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James drives UAM's growth by building high-trust relationships with top-producing agents throughout Hampton Roads. He oversees recruiting, strategic partnerships, and the development of programs like MVP and UP that help agents scale their business through stronger lending support. James brings a direct, results-focused approach shaped by years of working on both the real estate and mortgage sides of the industry. His role centers on making UAM the go-to lending partner for agents who expect speed, accuracy, and creativity on every file.

**Gloria Griffin Odom**  
VP of Operations & Corporate Loan Officer  
(757) 563-4640  
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Gloria is the operational backbone of UAM. With more than a decade of experience in lending, she ensures every file moves with the precision, compliance, and communication that agents rely on. She leads UAM's loan operations, manages underwriting coordination, and personally works with borrowers as the company's primary Corporate Loan Officer. Gloria's reputation in Hampton Roads is rooted in transparency, reliability, and a consistent ability to get difficult deals across the finish line.

Together, James and Gloria form the leadership team that keeps UAM family-strong, locally focused, and performance-driven. Their combined experience shapes the culture that Real Producers agents experience: personal service, fast execution, and mortgage expertise that strengthens your business.

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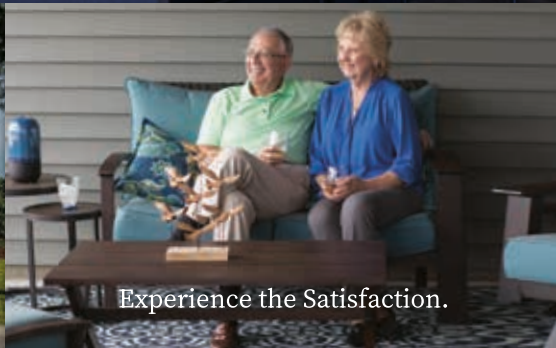




