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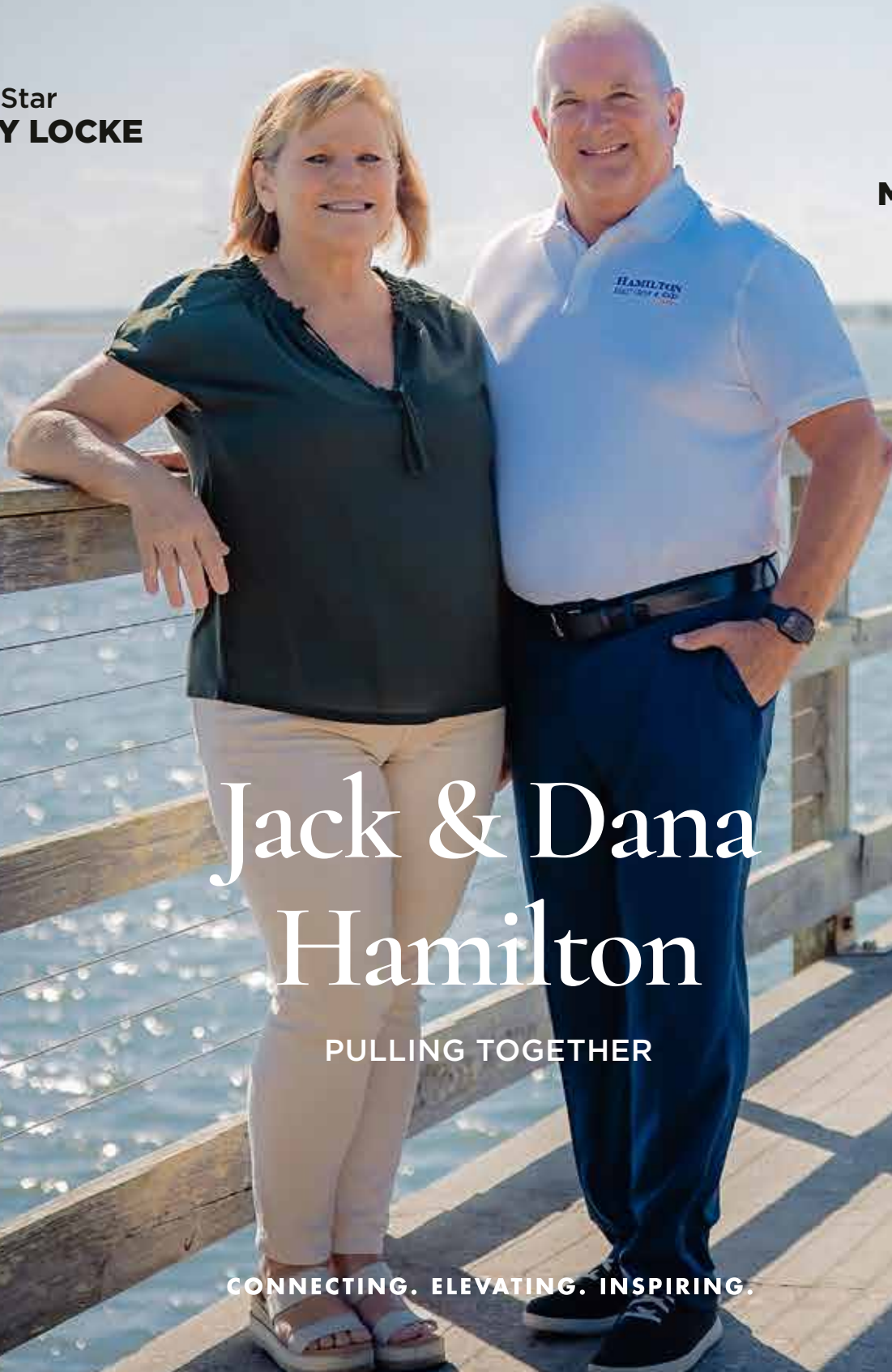
JANUARY 2026

# REAL PRODUCERS®

Rising Star  
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Jack & Dana  
Hamilton

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# THE YEAR OF RELENTLESS GROWTH



BY GABE CHANDLER

Welcome to 2026. A new year, a fresh start, and another opportunity to push the limits of what's possible in your business and your life.

