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# The Discipline of Excellence

WHY SUSTAINED SUCCESS IS BUILT IN THE SEASONS WHEN MOST PEOPLE LOSE FOCUS

BY GABRIEL CHANDLER



By June, the pace quickens.

Calendars fill. Summer distractions creep in. Energy gets divided between business, family, travel, and opportunity. For many, this is when focus softens and standards quietly slip.

But for high performers, June is a proving ground.

Excellence isn't defined by how you start the year—it's revealed by how you operate when things get busy. When attention is pulled in every direction. When it would be easy to coast.

The best professionals don't lose structure in these moments. They refine it.

### Where Discipline Separates Leaders

Discipline isn't rigidity—it's clarity.

It's knowing what matters most and protecting it. It's maintaining rhythm when others rely on urgency. It's staying connected to people who sharpen your thinking rather than drain your energy.

This is why environment matters. When you remain close to peers and partners who hold high standards, consistency becomes natural. Excellence stops being forced—and starts becoming familiar.

That principle is woven into everything Real Producers is built to support.

### Staying Present While Others Drift

As the year moves forward, many step back. They attend fewer conversations. They postpone connection. They assume momentum will wait.

It won't.

The agents who continue to grow are the ones who stay engaged—intentionally placing themselves in rooms where perspective stays sharp and relationships stay strong.

Not because they have to—but because they understand the compounding effect of presence.

### Playing the Long Game

June is not about acceleration at all costs. It's about **sustainability**.

It's the month to recommit to the habits, relationships, and environments that make success repeatable—not exhausting. To choose discipline over distraction. Intention over convenience.

If you're already leaning in, keep going. If you've felt your focus drift, this is your reset.

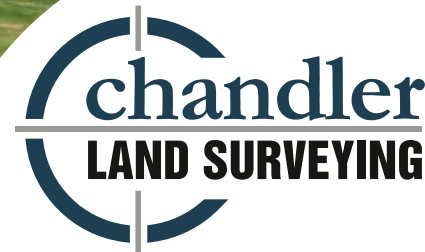
Excellence is not a moment—it's a standard. And standards are upheld one decision at a time.

Let's continue setting the tone—together.



**Gabriel Chandler**  
Publisher  
Cape Fear & Brunswick  
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# 2026 REAL ESTATE RULE CHANGES:

WHAT WILMINGTON BROKERS NEED TO KNOW

As North Carolina's real estate market continues to evolve—especially in fast-growing coastal areas like Wilmington—2026 has introduced several regulatory updates that every broker, firm, and investor should understand. While none of these changes radically alter brokerage practice overnight, together they signal a continued push toward transparency, accountability, and professional standards.

## Fee Adjustments and Administrative Updates

One of the most immediate changes impacting all licensees is financial. Effective April 1, 2026, the North Carolina Real Estate Commission (NCREC) increased the annual license renewal fee from \$45 to \$50. This modest adjustment reflects rising administrative costs but also reinforces the importance of timely renewal during the May 15–June 30 window.

Additionally, application fees for new brokers have increased slightly, now sitting at approximately \$105. While not burdensome, these incremental increases are worth factoring into brokerage budgeting and recruiting conversations.

## Rule Modernization and Compliance Focus

The NCREC approved a series of rule updates in early 2026, many of which focus on clarifying existing practices rather than introducing entirely new ones. The overarching theme is tighter compliance—particularly around licensing, education, and brokerage conduct.

Education requirements remain consistent at 8 hours annually, but updated course content for 2025–2026 places heavier emphasis on legal updates, fair housing, and agency responsibilities. For Broker-in-Charge (BIC) roles, supervision and accountability continue to be a focal point, reflecting ongoing concerns about team structures and oversight.

## Wholesaling Clarified as Brokerage Activity

Another important legislative update affecting investors and off-market transactions is the clarification that residential property wholesaling constitutes brokerage activity and therefore requires licensure.

This change is especially relevant in markets like Wilmington, where

investment activity and assignment contracts have grown in popularity. The law also introduces consumer protections, including cancellation rights for homeowners, signaling increased scrutiny of investor-driven transactions.

## What This Means for Wilmington Professionals

For brokers operating in Wilmington and the surrounding Cape Fear region, the takeaway is clear: professionalism and compliance continue to take center stage. The regulatory environment is tightening—not dramatically, but steadily.