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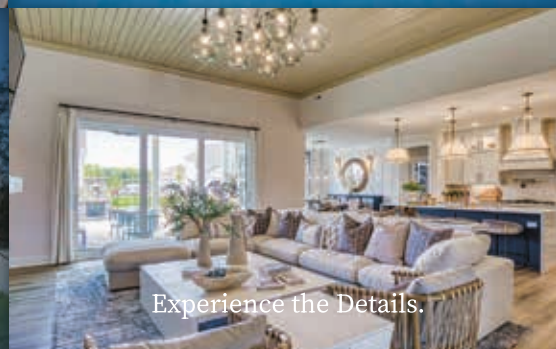
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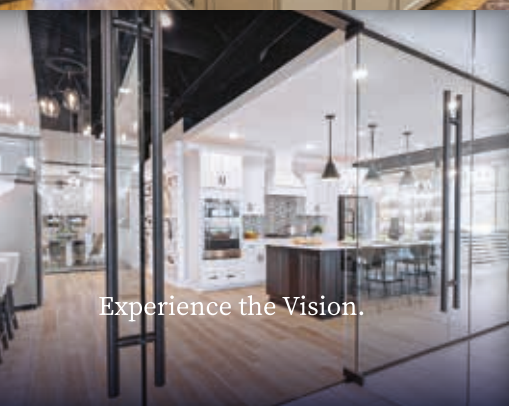
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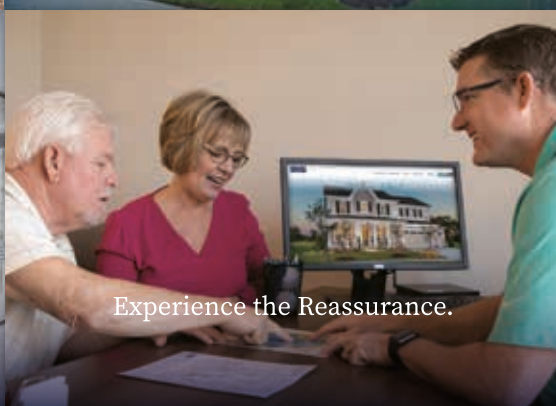
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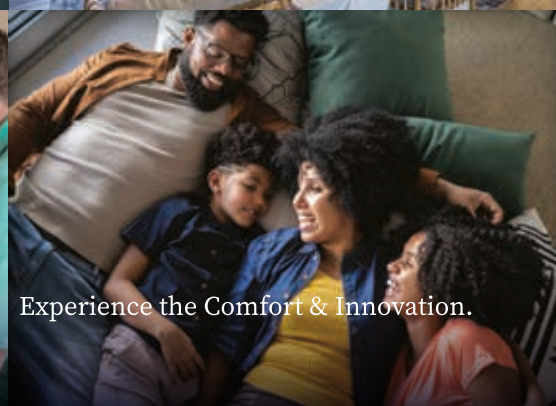
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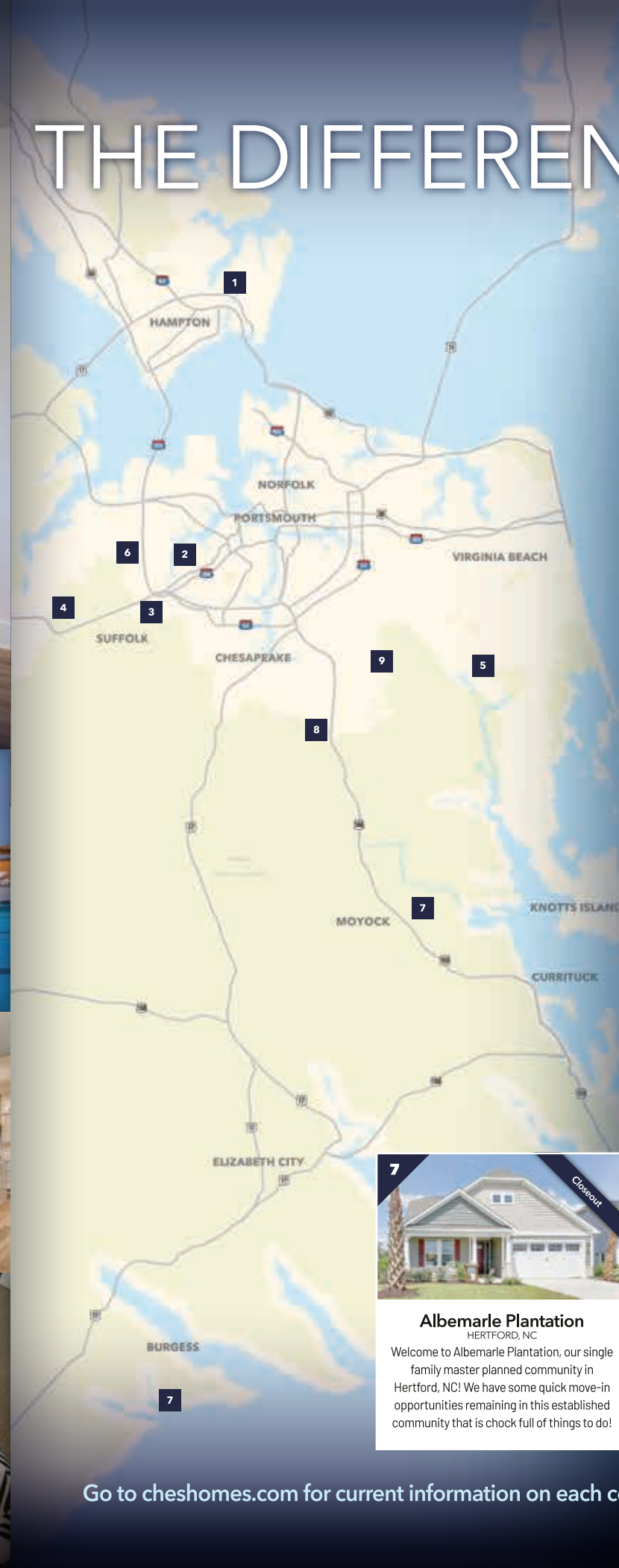
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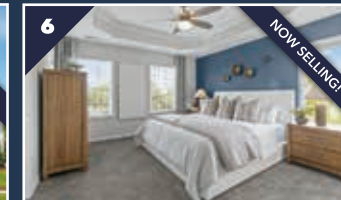
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**Joni Giordano-Bowling**  
*Publisher*  
 joni@realproducersmag.com  
 757-348-7809