But before we rush forward, let's get one thing straight—**success doesn't happen by accident.** It's the result of **intention, discipline, and the relationships you cultivate along the way.**

### What Real Producers Is All About

If you're holding this magazine, you're not just any agent. **You're one of the best.**

Real Producers isn't about mediocrity. It's about the agents who **set the pace, raise the standard, and drive the market forward.** It's about those who **show up, build relationships, and play the long game.**

That's why this platform exists—not just to **recognize top Realtors, but to connect them.**

- To **introduce** you to the industry's top professionals.
- To **strengthen** your network with partnerships that elevate your business.
- To **inspire** you with the stories of those who have built something extraordinary.

Because in this business, **who you know is just as important as what you know.**

### 2026: The Year to Expand, Evolve, and Execute

If last year was about grinding, this year is about **growth.**

Ask yourself:

- **What's your next level?**
- **Where are you playing small?**
- **Who do you need in your corner to reach your biggest goals?**

The agents who will dominate in 2026 are the ones who **put themselves in the right rooms, around the right people, and take relentless action.**

This year, let's commit to something bigger than transactions. **Let's commit to legacy, impact, and mastery.**

**This is the year you separate yourself.** This is the year you sharpen your axe.



Welcome to 2026—**let's make it your best year yet.**

### Gabriel Chandler

Publisher  
Cape Fear and Brunswick  
Real Producers



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# REAL ESTATE SYNDICATION:

## How MLS Data Shapes Local Markets

BY LEE EATMON

### What Is MLS Syndication?

MLS syndication is the process by which a listing, once entered into the MLS, is automatically distributed to major portals such as Zillow, Realtor.com, Homes.com, franchise sites, and agent IDX websites. This means one listing entry can ripple out to dozens or even hundreds of websites. IDX, governed by NAR policy, allows participating brokers to display each other's MLS listings on their own websites under strict accuracy and disclosure rules.

### Benefits for the Wilmington Market

Greater exposure for sellers: Broad data distribution ensures properties in areas such as Ogden, Monkey Junction, and Carolina Beach are visible to local and out-of-state buyers alike. This increased visibility can generate higher showing activity and competitive offers.

Buyer convenience: Syndication allows buyers to search Wilmington, Castle Hayne, Leland, and Wrightsville Beach listings from a single portal. It creates a sense of transparency and makes the region feel unified rather than fragmented across multiple broker sites.

### Potential Downsides and Market Risks

Stale or inconsistent data: Although the MLS is the source of truth, syndicated sites may lag in updating prices, statuses, or property details. This leads to consumer frustration and confusion, such as active listings online that are actually under contract

Distorted pricing perception: Automated valuations on syndicated platforms may misinterpret Wilmington's highly localized factors—such as flood zones, beach-access premiums, and historic district boundaries—causing unrealistic expectations.

Loss of local context: National portals often flatten nuanced information relevant to coastal living, hurricane codes, and school districts. Local agents must often reintroduce this context for buyers and sellers.

### Regulatory and Ethical Considerations

The North Carolina Real Estate Commission requires accuracy, firm identification, and truthful advertising. Brokers must ensure their websites and marketing comply with NCREC rules and MLS data policies, even when using automated IDX feeds or syndicated content.

### Best Practices for Brokers and Consumers

For brokers:

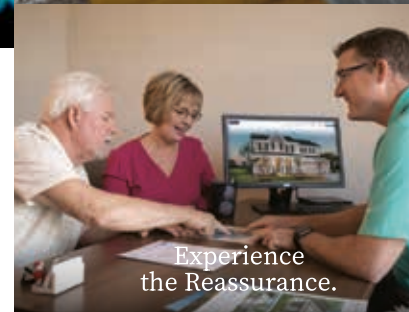
- Update listing data in the MLS promptly.
- Monitor how listings appear on major portals.
- Educate sellers on the benefits and risks of syndication.
- Ensure all advertising complies with state and MLS rules.

MLS syndication has reshaped Wilmington's online real estate landscape. It provides unmatched visibility and convenience but requires careful oversight to prevent misinformation from spreading. For brokers and consumers alike, the MLS remains the backbone of accurate market data, even as real estate becomes increasingly digital.