Firms should prioritize:

- Strong BIC oversight and documentation practices
- Clear communication around compensation structures
- Ongoing education that goes beyond minimum CE requirements
- Careful handling of investor and wholesale transactions

In a market defined by growth, relocation demand, and coastal investment, these updates reinforce a simple reality: the agents who succeed in 2026 and beyond will be those who adapt quickly, operate transparently, and stay ahead of regulatory change.

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**ROOTED IN RELATIONSHIPS:**

HOW ANNE DEL TUFO BUILT A REAL ESTATE CAREER FUELED BY HEART, RESILIENCE, & JOY

For Anne Del Tufo, real estate has never simply been about properties. It has always been about people, relationships, and the life-changing moments that happen along the way. After nearly three decades in the business across multiple states and markets, Anne still lights up when talking about the joy she experiences helping clients navigate some of the biggest decisions of their lives.

As a single agent with Keller Williams serving the coastal Carolinas, Anne has built a reputation for hard work, empathy, and an unwavering commitment to her clients. Her success stems not only from experience, but from a genuine love for the process and the people she serves.

**A Small-Town Foundation**

Born and raised in Charlotte, North Carolina, Anne credits her upbringing and family values for shaping both her life and her business philosophy. Although Charlotte has grown dramatically over the years, Anne remembers it as a close-knit community filled with support, connection, and familiarity.

Her parents, who were married for nearly 73 years, remained powerful influences throughout her life. They lived to ages 91 and 93 and passed away just three months apart. Anne describes them as hardworking, faith-filled people who consistently showed kindness and integrity.

“They walked the walk in every way,” she says. “They laid the foundation for everything about me.”



That strong sense of family has remained central to Anne’s life. Her husband, Wayne, a longtime Secret Service agent, spent years serving the country while Anne supported the family through numerous relocations and life transitions. Today, she smiles at what she calls their “role reversal,” as Wayne now enthusiastically supports her thriving real estate career.

**A Real Estate Passion from the Start**

Long before HGTV transformed real estate into mainstream entertainment, Anne was already fascinated by the industry. Her interest began during childhood after observing her much older sister and brother-in-law, who owned several homes and investment properties.

“That’s really what got me started understanding this was a very cool business,” Anne recalls.

After graduating from UNC Charlotte in 1989 with a degree in Communications and Public Relations, Anne worked in radio promotions and later as a claims adjuster for Nationwide Insurance. But real estate never left her mind.

At just 22 years old, Anne married Wayne and quickly found herself swept into a major life transition when his Secret Service career relocated them from Charlotte to the Washington, D.C. area. Suddenly, she was helping sell his townhouse in Charlotte while simultaneously purchasing their first home together in Maryland.

The experience changed everything.

“I used to go to open houses all the time,” she says. “I watched local real estate shows and grabbed every publication I could find from grocery stores. I was a real estate geek from the get-go.”

**ANNE**  
DEL TUFO



### Learning Through Every Market

Anne first became licensed in 1996 in Broward County, Florida, launching her career with Century 21 in Coral Springs. A few years later, another transfer moved the family back to the D.C. area, where she became licensed in Maryland and joined Prudential Carruthers in Annapolis.

That period proved pivotal in shaping her as an agent.

The Maryland market of the late 1990s and early 2000s was fiercely competitive, with multiple offers, escalation clauses, and intense buyer demand — conditions very similar to the pandemic-era housing boom decades later.

“That’s where I really cut my teeth,” Anne says. “I learned so very much.”

In 2003, another move brought the family back to North Carolina, where Anne continued her career around the Lake Norman area before eventually relocating permanently to the coast and earning her South Carolina license in 2021. She joined Keller Williams Ocean Isle in 2022 and has consistently capped each year while earning multiple Top Producer honors.

Last year alone, Anne closed approximately \$7 million in sales volume.

### Empathy as a Superpower

One of the greatest strengths Anne brings to her clients is empathy born from experience. Moving repeatedly across unfamiliar states — often before the convenience of internet research and digital resources — taught her firsthand how overwhelming relocation can feel.

As a young woman deeply attached to her family and support system, leaving Charlotte was emotionally difficult. Yet those experiences ultimately gave her a deeper understanding of the challenges many buyers and sellers face.

“I had to toughen up and become very independent,” she says. “Real estate provided stability and control

for me, and it also allowed me to truly relate to people who were buying or selling in places where they had no roots or connections.”

That compassion continues to define her business today.

Anne describes herself as having “real estate OCD,” laughing that it can be both a blessing and a curse. But clients appreciate the detail-oriented approach and relentless follow-through she brings to every transaction.

More importantly, they remember how she makes them feel.