**Dave Bowling**  
*Co-Publisher*  
 dave.bowling@n2co.com  
 757-450-2899



**Jacki Donaldson**  
*Managing Editor*  
 jacki.donaldson@n2co.com  
 352-332-5171



**Misty Prewitt**  
*Photographer*  
 misty@mistysavestheday.com  
 757-620-0082



**Mary Kromer**  
*Social Media Manager*  
 mary@adigital  
 marketingconsultant.com  
 732-606-5236



**Iran Parker**  
*Event Coordinator*  
 iran@asharpevents.com  
 757-450-1936



**Maddie Podish**  
*Writer*  
 msparks7382@gmail.com  
 757-634-8998



**Dan Clark**  
*Writer*  
 757-206-4144  
 dan@danclark.realtor



**LEAH WALLACE**  
*Photographer*  
 info@leahariel  
 photography.com  
 757-202-7666



**Mason Murawski**  
*Photographer*  
 murawski.photography@gmail.com  
 757-504-6461



**Darren Myers**  
*Photographer*  
 757-304-0144  
 hello@levelupvisualmedia



**Will Hawkins**  
*Photographer*  
 757-470-1751  
 will@hawkinscoagency.com

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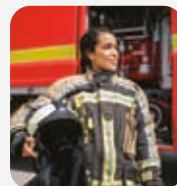
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# JULIE *Fish*

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STORY BY MADDIE PODISH  
PHOTOS BY LEAH WALLACE,  
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**When asked what the title of her life story would be, Julie Fish barely paused before answering: *Gracefully Unfiltered*.**

The title feels fitting for a woman who has built her life and career by trusting her instincts, speaking honestly, and embracing the unexpected turns along the way. Though real estate would eventually become the foundation of her success, it was never part of the original plan.

Born and raised in Coastal Virginia, Julie grew up watching her mother build a 40-year career in real estate, yet spent years insisting the industry was not for her. While her grandmother believed it was her calling, Julie chose stability, beginning her career in the title industry at just 17.

But in 2008, everything changed. During a difficult, life-altering season for her family, Julie stepped away from work to support the people closest to her. When life settled down, she realized the title industry no longer fulfilled her. Instead of returning to what felt safe, Julie transitioned into real estate full-time during one of the hardest markets the industry had seen in decades.

“It was rough, but I wouldn’t trade it,” Julie recalls about entering real estate during the 2008 market crash. While many agents later entered the industry, Julie built her business through foreclosures, short sales, and uncertainty, learning early that “you have to be able to dance in the storm.”

That mindset carried into how she built her career. Although Julie grew up around real estate and her mother owned a brokerage, she was determined to earn her success on her own. In those early years, she door-knocked townhouse neighborhoods filled with for-sale-by-owner properties, believing the agents willing to physically show up and outwork everyone else would succeed. “That was how I got my start,” she says. “I never wanted anything to be given to me.”

Now licensed in both Virginia and North Carolina, Julie has built her business on trust, honesty, and relationships. Nearly 90 percent of her business comes from repeat clients and referrals, many of whom she has guided through multiple moves, military relocations, marriages, and growing families. “I get to see people through different stages of life,” she shares with a smile.

With her husband serving more than 20 years in Navy Special Operations before retiring in 2019, Julie understands military relocations firsthand. “The military community has been tremendous in my success,” she notes. “I have people who moved here years ago, bought a house with me, transferred away, came back, bought again, and then called me again when they transferred out.”

For military families relocating, Julie has become far more than an agent. Known for her honesty and direct communication, she approaches every transaction as an advocate. “I’m their eyes, ears,



“

The military community has been tremendous in my success. I have people who moved here years ago, bought a house with me, transferred away, came back, bought again, and then called me again when they transferred out.”



nose, everything,” Julie explains. “I’m not an agent who tells people what they want to hear. I tell them what they need to hear.” In fact, Julie openly describes herself as “a no agent before a yes agent,” saying she would rather talk a client out of the wrong house than push a deal forward for a paycheck.

Regardless of price point, Julie believes every listing deserves the same level of effort and presentation. Every seller receives professional marketing and attention to detail. “It’s my resume,” she says. “You cannot be scared to invest in yourself.”

Julie’s relationship-driven mindset extends beyond clients. She believes success should never come at the expense of kindness and especially enjoys encouraging newer agents entering the business. “There’s enough business out there for everyone,” Julie says. “I don’t just want to succeed—I want all of us to succeed. Everyone has to start somewhere.”