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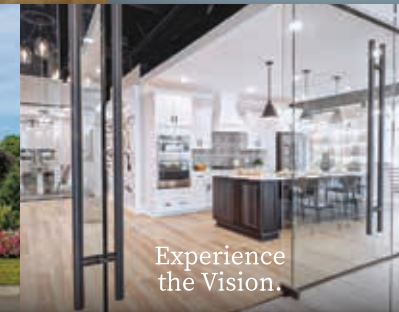
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# ALCOVA MORTGAGE

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WRITTEN BY DAVE DANIELSON  
PHOTOS BY JACOB SHNIDER



**E**xperience matters. And few know that better than Chris Waggett, Producing Area Sales Manager at ALCOVA Mortgage, based in Wilmington, North Carolina. With 27 years of industry experience under his belt, Chris has seen just about everything the housing market can throw at buyers—and he’s spent his career building a reputation as the kind of mortgage professional you want in your corner when it’s time to make one of life’s biggest financial decisions.

### **Rooted in Experience, Driven by Service**

Chris began his career in mortgage lending in 1998. After years of helping families secure the homes of their dreams, he joined ALCOVA Mortgage, a company founded in 2003 with a strong mission: to provide homebuyers and homeowners with smooth, personalized mortgage financing solutions.

“I’ve always believed that our role goes far beyond just offering a loan,” Chris

explains. “It’s about understanding what our clients need, guiding them through a major milestone, and making sure they feel confident every step of the way.”

ALCOVA Mortgage specializes in both home purchases and refinancing. Chris and his team are especially focused on helping residential buyers find the best fit for their needs—whether it’s their first home, a vacation getaway, or a refinance that opens up financial flexibility.

### **The Power of a Local, Dedicated Team**

One of the major differences Chris brings to the table is the quality of his team. “My team is top-notch,” he says proudly. “They go above and beyond to deliver exceptional service and local support, and that’s what really makes the experience stand out for our clients and partners.”

From pre-approval to post-closing, Chris and his team make it their mission to keep communication clear, timelines on track, and surprises at bay. Their

comprehensive approach is why many top-producing real estate agents consider Chris a trusted extension of their client service team.

“If an agent is working, I’m available—no banker’s hours,” he says. “Whether it’s weekends or evenings, I make sure they can always reach me when a deal is in motion.”

### **Why Realtors Keep Coming Back**

Chris understands that real estate agents need lending partners they can trust—professionals who not only understand the financial side but also recognize the value of a client relationship.

“I know how important every single referral is to an agent,” Chris explains. “When they introduce me to a client, I treat that referral like gold. I provide a complete and accurate pre-approval early in the process so agents know their buyers are qualified and ready. And if issues come up, I work fast to find solutions.”



it a priority. “I try to commit evenings and weekends to my family. They understand the nature of the business, and their support and flexibility have been essential.”

**Faith, Focus, and a Forward-Looking Vision**

Chris credits his strength and success to his faith, quoting Philippians 4:13 as his personal motto: “I can do all things through Christ which strengtheneth me.”

That mindset fuels both his work ethic and his commitment to personal balance. “Work hard, play some, and be responsible for health, mind, and body,” he says. It’s a simple philosophy, but one that has served him—and his clients—well.

Looking ahead, Chris’s goals are clear: “Remain a top loan officer, continue to earn trust as a local expert, and keep providing exceptional service that leads to long-term relationships.”

**A Final Word to Realtors**

“If you’re a top-producing real estate agent and want a lender partner who will treat every client like a VIP, keep your deals on track, and help you grow your business, I’m your guy,” Chris says. “With fast approvals, transparent communication, and a commitment to results, my team and I are here to make you look great—every single time.”

“My knowledge of the market, combined with a hands-on approach, really helps set clients up for success,” he says.

At home, Chris is supported by his wife Hulya, son Connor, and daughter Madison, who have stood by him through the long hours and high demands of mortgage lending. “My wife has been my rock throughout this career,” he says. “She’s supported me every step of the way, and I couldn’t have asked for a better partner.”