### Driven by Joy and Connection

Ask Anne what her favorite part of real estate is, and the answer comes instantly: relationships.

She treasures the friendships that develop during transactions and the emotional milestones she gets to witness. One memory that stands out deeply involved helping an elderly woman purchase a generational beach house for her family.

“Watching her smile and shed tears of joy because she made that dream come true — does it get much better?” Anne says.

Outside of work, Anne embraces life with the same enthusiasm she brings to business. She loves being outdoors, whether kayaking, biking, boating, walking the beach, or simply sitting quietly by the water during sunset. Music also plays a huge role in her daily life, with playlists ranging from classic rock and country to gospel and hip-hop.

At her core, Anne defines success not solely by production numbers, but by character.

“It’s dynamite to be successful in your career,” she says. “But being a good person and helping others is what I strive to be truly successful at.”

That mindset — paired with relentless work ethic and heartfelt authenticity — continues to make Anne Del Tufo not just a successful Realtor, but a trusted guide and lifelong friend to the clients fortunate enough to work with her. ▀

“  
**It’s dynamite to be successful in your career.**  
But being a good person and helping others is what I strive to be truly successful at.”



# JONATHAN

# PEELE

WITH COASTLINE  
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“Realtors trust us  
with their clients,  
and that means  
we’re an extension  
of their reputation.”

## SERVING THEIR BEST INTERESTS

WRITTEN  
BY DAVE  
DANIELSON  
PHOTOS BY:  
LOGAN BURKES  
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Jonathan Peele has built more than just an insurance agency—he’s built a reputation. As President of Coastline Insurance Associates, headquartered in Southport, Peele has spent over two decades redefining what it means to serve clients in an industry often perceived as transactional.

### From Humble Beginnings to Coastal Leadership

Peele’s journey into the insurance world began in 2002, but the seeds of his philosophy were planted much earlier. Growing up in Hickory, North Carolina, he was deeply influenced by his mother, who served as the executive director of a nonprofit organization. Watching her help families through times of crisis instilled in him a lifelong commitment to service.

After graduating from the University of North Carolina Wilmington with a degree in Business Finance, Peele chose to make southeastern North Carolina his home—a decision inspired by childhood visits to his grandparents in Carolina Beach.

That sense of community would later become the foundation of his business.

### The Birth of Coastline Insurance Associates

In 2010, a pivotal moment reshaped Peele’s career. The agency he had been managing was sold, and its owner retired. Rather than seek another position, Peele saw an opportunity to preserve something he valued deeply: a culture rooted in service, integrity, and relationships.

“I wanted to maintain the level of service my mentor taught me,” he reflects. That mentor, Walter Hester, had shown him not only the mechanics of the insurance business but also the importance of treating clients and partners with respect and care.

With that vision in mind, Coastline Insurance Associates was born.

### A Service-First Philosophy

What sets Coastline apart is its unwavering commitment to a **service-over-sales approach**. In an industry where commission-

driven incentives often dominate, Peele has taken a different path. His agents are not paid based on commission splits. Instead, the focus is entirely on advising clients.

“We’re not here to sell a policy,” Peele explains. “We’re here to educate and guide.”

This philosophy plays out in every client interaction. Whether helping a homeowner understand coverage nuances or assisting a small business owner in finding the right policy, the team takes time to explain options thoroughly. They shop across multiple carriers to find the best fit—not just the lowest price—because, as Peele emphasizes, “not all policies are created equal.”

### A Trusted Partner for Realtors and Clients

For real estate professionals, having a dependable insurance partner can make or break a transaction. Peele understands this dynamic intimately.

“Realtors trust us with their clients, and that means we’re an

extension of their reputation,” he says.

Coastline’s approach ensures that referred clients receive personalized attention, clear communication, and thoughtful guidance. This not only protects the client but also reinforces the Realtor’s credibility. It’s a collaborative relationship built on shared goals: delivering exceptional service and ensuring clients are adequately protected.

### Culture as the Cornerstone of Success

Ask Peele what drives the company’s success, and his answer is immediate: culture.

“Our mission is simple—we’re here to help people,” he says.

That mission resonates throughout the organization. Every team member is licensed, highly trained, and committed to continuous learning. Peele believes that **knowledge is power**, and he invests heavily in educating his team so they can better serve clients and referral partners.

The agency’s growth—spanning offices in Southport, Oak Island, Wilmington, and Wrightsville Beach—is a testament to that culture. But for Peele, success isn’t just measured in numbers.

