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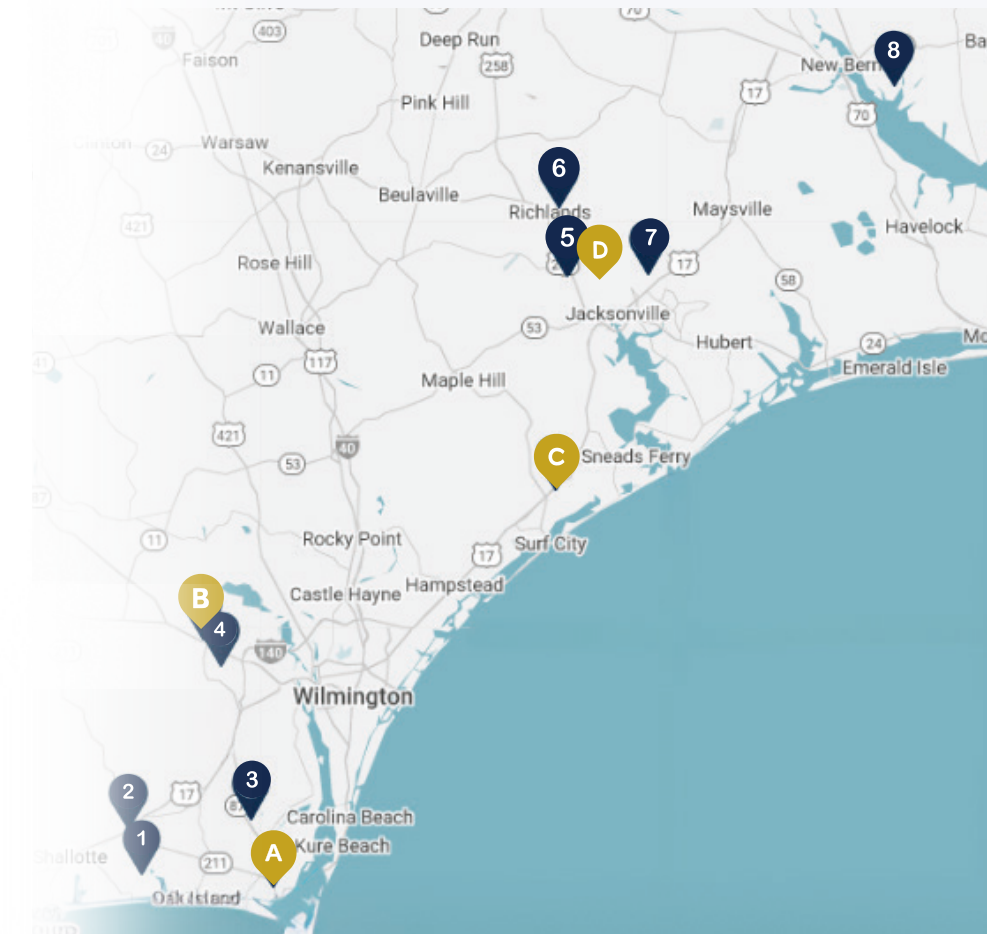
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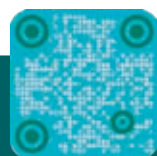
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THE YEAR OF RELENTLESS GROWTH