Balancing a demanding profession with family life isn’t easy, but Chris makes

In addition to his lending expertise, Chris brings added value through co-marketing opportunities, strategic event planning, and customized support to help agents grow their businesses. With nearly three decades in the industry, he’s a steady, experienced hand that delivers results without the stress.

**Making Dreams a Reality**

For Chris, the most rewarding part of his career is seeing clients achieve something they once thought was out of reach.

“Helping someone own a home who didn’t think they could—that’s what keeps me going,” he says. “It’s incredibly meaningful to play a part in that journey.”

And it’s not just the clients who benefit. Chris has become a fixture in the Wilmington community, helping hundreds of local families while building strong partnerships with area agents who count on his reliability and responsiveness.

**A Local Who Gives Back**

Born and raised in Wilmington, North Carolina, Chris knows the area—and its housing market—like the back of his hand. His deep roots in the region give him a local edge that national lenders simply can’t match.



“Helping someone own a home who didn’t think they could—that’s what keeps me going.”

**CONTACT US!**

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# Becky Locke

Giving  
Her All

WRITTEN  
BY DAVE  
DANIELSON  
PHOTOS BY:  
BRADLEY  
STRICKLAND

Becky Locke brings purpose, perspective, and a heart full of intention. She's not just selling houses in southeastern North Carolina; she's guiding people home, and making sure they feel seen and supported every step of the way.

## From Pittsburgh Roots to a Path Unfolding

Born and raised in Pittsburgh, PA, Becky grew up with strong family values and a curiosity about the world. "I always loved looking at houses, spots in the world, etc.," she recalls. That fascination never quite went away.

She graduated from West Virginia University with a Bachelor's in Journalism, specializing in News-Editorial. "I think I graduated in 2003? LOL. That was so long ago, I don't remember," she jokes. Her journalism background laid the groundwork for her skills in communication and storytelling—tools that would later serve her clients in powerful ways.

Before entering real estate, Becky worked in in-home party direct sales, building connections and learning how to engage with people from all walks of life. This career also allowed her to eventually move south to warmer weather.

## Stepping Into Real Estate Quietly—and Boldly

Becky kept her real estate move a secret. "I didn't tell anyone I was taking classes, just in case I hated it (or if I failed the test! LOL)," she shares with a laugh. But as it turns out, the risk paid off. "It was so much more than I imagined, and I passed on my first try!"

She quickly realized real estate wasn't just about showing homes. "It is so involved in rules, law, people-ing, etc. It's much more than 'Here's a house to sell!' And each client, each property, each transaction is so different. Keeps me on my toes – which I love!"

Since earning her license in 2023, Becky has completed 23 transactions

and closed over \$9.1 million in sales in just two and a half years—an impressive start to what promises to be a remarkable real estate career."

## Building a Career, One Relationship at a Time

Today, Becky works with Swanson Realty, located at 2831 Midway Rd. SE, Suite 104, Bolivia, NC 28422. "When I was interviewing firms, it just felt right," she says proudly, "Our firm works like a family."

Describing her journey, she offers: "Hard work, steady(ish) – ifykyk – so fun, highly rewarding and at times crazy! I have met the most amazing people. Each client I work with is different from the last. My clients really add something to my life."

Becky has already been recognized for her dedication—nominated for the Community Service Award through her local REALTORS® Association. She's earned her ABR Designation and is a



PSA-certified agent, showcasing her commitment to continuous learning and ethical service.

### The Power of “No” and the Pursuit of Growth

The road wasn’t always smooth. “A lot of NOs,” Becky says. But instead of seeing rejection as a barrier, she turned it into motivation. “I love a good motivational book, speaker, podcast, etc. I am into self-growth and learning new things. I think learning new things helps keep us engaged in life. Also, knowing that everything cycles helps. There will be bad days, there will be good days and there will be in between days. Make the good days outweigh the bad by knowing they are right around the corner.”

That mindset is evident in every aspect of how she approaches life and work.

### Life Beyond Real Estate

When she’s not navigating the market, Becky’s at the local pool swimming, leading a local Girl Scout Troop, volunteering at the Brunswick County Sheriff’s Department Animal Shelter, or spending time with her favorite people. “We have a TEENager now! She is super cool. We have enjoyed every stage of her, but this next one is looking to be very fun,” she says of her daughter, Reagan. Becky adds, “I love animals, but know that now is not the right time to have them in our life with our schedules. So volunteering at the shelter helps me get my puppy fix!”