Outside of work, Julie’s proudest role is being a wife and mother. She and her husband have four children together in their blended family, with two



younger boys who keep the family busy during baseball season. Sundays during baseball season are among the few things Julie refuses to compromise on. "I'm not going to miss my kids' baseball games for anything," she stresses.

While she admits work-life balance is still a challenge, she has intentionally created stronger boundaries over time, including hiring a transaction coordinator to help support her growing business. That support system, combined with her husband's unwavering support, has allowed Julie to continue scaling her business while remaining present for her family.

Julie never chased an image. She chased trust. Over time, that trust built a business, a reputation, and a life that is *Gracefully Unfiltered.* 🍷



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# 2025

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TOTAL VOLUME

### TOTAL UNITS

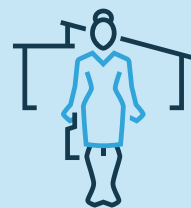


### 15,248



AVERAGE VOLUME PER AGENT

### \$14.3 MILLION



AVERAGE UNITS PER AGENT

### 30

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# titlequest

## Nicole Ashley: Building More Than Transactions

STORY BY DAN CLARK  
PHOTOS BY LEAH WALLACE,  
LEAH ARIEL PHOTOGRAPHY



she moved into leadership roles, helping build procedures and operational structure for a growing loan department. When the market began shifting in the late 2000s and she started seeing changes that gave her pause, she had an opportunity to move into the settlement industry.

Brian Clements, President of TitleQuest, was

forming a new settlement joint venture and reached out to Nicole's mother through a long-standing professional connection. Nicole interviewed and entered the industry.

Nicole laughs about how quickly her perspective changed once she saw the business from the other side. In banking, she's watch closings and wonder what settlement teams were doing all day. Two months into the job, she had a newfound appreciation for the complexity behind every transaction. She describes settlement as the hub of the transaction. "Everyone is coming at you at once," she says, "and someone has to coordinate the moving pieces, keep deadlines clean, and prevent last-minute surprises from turning into full-blown chaos."

Nicole started in one of TitleQuest's affiliates and built the operation, handling processing, closings, and marketing while growing the book of

business. As the operation expanded, she began replicating that growth across additional affiliates before moving on to oversee operations and sales across the organization.

Brian has watched her evolve through every phase. In his words, Nicole has played an "instrumental role in the company's growth, culture, and operational success." He describes her as both the "traffic controller and engineer" of the organization, someone who coordinates people and processes behind the scenes so the company can continue moving forward efficiently.

Nicole's personal philosophy is simple: be proactive, communicate early, and set expectations before emotions take over. "Real estate is a very reactive industry," she shares. She and her team work hard to stay ahead of problems before they become larger issues.

Title issues happen. Lender delays happen. Documents get overlooked. The difference is how quickly those issues are identified and clearly communicated. For example, a past client called Nicole the day before a scheduled closing after discovering a title issue would delay settlement with another company. The agent was frustrated and overwhelmed, trying to figure out whether the transaction could be salvaged. For Nicole, the issue was not the problem itself, but the timing of the communication. "That information should not show up the day before closing," she explains. "It should show up as soon as it's known, with a plan to fix it and move forward." The agent moved the transaction to TitleQuest, and the transaction closed promptly.

That proactive mindset runs parallel with TitleQuest's structure. One of the

company's biggest differentiators is its in-house title examination capability, staffed by experienced examiners, which gives the company greater control over timelines, problem-solving, and communication as files become more complex.

TitleQuest is also highly active in the investor space, which Nicole says makes up a meaningful portion of the company's business. Investor transactions often move quickly and require a team that can stay organized under pressure without slowing the

process. That level of consistency and responsiveness becomes increasingly important as transaction volume grows.

Another lane Nicole cares deeply about is education and compliance. She sees a growing need for clearer



"A lot of people don't intentionally step into problematic situations. Sometimes, they just haven't been educated on where the compliance lines are."



protecting consumers and the long-term reputation of the real estate industry.

Outside of work, Nicole is also a mom to two daughters, Ava (17) and Maggie (8). She is intentional about being present, even while working in an industry where phones often ring long after business hours and well into the weekend. She is honest about the balancing act,

and as Maggie shares, “My mom is the best and is always there for us.”

The common thread throughout Nicole’s career is that she built trust the slow way. She learned the work. She built structure. She stayed consistent. At the company level, the philosophy is similar. Brian describes TitleQuest as built around “creating lasting relationships through exceptional service,” and Nicole has played a major role in preserving that culture as the company has continued to grow.