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

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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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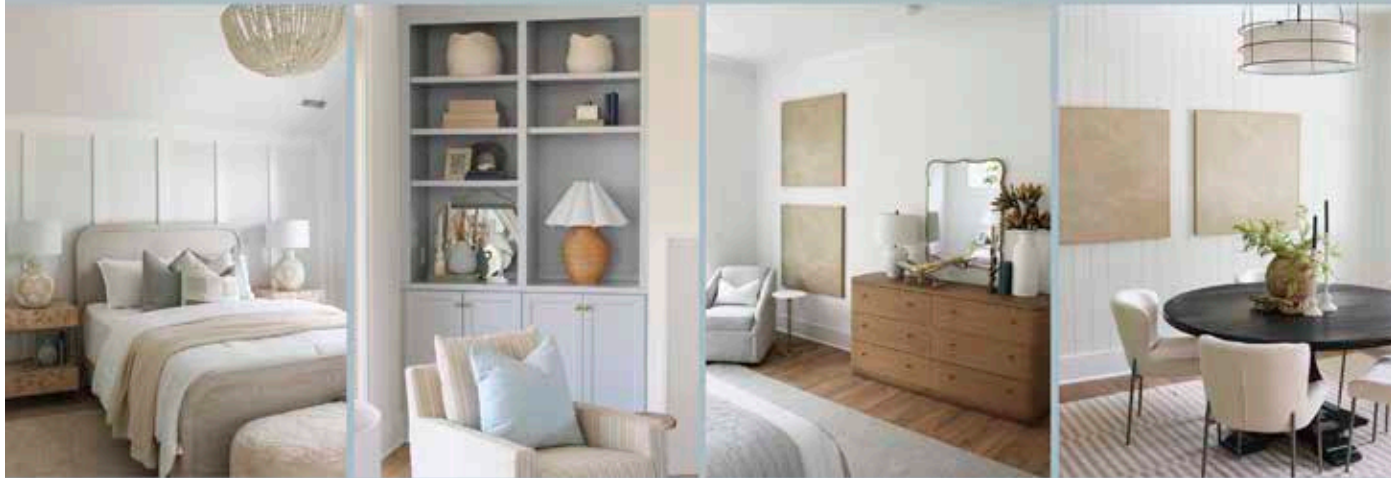
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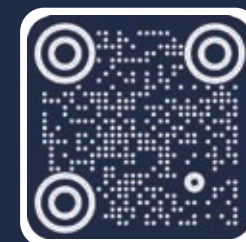
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WRITTEN BY DAVE DANIELSON
PHOTOS BY JACOB SHNIDER



Experience 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.”

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Brook Hall

Real Estate
Meets the
Spotlight

For Wilmington native Brook Hall, real estate was a calling. Although it wasn't the career she originally pursued, it became the perfect blend of her skills, passions, and family legacy. From an early career as a public school teacher, to running her mom's property management business, to becoming an award-winning Realtor and performing musician, Brook proves that success is found where hard work and passion meet.



At first, Brook referred them to other agents, since Wilmington Realty specialized in property management. It wasn't long before she realized her relationship with the clients and knowledge of their properties made her the best choice to represent them.

"We gained their trust and had longstanding relationships handling their rentals, so they often would ask us to handle their sales," she recalled. "I began thinking 'I really should start doing this myself. I know my clients and their properties better than anyone.'" Not only was it an opportunity for Brook to serve her clients in a new capacity, but to expand the business as a whole.

"I get to 'sell' my favorite place in the world, which comes naturally. This job has endless possibilities, and it is what you make it."

Learning from the Best

In 2022, Brook joined Spot Real Estate, a boutique firm in Wilmington. Joining Spot put her in a position to learn from high-performing agents, while continuing her property management role with Wilmington Realty. "It was a great experience," she says. "I sold a lot of real estate while having their support, and made lasting connections. It was a great fit for me and it helped set the foundation for my practice today." Her efforts didn't go unnoticed- she earned Rookie of the Year at Spot in her first year of sales.

Balancing Growth and Responsibility

Brook admits the early years were challenging. Balancing her responsibilities at Wilmington Realty—managing staff, supporting clients, and overseeing operations—while learning the sales side of the business required long hours and careful delegation. But with a strong team around her, she was able to expand both sides of the business.

That balancing act paid off. To date, Brook has achieved more than \$11.8 million in career sales volume. Looking forward, her goal is to grow Wilmington Realty's sales division so it is recognized as strongly for brokerage as it is for property management. Soon, she will become part-owner of the company her mother has led for more than 40 years.

A Typical Day

Brook's days are full, but intentionally structured. Mornings start at 6 am with a workout—whether hot yoga, running or the gym—followed by coffee and a podcast or music. At the

A Wilmington Native with Deep Roots

Born and raised in Wilmington, Brook has always felt a strong connection to the area. After graduating from North Carolina State University in 2015 with a degree in Elementary Education, she began her career as a third and fourth grade teacher in Raleigh. While she loved working with students, a return to Wilmington in 2019 shifted her path in a different direction. That year, she began working for her mother, Rebecca's, property management company, Wilmington Realty, one of the oldest and largest in the region. To prepare for her role as property manager, she earned her real estate license, and found herself interested in the sales side of the business in the process.