As a family, they enjoy pool days, game nights, and bingeing MasterChef Junior. Becky shares, “My husband Aaron is a wooden boat builder – he is a super smart dude and my rock. Reagan loves Taylor Swift, Legos, and being with her friends.”

Her love for her parents shines through: “My dad, Jim, was a hard worker, ethical, dedicated businessman and he makes family a priority. I got my work ethic from him. And my mom, Patty—well, there’s no one like her. I am very grateful and blessed they are mine.”

### Organized Chaos and Deep Connection

Ask Becky what a “typical day” looks like, and she laughs, “There is no such thing in real estate!”

And that’s just how she likes it. “Helping people make good decisions” is her favorite part of the job. “I want to be the REALTOR® we needed when we bought our first house. I love to investigate and make sure it’s a good fit for my clients and am okay to walk away from one that doesn’t quite hit the mark if that’s not the one for them.”

Her biggest business game-changer? “The support I have received—my family—parents, husband, kid, friends, and my broker-in-charge have been AMAZING during this crazy journey. Always there for me—good days and bad and every one in between.”

### Real Estate With Heart

Becky makes it clear that she never wants her business to outgrow her

**“I love to investigate and make sure it’s a good fit for my clients and am okay to walk away from one that doesn’t quite hit the mark if that’s not the one for them.”**





values. “I want to be busy, but not too busy,” she explains. “I like to have a good life/work integration, but I also want to make sure I never lose sight that the clients are the heart of my business. I do not want to have so many transactions going that I cannot be there for my clients. That intimate relationship and being able to be there when they need me is very important to me.”

Integration—not balance—is her approach to it all. “There is never a balance. I learned that years ago. But it can be integrated. Some days work takes over, but then some days I am 100% with my family. Some days I take my family with me to work. And some days I take my work with me to vacation.”

#### Music, Mentors, and Motivation

Her soundtrack varies with her mood. “I just started a Pat Benatar station on my Pandora, but it switches from Pink, to Disney, to Classic Rock to Zack Brown

Band and back – all depends on my mood that day. And some days a quiet ride is all that I need.”

She’s also chasing a personal reading goal: “My goal this year was to read everything Reagan did in school – I am a little behind!”

In the world of real estate, she’s inspired by the agents in her office and especially her broker-in-charge, Tracy. “She is one of the most fascinating people out there. She is so good with people and I learn something from her every day.”

#### Giving Back, Showing Up

Becky isn’t just present in the market—she’s present in the community. She’s a leader with the local Girl Scout troop, volunteers at the animal shelter, and is “always up for some community service, beach clean up. Ask and I will be there! (Schedule pending of course),” she adds with a smile.

She also loves tinkering around the house, cooking, exercising, and spending quality time with her family.

#### Redefining Success

To Becky, success is simple but powerful: “Happiness. Being content with your life. But also still having goals that you want to strive for so life is still challenging you.”

Her advice for aspiring REALTORS® is equally grounded: “Put the work in. Go out and meet people. They will not come find you—you have to find them. They have so many to choose from, why should they pick you – remember that and use it! Stay in front of people.”

If there’s one thing she wants people to take away from working with her, it’s this: “That I care. It’s more than work for me. It’s helping people. That’s the core. I want people to walk into their home and be thankful that I helped them get there.”

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# Jack & Dana HAMILTON

## *Pulling Together*

WRITTEN BY DAVE DANIELSON  
PHOTOS BY T.J. DRECHSEL

For more than three decades, Jack and Dana Hamilton have been leaders in real estate, coaching more than 500 agents across the nation and helping them grow successful careers.

Today, they are channeling that same expertise into building the Hamilton Realty Group at eXp Realty, one of the premier real estate teams in the Southport and Wilmington region. Their approach combines cutting-edge technology with the personal, face-to-face connections that clients value most.

“Every client, regardless of price, deserves great service,” Jack emphasized. “Technology is important, but it’s never a substitute for that personal touch.”