### Giving Back to the Community

One of the defining characteristics of Coastline Insurance Associates is its deep commitment to community involvement. Peele firmly believes that businesses have a responsibility to give back. “If you want your community to support your business, you must first support your community,” he says.

This philosophy is more than words—it’s a requirement. Every agent is expected to engage with



local charities and nonprofit organizations, whether through financial contributions or volunteer work. For Peele, this commitment is both personal and professional, rooted in the values he learned from his mother.

### Mentorship and Meaningful Rewards

While business growth is important, Peele finds his greatest fulfillment elsewhere.

“The most rewarding part is watching my team grow,” he shares. “Helping someone develop their career and achieve success—that’s what drives me.”

He also takes pride in guiding clients through complex situations, particularly during claims. In those moments, the agency’s role shifts from advisor to advocate, ensuring clients feel supported when they need it most.

Peele credits much of his own success to the people around him. His wife, Beth, has been a constant source of support, while his Vice President, Josh Whitaker—who has been with him since day one—has played a critical role in shaping the agency. Together with their team, they’ve built something that extends beyond business.

### Looking Ahead

As Coastline Insurance Associates continues to grow, Peele’s vision remains clear: **help more**



**“The most rewarding part is watching my team grow. Helping someone develop their career and achieve success—that’s what drives me.”**

**people.** Expanding the team into underserved areas will allow the agency to reach new clients while maintaining its commitment to personalized service.

At the heart of it all is a simple yet powerful philosophy: “Providing a helping hand is the best gift you can give somebody else.”

In an industry often defined by policies and premiums, Jonathan Peele has proven that success is ultimately about people. And in the communities he serves, that approach is making all the difference. ▀

# Gay Atkins

## AN ENDURING LEGACY

WRITTEN BY DAVE DANIELSON

For more than five decades, Gay Atkins has been a familiar and respected presence in the North Carolina real estate community. Through changing markets, evolving technology, and countless transactions, she has remained committed to one simple principle: always put the client first.

Today, as part of Team Gay Atkins and Brenda Vrooman with PROACTIVE Real Estate in Holden Beach, Atkins continues to do what she has loved since earning her real estate license in 1974—helping people find not just houses, but homes and communities where they can build meaningful lives.

### A Journey Across States and Seasons of Life

Born in Danville, Virginia, Atkins spent her earliest years there before her family relocated to Newport News, Virginia. It was there that she attended school and eventually married Joseph Mehalick. Together, they moved to New Jersey and began building a life centered on family, hard work, and entrepreneurship.

Before real estate entered the picture, Atkins wore many hats. She was a devoted wife and mother to two sons, Kent and Scott, while also helping operate Tri-Boro Cleaners and Laundry in Bloomingdale, New Jersey. During those years, she gained valuable



That genuine interest in people became the foundation of a remarkable career that has now spanned more than 50 years.

Over the decades, Atkins has worked with several respected firms, including Domicile Realty, an all-women real estate company that gave her first opportunity in the industry. She later worked with Yost and Little, partnered with Jimmy Joyner and Associates, joined Alan Holden Realty, served as Broker-in-Charge for Coastal Development & Realty, worked with Century 21–Anne Arnold, and eventually found her home with PROACTIVE Real Estate.

Each chapter contributed to the depth of knowledge and perspective she brings to clients today.

### Experience That Cannot Be Taught

One of the greatest advantages Atkins offers clients is experience—something that can only be earned through years of dedication and service.

She has witnessed dramatic shifts in the real estate landscape, from paper contracts and classified advertisements to online listings, digital signatures, and instant communication. In fact, when asked about the biggest game changer in her business, her answer is immediate: technology.



experience working for a builder and with the federal government in the printing of official forms.

In 1970, the family relocated to Greensboro, North Carolina, and later made another life-changing move to Holden Beach in 1981. Along the way, Atkins discovered a profession that seemed perfectly suited to her personality and talents.

**When Real Estate Just Clicked**  
Unlike some agents who enter the industry with a carefully mapped-

out career plan, Atkins describes her introduction to real estate in much simpler terms.

“It just clicked,” she says.

She immediately found herself energized by the people she met and the relationships she formed. More than the properties themselves, she enjoyed learning about the lives behind the transactions—the families, children, grandchildren, and even the pets that made each story unique.

While the tools have changed, her approach has remained remarkably consistent.

“Work hard, be persistent, but helpful,” she says. “It’s about the client.”

That philosophy has guided her through every market cycle and every challenge she has encountered along the way.