In its simplest form, Nicole’s value is easy to explain. She helps closings feel steady. She helps agents protect their reputations. She helps clients stay calm because they are not being surprised at the finish line. 🏁



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transparency, consumer choice, and proper disclosure must remain at the center of those efforts.

She notes that regulators across multiple states are paying closer attention to these arrangements, especially when operational structures appear overly dependent on referral-driven activity rather than true operational independence. “A lot of people don’t intentionally step into problematic situations,” Nicole shares. “Sometimes, they just haven’t been educated on where the compliance lines are.”

That proactive mindset led TitleQuest to begin offering complimentary Joint Venture and MSA compliance checkups for agents, brokers, lenders, and other industry professionals. The company helps professionals better understand RESPA requirements, review business structures, partnerships, and operational models, reduce risk, and ensure their businesses operate ethically and in compliance.

For Nicole, everything comes back to trust. Ethical business practices, operational integrity, and transparent communication are essential for

## Beyond the Closing Table

Giving back is a priority for Nicole. She co-founded Women 2Women, a local organization that brings together women from all walks of life to foster connection, support, and growth. Whether in business or the community, she believes true success is reflected in the impact she has on others.

guidance around affiliated business arrangements, joint ventures, and MSAs (Marketing Service Agreements), particularly as the real estate industry faces increased scrutiny following the recent NAR-related litigation.

In Nicole’s view, one of the biggest ethical challenges facing the industry today is that many professionals do not fully understand the regulatory requirements tied to referral relationships, compensation structures, and affiliated business arrangements. While most companies are trying to grow strategically, she believes



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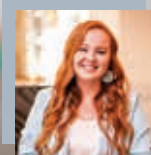
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# Mechelle Richards

Keller Williams  
Coastal Virginia

STORY BY MADDIE PODISH  
PHOTOS BY WILL HAWKINS,  
WILL HAWKINS PHOTOGRAPHY



**Dreams do not expire. They may get delayed, but they never disappear.**

For Mechelle Richards, CEO and Team Leader of Keller Williams Coastal Virginia, these aren't just words on a wall. They are the blueprint of her life. In an industry often defined by the hustle of the next transaction, Mechelle stands as a testament to the power of the long game. Her journey from aspiring attorney to a powerhouse leader in Hampton Roads is a masterclass in how life's detours are often hidden on-ramps to a greater purpose.

Mechelle's story began with a clear vision: law school. After earning her degree in paralegal studies, she took an internship at a real estate law firm in New York. While she was learning the mechanics of contracts, she was also catching a glimpse of the real estate industry's true potential.

Before fully stepping into the arena, Mechelle built a formidable reputation at Verizon Residential Services. There, she was recognized as a top performer and trainer. "I was always learning, always in the room, always asking questions," she reflects.

Those years served as a laboratory for the leadership skills she employs today. When she finally moved into real estate in 2008, leaving behind corporate stability, she was looking for something the corporate world couldn't offer: the flexibility to be present for her three children, Shanel, Carl, and Peyton.

Success in real estate came from Mechelle making herself indispensable. Long before she held a C-suite title, the mantra throughout her office was simple: #AskMechelle. Whether an agent was struggling with a complex contract or needed a problem-solver in a crisis, Mechelle became the person people could depend on. Her reputation for reliability led to what was supposed to be a temporary assignment as a broker. That "temporary" role turned into an eight-year tenure, a season of intense growth that prepared her for the expansive leadership role she holds today. For Mechelle, leadership has always centered on responsibility and the impact she can have on the agents around her.

Today, as the leader of KW Coastal Virginia, Mechelle operates on a philosophy that sets her apart in a noisy industry. "You build production with talent," she says, "but you build culture with character." Mechelle sees culture as something lived out consistently behind the scenes, not something created for appearances. She has spent years cultivating an environment rooted in courage and accountability. "You have to have the courage to believe in what you believe in and stand on it, whether everybody agrees with you or not," she emphasizes.

This courage manifests in her refusal to be the loudest voice in the room. Instead, she focuses on being the most impactful. She leads without ego, creating environments filled with winners where agents are exposed to bigger thinking and are inspired to rise together.