Finding Her Niche

Working with investors on a daily basis opened Brook's eyes to new opportunities. When the market shifted in 2020, many of her clients were ready to sell or add to their rental portfolios.



office, she divides her time between meetings with staff, property visits, and responding to the constant stream of calls and emails. Evenings often involve cooking at home, attending community events, practicing for gigs, or catching dinner with friends.

“I don’t let a lot of time go by without doing something,” she says. “Even if I only have five minutes, I try to check one thing off my list.”

What Sets Her Apart

For Brook, the secret to success has been finding her niche. Instead of trying to do everything, she has focused on serving the needs of her investor clients and expanding outward from there. Along the way, she has embraced the power of networking, learning from those she admires, and giving back whenever possible.

Her favorite part of the job? Selling Wilmington itself. “I get to ‘sell’ my favorite place in the world, which comes naturally,” she says. This job has endless possibilities, and it is what you make it.”

Passions Beyond Real Estate

Outside of work, Brook has plenty of outlets for creativity and connection. A talented musician, she sings and plays guitar at venues across town, including Jimmy’s, Stoked, and The Commodore Club. She also enjoys boating, being on the water, and supporting local causes. With her background in education, she volunteers with Communities in Schools and Wilmington School of the Arts, helping young people succeed.

Family remains a central influence in Brook’s life. Her father, J.K. Hall, owned and operated a commercial construction company called Cape Fear Maintenance for over 20 years, which he sold in 2013. Her mother built a respected legacy with Wilmington Realty. Both instilled in her the values of hard work, integrity, and treating people fairly. “I owe my work ethic to my parents,” she says.

Defining Success

For Brook, success isn’t measured by numbers but by experiences. “When a client tells me I made the process easy, or refers me to a friend, that’s when I feel successful,” she



says. She aims to be remembered for her professionalism, determination, and kindness.

Her advice for new agents is simple but powerful: learn from others, think win-win, and always be respectful. “Do the very best you can with the opportunities you’ve been given,” she adds. “They tend

to multiply from there.”

With her passion for people, her deep roots in Wilmington, and her drive to keep learning and growing, Brook Hall is not only honoring her family’s legacy—she’s shaping the future of real estate in her hometown.

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Pictured left to right - Doug Pratt, Jessica Niedomanski, Jonathan Poole, Brina Nookley, Justin Barber, Josh Whitaker

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Haley Wiggins

PRIORITIZING PEOPLE

WRITTEN BY DAVE DANIELSON
PHOTOS BY: BRADLEY STRICKLAND

In the heart of Hampstead, North Carolina, REALTOR Haley Wiggins has carved out a reputation for more than just helping clients buy and sell homes. Known online as “Haley Sells Hampstead”, she has built her business on connection, creativity, and community.

With Carolina One Properties as her professional home base, Haley serves clients with a client-first approach that prioritizes relationships over transactions.

From Mount Olive to the Coast

Born and raised in Mount Olive, NC, Haley pursued her degree in Marketing and Mass Communications at North Carolina State University, graduating in 2011. She later earned an MBA Essentials Certification from Shenandoah University in 2014. Though her first professional role was in higher education, she was influenced by a mentor who once owned a real estate firm and recognized her potential in the field. That advice stayed with her, and when Haley and her husband moved to the coast in 2014, she decided it was time to follow her passion for design, marketing, and real estate. She earned her license that same year and dove headfirst into learning everything she could about the business.

Blending Marketing, Construction, and Design

Haley’s career began with a builder on Topsail Island, where she quickly gained hands-on experience in residential construction. By 2016, she was serving as Marketing Director for a real estate and property management firm in Surf City, helping vacation rental owners improve their homes through strategic updates. It wasn’t long before she was asked to manage a full-scale renovation for a client who didn’t live locally—a role



that set her on a five-year journey into project management.

Those experiences gave her a unique skill set that blends construction knowledge, renovation expertise, and design insight with traditional real estate sales. Whether guiding a seller on smart upgrades or helping a buyer see the potential in a property, Haley brings a perspective that sets her apart from most agents.