### A Dog with a Bone

Atkins smiles when describing what makes her different from other agents.

“My experience,” she says, “and I’m a dog with a bone when I know a property is perfect for the client.”

It’s a colorful description, but one that perfectly captures her determination. When she believes she has found the right fit for a buyer, she becomes relentless in helping them pursue it.

That persistence is balanced by another quality clients have come to appreciate over the years: honesty.

If there is one thing she wants people to remember about her, it is that she tells it like it is. There are no sales gimmicks or exaggerated promises—just straightforward guidance built on decades of experience.

### The People Make It Worthwhile

Ask Atkins about her favorite part of real estate, and her answer has not changed over the years.

“The people.”

Whether she is catching up with longtime clients, discussing market trends with team member Brenda



with pride when talking about her granddaughter, Olivia, who is pursuing Nuclear Engineering at North Carolina State University.

Beyond family, Atkins is passionate about supporting animal welfare organizations, including Brunswick County Animal Services, Fix a Friend, and other local animal-focused nonprofits.

She also enjoys reading a variety of books, particularly historical novels that allow her to explore different eras and perspectives.

### Wisdom Earned Through Time

After more than five decades in the business, Atkins has plenty of advice for the next generation of real estate professionals.

“Ask lots of questions,” she says. “The more you can learn about this industry and your clients, the more you can help them obtain their dream.”

It is advice that reflects the curiosity and dedication that have defined her own career.

When asked what success means to her, her answer is refreshingly simple.

“Having a roof over my head and loving family and friends by my side.”

In an industry often measured by numbers and accolades, Gay Atkins measures success differently—through relationships, integrity, and a life well lived. Those values have sustained her for more than 50 years in real estate and continue to make her a trusted resource for clients throughout the Holden Beach area today.

Vrooman, or showing homes to repeat customers, she enjoys the relationships that naturally develop through the process.


Many of those clients become lifelong friends, creating a network of connections that extends far beyond the closing table.

Her love of conversation carries into her personal life as well. One

of her favorite pastimes is simply sharing meals and meaningful discussions with family, friends, and clients.

### Family, Community, and Purpose

Family remains at the center of Atkins’ life. She is the proud mother of two sons, Scott, a tennis coach, and Kent, who has passed away. She also beams



# Melanie CAMERON

WRITTEN BY DAVE DANIELSON  
PHOTOS BY T.J. DREHSEL

## A Path of Excellence

**H**er work is supported by The Cameron Team, a group of professionals who share her commitment to excellence. She has three full-time agents, including Tammy Suggs, Ashley Pierce and Rachel Belch, along with two full-time administrative team members—Meghan Henderson and Heather Lindquist-Bull (who is also licensed), as well as a Transaction Coordinator—Kelcie Currie. Clients benefit from a collaborative team with diverse expertise, ensuring every transaction is handled with precision and care.

“I really feel invested in the process,” she says, emphasizing her hands-on approach and deep commitment to each client relationship.

### Building Systems and Embracing Innovation

Over the years, Melanie has learned that consistency in a competitive market requires both discipline and adaptability. She has embraced systems, strong partnerships, and new technologies—including AI—to enhance her marketing and client experience.

Intentional marketing, repeatable processes, and strong vendor relationships have allowed her to elevate both her team’s performance and the level of service she provides. Her business continues to evolve, but her core values remain unchanged.

### A Day in the Life of a Top Producer

Melanie’s day begins early—often at 5 a.m.—with coffee, emails, and a workout alongside her gym partners. A morning walk with her labrador, Arden, offers a moment of calm before the day accelerates.

From there, she dives into market analysis, client communication, and listing preparation. Her afternoons are filled with showings, negotiations, inspections, and coordinatiMelanie Cameron’s story begins in Selma, North Carolina, where strong values of hard

work, relationships, and community were woven into everyday life. Those early lessons didn’t just shape who she is—they became the blueprint for how she built her career. Today, as a leading real estate professional with Coldwell Banker Sea Coast Advantage, Melanie’s business is rooted in trust, service, and long-term relationships.

Her approach is simple but powerful: treat people well, do the right thing, and success will follow. That philosophy has guided her through nearly three decades in real estate and continues to define her work today.

### From Chapel Hill to Coastal Carolina

Melanie attended the University of North Carolina at Chapel Hill, where she earned a degree in Political Science

with a minor in History. While her academic focus gave her a strong analytical foundation, she jokes that she also excelled in the “social skills” department—an ability that would prove invaluable in her future career.

