things happen together, and show up for each other no matter what. The bond between sisters is hard to put into words, but it is rooted in unwavering support and unconditional love.

Community service has also become an important part of my story. After publishing an article about a Realtor involved with Meals on Wheels in Odessa, I felt called to get involved myself. I now run a weekly route, and through volunteering, I have met some truly incredible people, both clients and fellow volunteers.

Outside of work, I love reading, hiking, and adventuring with family and friends. My passion for Bible studies and walking with Jesus is central to who I am. Above all, my spiritual journey is the most important part of my life.

What many people do not know is that I am a romantic at heart. I am not all work. I love quiet places, still moments, and watching the sun set.

The advice I would give to aspiring entrepreneurs is simple but honest. Be okay with being uncomfortable. Learn to think outside the box. Do not compare your success to others. Strive for your own. Everyone's journey looks different.

I would be remiss not to acknowledge the people who make this possible.

First and foremost is Madison Coble, our Editor in Chief, who has been with me since our second issue went to print. She pours her heart into every detail of this magazine, and the outcome you see each month speaks directly to her dedication.

To the rest of the *Permian Basin Real Producers* team, Carolyn, Seila, J.C., Lilliana, and all of our writers, I truly could not make this happen each month without you. Your creativity, commitment, and heart are woven into every page, and I am endlessly grateful for each of you.

I never imagined I would become a publisher, but this role has pushed me to grow and explore possibilities I never thought possible. I am grateful for every lesson, every connection, and every chapter so far.

And the best part is that this journey is far from finished.

xo, **Stephanie Miller**

“ I never imagined I would become a publisher, but this role has pushed me to grow and explore possibilities I never thought possible. I am grateful for every lesson, every connection, and every chapter so far.”



Stephanie and Madison



Stephanie with her sister, Jennifer

Understanding Today's Mortgage Market

What It Means for Permian Basin Homebuyers and Homeowners

BY RHONDA BRISBIN, PRODUCING BRANCH MANAGER OF DIRECTIONS HOME LOAN

The mortgage industry has been through a period of significant change over the past few years, and many people in the Permian Basin are understandably unsure about what it all means for them. Headlines often focus on interest rates, but the reality is that today's mortgage landscape is about much more than numbers—it's about opportunity, preparation, and understanding how home financing fits into your broader financial picture.

Interest rates remain higher than the historic lows we saw several years ago, and while that shift has slowed some buyer activity, it has also brought a sense of balance back to the market. Buyers are taking more time to make decisions, sellers are adjusting expectations, and lenders are focusing on education and long-term solutions rather than quick transactions. This environment encourages thoughtful homeownership, which ultimately benefits individuals and communities alike.

One of the biggest misconceptions right now is that higher interest rates mean it's a "bad time" to buy or refinance. In reality, the right time depends on personal goals, job stability, and lifestyle needs. For some, buying a home still makes sense because it offers stability, tax advantages, and the ability to build equity rather than paying rent. For others, refinancing may provide options such as consolidating debt, adjusting loan terms, or accessing home equity for renovations or major life events.

Another important change in today's market is the wide variety of loan programs available. Many people assume they must have perfect credit

or a large down payment to qualify for a mortgage, which simply isn't true. Programs designed for first-time buyers, veterans, rural homeowners, and moderate-income families continue to play a vital role—especially in areas like the Permian Basin, where housing needs are diverse and employment patterns can fluctuate with the energy sector.

Technology has also reshaped the mortgage experience. Applications are more streamlined, documentation can often be submitted digitally, and communication is faster than ever. While this has made the process more efficient, it has also made guidance more important. A mortgage is still one of the largest financial decisions most people will make, and having a knowledgeable professional to walk through options, explain risks, and answer questions remains essential.

For homeowners who purchased or refinanced in recent years, now is a good time to review their current mortgage—not necessarily to make a change, but to understand it. Life changes, income changes, and financial priorities evolve. A mortgage that made sense several years ago may not be the best fit today, and a simple review can bring clarity and confidence moving forward.

The Permian Basin has always been resilient. Our communities are built on hard work, adaptability, and long-term vision, and those same qualities apply to navigating today's housing market. Whether someone is buying their first home, upgrading to meet a growing family's needs, or planning for the future, the key is having accurate information and trusted guidance.

The mortgage industry will continue to change, as it always has. Rates will move, programs will evolve, and market conditions will shift. What remains constant is the importance of education, transparency, and a personalized approach. When people understand their options, they are empowered to make decisions that support both their financial goals and the strength of our local communities.

As we move forward, the conversation should not be about fear or uncertainty, but about opportunity—because with the right knowledge and support, homeownership in the Permian Basin remains very much within reach.



Achosa Home Warranty

MYSTI Hodges

Senior Vice President

REBUILDING TRUST IN HOME WARRANTIES

BY JAYTON MILLER

For many real estate professionals across West Texas, the phrase “home warranty” can bring mixed emotions. While the concept is meant to protect buyers after one of the largest purchases of their lives, the reality has often fallen short with slow claims, frustrated homeowners, and vendors caught in the middle.

Mysti Hodges has spent her career determined to change that narrative.

Now serving as Senior Vice President at Achosa Home Warranty, Mysti is part of a leadership team focused on rebuilding a broken industry from the inside out with speed, transparency, and local relationships at the center of everything they do.

Achosa Home Warranty was founded eight years ago with a clear mission: to modernize a home warranty industry long overdue for change.

“The industry had a reputation for delays and bad experiences,” Mysti explains. “Our intent was to restructure it entirely, to make the process as fast and seamless as possible.”

That philosophy shows up most clearly in Achosa’s claims process.