A Shift Toward Balance and Family

In 2020, after the birth of her first child, Haley reevaluated

her career path. She shifted her focus away from renovation management and toward residential sales, choosing a path that provided more balance with her growing family. By 2022, she had aligned with Carolina One Properties, concentrating on the Hampstead and Topsail Island markets.

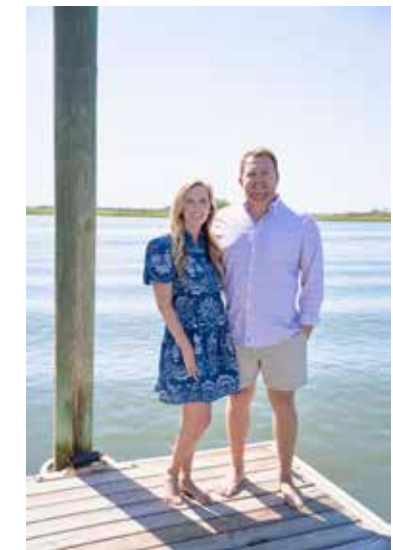
While she sometimes misses the hands-on world of renovations, Haley says she finds deep fulfillment in helping clients buy and sell homes they love. “I treat every client like I would my own family,” she explains. “This



business isn't just about houses—it's about helping people find a place that truly feels like home."

Life in Hampstead

Haley's passion for community shines through her local lifestyle series, Hampstead Happenings, which spotlights small businesses and highlights the charm of coastal living. She also has plans to expand her storytelling with a mini podcast and enhanced online presence that celebrates Hampstead's unique character.



“
This business isn't just about houses—it's about helping people find a place that truly feels like home.”

She and her husband, Brady, have lived on Topsail Island, Wilmington, and now Hampstead, which she describes as “the sweet spot” for their family. Together they're raising their two children, Emerson (5) and Rowan (3), along with their loyal labradoodle, Finley. As a family, they love boating, beach days, golf cart rides, and evenings outdoors—simple joys that make coastal living so rewarding.

A Day in the Life

No two days look the same for Haley, which is part of what keeps real estate exciting. Mornings often begin with school drop-offs and a strong cup of coffee, followed by content creation,



lead follow-ups, and business planning. Afternoons are client-focused, with showings, inspections, and negotiations filling her schedule. Evenings are reserved for family time, though she admits that real estate sometimes calls her back to her phone after dinner.

“Real estate isn’t 9–5,” she says with a smile, “but the flexibility it provides allows me to show up for both my clients and my family. That’s what makes it all worth it.”

Keys to Success
Haley credits her success to three key practices: intentional time blocking, social media, and learning to say no. By structuring her days and focusing on clients who are the best fit, she has built a business

that feels aligned with both her professional and personal goals. Social media, in particular, has been a powerful tool for attracting clients who connect with her authentic approach and love for coastal living.

Beyond Transactions
What truly sets Haley apart is her commitment to seeing beyond the transaction. With her background in construction, design, and marketing, she brings a full-service approach that benefits buyers, sellers, and investors alike. As an Airbnb Superhost, she also offers valuable insight to those interested in short-term rentals and investment properties.

But above all, Haley emphasizes trust. “I’m not focused on closing a

deal at any cost,” she says. “I want to do what’s right for my clients, even if that means advising them to wait or walk away.”

Defining Success
For Haley, success isn’t defined by sales numbers but by balance, impact, and joy. “It’s about creating a life where my work and family complement each other, not compete with each other,” she reflects. “I want to serve well and live well—and that’s the rhythm I try to follow.”

With her client-centered philosophy and love for her community, Haley Wiggins continues to build more than a business in Hampstead—she’s building connections, stories, and a legacy of service rooted in both purpose and presence.



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The Costin Group

BUILDING COMMUNITY EACH DAY



WRITTEN
BY DAVE
DANIELSON

Matthew Costin and Caroline Holman have built a business defined by resilience, commitment, and a genuine passion for the community they serve. As The Costin Group at Nest Realty, the pair brings together two complementary paths, each shaped by unique beginnings and an unwavering dedication to clients across the Cape Fear region.

Rooted in North Carolina

Both Matt and Caroline are proud to call North Carolina home. Matt was born in New Hanover County and raised in Pin Hook, a small town 45 minutes north of Wilmington known affectionately as “The Land of Swine and Wine.” Caroline was born and raised primarily in Winston-Salem before her family built a home on Wrightsville Beach in 2002, where they have lived ever since.