She entered real estate immediately after college in 1994, immersing herself in the industry by learning from top-producing agents. That early exposure helped her quickly develop the knowledge, discipline, and work ethic required to succeed. Nearly 32 years later, she remains a force in the Wilmington, North Carolina market.

### A Career Defined by Excellence and Consistency

Melanie has built her career serving buyers and sellers across Wilmington



and surrounding coastal communities. Known for being detail-oriented, strategic, and highly responsive, she ensures her clients feel informed and confident throughout every step of the process.

Her numbers speak volumes: over \$519 million in career volume and \$55.7 million in recent annual production. Her accolades include Team of the Year, Runner Up Team of the Year, and multiple honors within Coldwell Banker's International President's Elite Circle.

But for Melanie, success isn't just measured in awards—it's measured in trust, relationships, and the ability to guide clients through meaningful life decisions.

#### **A Strategic and Client-Focused Approach**

Melanie's approach to real estate blends market expertise with creativity and strategy. She doesn't simply list homes—she positions them. She doesn't just help clients buy—she guides them through lifestyle-aligned decisions.

Responsiveness and proactive communication are at the heart of her daily routine.

No two days are alike, and that's exactly how she likes it. She thrives in the fast-paced, ever-changing nature of real estate, where problem-solving and adaptability are essential.

#### **Relationships at the Core of Everything**

For Melanie, the most rewarding part of real estate is the relationships. Being invited into a client's life during a major transition is something she never takes lightly.

Many of her clients become lifelong friends—a testament to the trust she builds and the care she provides. Real estate, for Melanie, is never just transactional; it's deeply personal and relational.

#### **Overcoming Challenges with Resilience**

Like many entrepreneurs, Melanie has faced the challenges of building

RESPONSIVENESS & PROACTIVE  
COMMUNICATION ARE

*at the heart of her daily routine.*





and maintaining consistency in a competitive market. She overcame these obstacles by focusing on long-

term growth, surrounding herself with strong teammates, and committing to continuous improvement.

Her resilience, paired with her willingness to adapt, has allowed her to not only sustain but thrive in an ever-changing industry.

#### A Life Rooted in Family and Balance

Family is the cornerstone of Melanie's life. She has been married to David Cameron since 2003, and together they have twins—James and Maggie—both now in college. James is studying engineering at Virginia Tech, while Maggie pursues history at Appalachian State University.

The Cameron family is currently building their dream home in Hampstead, a project that reflects their shared vision and values. Melanie also cherishes having her mother nearby and looks forward to welcoming her into their new home.

While she acknowledges that balancing work and life can be challenging, she emphasizes the importance of structure, boundaries, and intentional time with family.

#### Giving Back to the Community

Melanie is deeply committed to giving back. She supports local organizations and contributes a portion of every commission to charitable causes that strengthen families and communities in coastal North Carolina.

Her dedication to service extends beyond real estate—it's part of who she is and how she operates in both business and life.

#### Defining Success Through Purpose and Integrity

For Melanie, success is not just about production or accolades. It's about building a business rooted in integrity, serving clients exceptionally well, and creating a life aligned with her values.

She encourages her team to “do what's right first,” believing that success will naturally follow. This philosophy has guided her throughout her career and continues to shape her leadership. ❏

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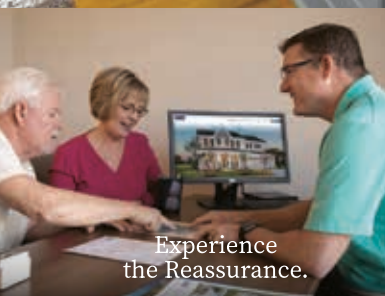


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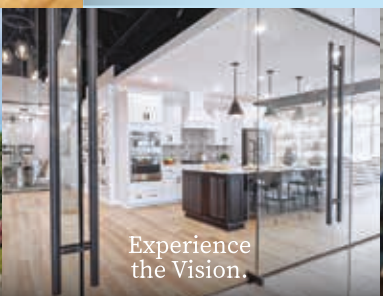
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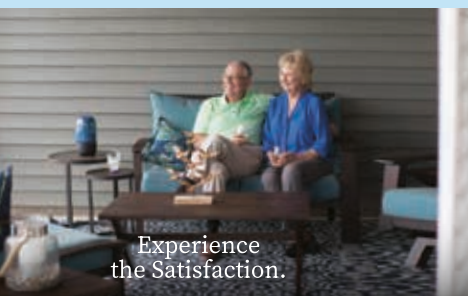
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