“Our vendors source their own parts locally,” Hodges says. “If they already have what they need on their truck, they can fix the problem immediately. No waiting on shipping, no unnecessary delays.”

The result is a customer experience rarely seen in the home services space. Achosa’s Net Promoter Score currently ranks above Apple and is on par with Chick-fil-A, a distinction that reflects

both speed and consistency in client satisfaction.

Mysti’s path into the home warranty industry wasn’t planned, it was forged during a pivotal season of life.

“I found myself going through a divorce and having to be everything from mom to dad to provider, 24 hours a day,” she shares. “I had to figure out how to do that emotionally, physically, and financially.”

That turning point led her into sales, where she quickly distinguished herself. In her first year with a traditional home warranty company, Hodges earned Rookie of the Year honors nationwide. The following year, she achieved Diamond Elite status, producing millions of dollars in home warranty orders.

She joined Achosa in 2020 as a senior sales executive, managing key accounts across Texas. Since then, she has risen



“Our agents and brokers deserve someone local, someone who understands this market, this community, and this way of life.”



“We want realtors to trust home warranties again. To believe in them as a tool that supports their clients, their brand, and the local economy.”



through leadership roles to become Senior Vice President, helping guide the company’s rapid growth.

“But growth only matters if you’re taking care of people along the way,” she says.

For Achosa, expanding into West Texas wasn’t just a business decision, it was a long-term goal.

“West Texas has been underserved by traditional home warranty companies, especially when it comes to vendors,” Hodges explains. “We wanted to do it right.”

That vision came together with the addition of Kala Wyatt, Achosa’s new

West Texas Senior sales representative, covering the entire west along with the Panhandle.

A Lubbock native raised by a cotton farmer, Kala brings more than a decade of home warranty experience and deep local roots. She is also a mother and grandmother who believes business should remain personable even as companies scale.

“You can be a big company and still keep a small-town feel,” Kala says. “That’s what drew me to Achosa.”

For Mysti, bringing Kala on board was about trust and presence. “Our agents and brokers deserve someone local, someone

who understands this market, this community, and this way of life.”

At its core, Achosa’s approach is about restoring confidence, not just for homeowners, but for real estate professionals whose reputations are tied to every recommendation they make.

“We want realtors to trust home warranties again,” Hodges says. “To believe in them as a tool that supports their clients, their brand, and the local economy.”

By empowering local vendors, paying fair retail rates, and trading delays for SPEED, Achosa helps keep dollars circulating within West



Texas communities, while giving homeowners real peace of mind.

Outside of work, Mysti is a proud West Texas mom raising two boys, balancing sports schedules, ranch life, and weekends at the lake. “It’s about fifty percent boys, sports, and hunting, and fifty percent work,” she laughs.

That family-first mindset extends into Achosa’s internal culture as well. “We’re a family here,” Hodges says. “Our founders believe deeply in culture, humility, and taking care of people, and that flows straight through to how we serve our clients.”

Her guiding philosophy comes from a Coco Chanel quote she lives by: “Don’t be like the rest of them, darling.”

It’s a mindset that reflects both her leadership style and Achosa’s mission: to stand apart, do good work, and bring integrity back to an industry ready for change.

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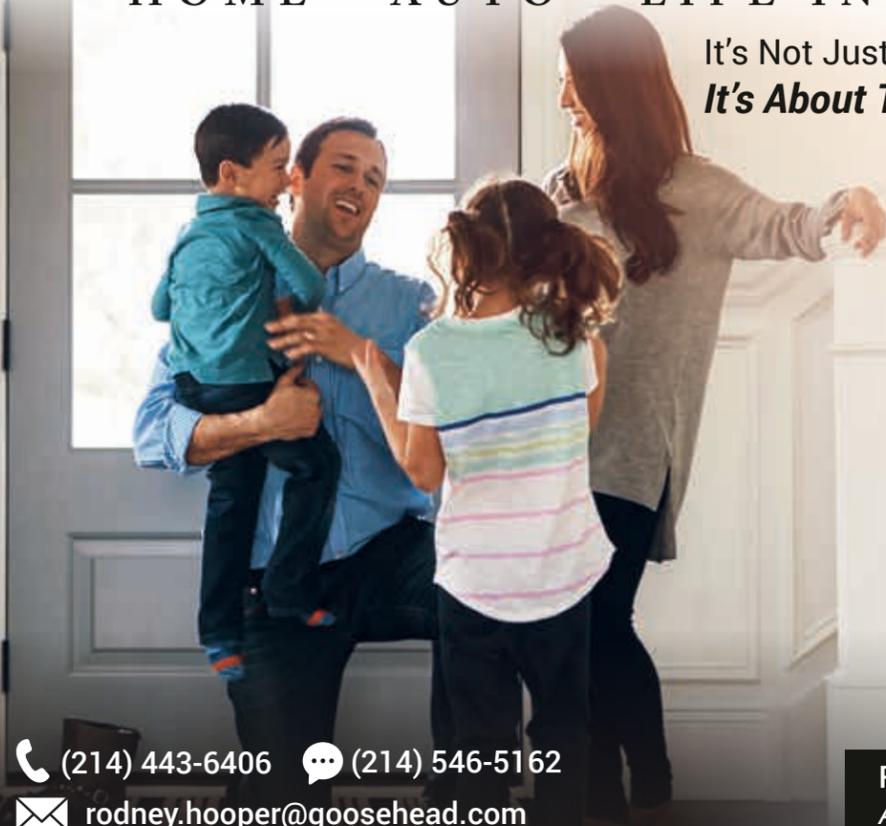

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