Their educational paths diverged early. Matt attended Pitt Community College before beginning a career in commercial construction. Caroline attended The University of Alabama, graduating in 2016 with a degree in fashion and plans for a long-term career in retail.

Finding Their Way Into Real Estate

Both discovered real estate through pivotal turning points. For Matt, the shift came unexpectedly in 2008 after losing his job in construction amid a turbulent economic period. Encouraged by respected Surf City Realtor Timmy Evans, he stepped into the industry with little more than determination and a belief in his ability to connect with people.

Caroline’s introduction to real estate came in 2018 during a time of transition.



With a long family history in the profession—her grandmother and uncle both Realtors—she soon realized the industry was a natural fit. Within months, she met Matt and joined his growing team.

Early Challenges and Long-Term Growth

Matt describes his entry into the business in 2009 as “diving into the deep end during a storm.” The market

was still reeling from crisis, and many clients were navigating heartbreaking circumstances. Those early years, he says, shaped his resolve: If you can survive this, you can thrive when the good times come.

Caroline’s first year was also difficult, moving from a stable full-time job to months without income. Joining The Costin Group changed her trajectory,



Together, Matt and Caroline closed over \$42 million in volume last year, more than doubling their original 2025 goal of \$20 million.

giving her structure, mentorship, and a clear path forward.

Building The Costin Group

Over the course of his career, Matt has worked with three companies: Century 21, Coldwell Banker, and, since 2020, Nest Realty. His time at Coldwell Banker provided invaluable mentorship from industry veterans who helped solidify his professional foundation. Around 2015, he launched The Costin Group, welcoming agents including Molly Tilyou, Michael Urti, and Katie Urti. He credits each with their own success while noting how grateful he is to have supported their journeys.

Caroline began her career at Coldwell Banker Sea Coast Advantage, immersing herself in training and prospecting before joining The Costin Group—an opportunity she now sees as the turning point in both her professional and personal growth. In 2023, she expanded

her skill set further by earning her General Contractor license.

Together, Matt and Caroline closed over \$42 million in volume last year, more than doubling their original 2025 goal of \$20 million.

A Modern Approach to Marketing

The Costin Group has become known for its strong digital presence and community-focused content. Social media has been a major catalyst for growth, helping them reach new audiences and showcase the lifestyle and culture of Wilmington.

Caroline has spearheaded much of this effort, particularly through her Wilmington Guides—comprehensive resources featuring more than 130 local businesses, restaurants, parks, and attractions, as well as neighborhood and first-time homebuyer guides. These tools have helped followers build trust and

familiarity long before meeting the team in person.

What Sets Them Apart

Education and authenticity serve as the foundation of their work. Matt emphasizes the importance of helping people understand the area long before they decide to move, while ensuring clients feel connected to the community from the start. Caroline focuses heavily on overcoming assumptions about her age, using consistent, high-value content to demonstrate competence and professionalism.

Above all, they strive to blend strong results with a memorable, personable experience.

Life Beyond Real Estate

Outside the office, both are deeply committed to family. Matt's wife, Emily, has worked in lending for many years, making theirs a true real





Their philosophy is simple: be authentic, work hard, stay humble, and make every client feel supported—long before, during, and after the transaction.

estate partnership. Caroline and her husband, Klein—together for 13 years and married for two—spend weekends exploring the water by boat or watching Alabama football with their two dogs. Caroline’s family also founded the Paul J. Ciener Botanical Garden in Kernersville, an organization she proudly supports.

Matt recently completed a major personal goal: finishing the 140-mile Ironman Chattanooga, a challenge he calls one of the best and hardest experiences of his life.

Values, Mentorship, and the Road Ahead

Both credit key mentors with shaping their careers, from seasoned agents who offered candid guidance to friends and family who provided unwavering support. Caroline cites Matt as her most influential mentor, noting his steady leadership and ability to make success feel both achievable and enjoyable.

Looking ahead, The Costin Group aims to continue expanding its reach, serving as a resource for locals and newcomers alike while strengthening ties with the businesses and people who make Wilmington special.

Their philosophy is simple: be authentic, work hard, stay humble, and make every client feel supported—long before, during, and after the transaction.




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