#### **Technology That Enhances, Not Replaces**

The Hamilton Realty Group operates under the umbrella of eXp Realty, a national cloud-based brokerage founded in 2009 that revolutionized the industry by replacing traditional brick-and-mortar offices with a virtual model. Agents at eXp Realty can manage everything—from scheduling and follow-up calls to prospecting—through an online dashboard. Training

is extensive and available on demand, allowing agents to learn, adapt, and thrive no matter where they work.

For Jack and Dana, this model perfectly supports their vision. “Instead of being frazzled, our agents can work in a structured, organized way,” Dana said. “It helps them stay focused on what matters most—the client.”

#### **A Team Approach to Service**

Unlike the stereotype of the overworked agent constantly on the phone and running out the door, Hamilton Realty Group agents operate with the support of a team system. Tasks such as paperwork, transaction processing, and key follow-ups are handled by trained staff, freeing agents to focus on relationship-building.

“No individual agent can efficiently process, list, and sell property at a high volume,” Jack explained. “That’s why our team environment works so well. It allows everyone to play to

their strengths and ensures the client’s experience is seamless.”

The firm also invests in lead generation, distributing those opportunities to its agents. As a result, Hamilton Realty Group has become a home for both new and experienced agents who want resources, mentorship, and support that many firms don’t provide.

#### **From Furniture to Real Estate**

Jack’s path to real estate wasn’t typical. After graduating from High Point University with a degree in Business and Furniture Marketing, he ran a furniture business in High Point before selling it in 1990. Looking for a new challenge, friends encouraged him to consider real estate. “They knew I loved dealing with people,” Jack recalled. “It turned out to be the best decision I ever made.”

Over the next three decades, Jack built an impressive career. He and Dana owned several Re/Max franchises, and he later served as southeast regional

“They knew I loved dealing with people. It turned out to be the best decision I ever made.”

vice president of Carolinas Connect Realty. In 2018, they joined eXp Realty, drawn to the autonomy and innovation the company offered.

#### **Coaches at Heart**

What truly distinguishes Jack and Dana is their passion for coaching. Jack spent eight years as a one-on-one coach with the Mike Ferry Organization, and together Jack and Dana coached for The Tom Ferry Organization for approximately five years until 2019. Their emphasis on motivation, discipline, and accountability has inspired hundreds of agents nationwide.

“Our only real competition is ourselves,” Jack said. “An agency is limited only by how hard it’s willing to work at delivering the best service and skills possible.”

Dana agrees, noting that their coaching experience directly benefits their team. “We’ve seen what works and what doesn’t, and keep up on current trends and technology, and we use that knowledge to give our agents an edge,” she said.

#### **Building a Legacy in Southport**

After years of vacationing in the region and owning a home on Bald Head Island, Jack and Dana decided to relocate permanently to the Southport area. Over the past 11 years, they’ve built a thriving team that closed 105 homes last year, with a goal of 150 this year, with over 800 transactions in those 11 years and over 3,300 in their





“Success is about more than sales. It’s about making a positive impact on the community we live and work in.”



career. The Hamilton Realty Group now includes a mix of seasoned professionals and rising talent, all united by the couple’s coaching-driven culture.

“We want to keep growing by attracting great people,” Dana said. “Whether it’s veteran agents or those just starting out, we’re committed to helping them succeed.”

**Community Commitment**

Beyond real estate, the Hamiltons are deeply involved in their community. They support local ministries, and serve with the Southport-Oak Island Chamber of Commerce and the North Brunswick Chamber of Commerce, and Rotary Club. Jack is on the Foundation Board at Brunswick Community

College. Dana is on the Foundation Board at Doshier Hospital.

For them, giving back is an extension of their values. “Success is about more than sales,” Jack said. “It’s about making a positive impact on the community we live and work in.”

**Looking Ahead**

With decades of experience, proven coaching expertise, and a clear commitment to blending technology with personal service, Jack and Dana Hamilton are shaping the future of real estate in coastal North Carolina. Their goal is not only to build one of the region’s most successful teams but also to continue mentoring agents who share their vision for excellence, in

order to help the next generation of agents.

“We’re building more than a business—we’re building a legacy,” Dana reflected. “And that starts with people: our clients, our agents, and our community.”



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