Mechelle's approach to agent development is deeply personal. Every newcomer is met with a foundational question: Why? "If I do not know their 'why,' it is hard for me to lead them in the right direction," she explains. She recognizes that success looks different for everyone. Her goal is to help agents create a business that aligns with their personal goals, not someone else's version of success.

While Mechelle has already achieved what many would consider the





**You have to have the courage to believe in what you believe in and stand on it, whether everybody agrees with you or not.”**



pinnacle of a career, she is far from finished. Her purpose has evolved from seeking flexibility to creating a multi-generational legacy. “Everything I’m building is about legacy,” she shares. “When you know better, you do better.”

This vision extends to her professional expansion. Through KW Coastal Virginia, KW Coastal Salem, and KW Coastal Norfolk, she is helping teams scale their businesses and grow into thriving organizations. She is applying the same principles of character-driven leadership across Hampton Roads.

Perhaps most inspiring is Mechelle’s commitment to her own delayed dreams. With plans to eventually fulfill her early goal of attending law school, she demonstrates that growth never stops.

For Mechelle, success is not a destination but a responsibility—to keep learning, keep leading, and keep creating opportunities for others.

Building a brokerage was never just about business. It was about creating a place where agents throughout Hampton Roads could grow, lead, and pursue the dreams they once thought had passed them by. ❏

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# ... And the Pursuit of Happiness

BY DR. DAWN KENNEDY, HAMPTON ROADS REALTORS® ASSOCIATION, CHIEF EXECUTIVE OFFICER

Thomas Jefferson wrote these words into our Declaration of Independence in July 1776. What many do not know is that these words are based on an older document, Two Treatises of Government, written by John Locke in 1689. However, Locke's version was a bit different: In defining natural rights, it stated, "Life, Liberty, and Property." Digging deeper into Locke's philosophy, he included real property, or real estate, in his theory of natural and inalienable rights, arguing that land gains value only through human labor. What should not be lost here is that the pursuit of happiness is rooted in the pursuit of property ownership. That pursuit is what we call the American Dream. The HRRF Foundation works to educate the public on the value and importance of that pursuit.



The Hampton Roads REALTORS® Foundation (HRRF) has a foundational mission that is built upon four pillars:

- 1. Education:** Support the improvement of education, interest, and research in the profession and study of real estate while broadening public knowledge of the importance and value of private property ownership.
- 2. Advocacy:** Advocate for and advance safe, decent, and affordable housing.
- 3. Relief:** Conduct and fund local real estate-related charitable activities.
- 4. Action:** Implement REALTORS® Have a Heart, a hands-on volunteer arm of the Foundation.

The Foundation consists of its own 13-member Board of Directors. This year, President Gladys Fain of BHHS RW Towne Property Management and Executive Director Marah Chiara are spearheading its efforts. The Foundation exists almost exclusively on the generous donations of the HRRF membership; however, the public can also donate by visiting the foundation website, [www.hrrf.com](http://www.hrrf.com).

At the Foundation, HRRF volunteers do not just talk the talk; they walk the walk through their action subcommittee, REALTORS® Have a Heart. Have a Heart volunteers build homes for deserving families at Habitat for Humanity, rake leaves at Edmarc, host blood drives for the American Red Cross, replace mattresses for Ronald McDonald House Charities, and perform many other acts of service and physical labor.



In addition to Have a Heart, the Foundation supports scholarships at TCC and ODU. Immediate family members of REALTORS® receive preference as do students seeking a degree in real estate. Educational financial assistance is not its only form of charitable giving. HRRF also works to provide financial support to local and national partners during difficult times, including organizations such as Habitat for Humanity, ForKids, Seton Youth Services, and the REALTORS® Relief Foundation.

HRRF takes a long view of its mission, helping ensure the pursuit of happiness by maintaining the quality of life enjoyed in Hampton Roads. HRRF is a significant financial supporter of the Coastal Virginia Conservancy and its efforts to preserve green space and nature throughout the region. Protecting these spaces contributes to healthier neighborhoods, overall wellness, and stronger property values across Hampton Roads. Through the dedication of HRRF volunteers and donors, the Foundation continues to create a lasting impact across Hampton Roads.

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FEATURED AGENT

# Davina Hughes

IRON VALLEY REAL ESTATE

STORY BY DAN CLARK • PHOTOS BY LEAH WALLACE, LEAH ARIEL PHOTOGRAPHY

**Davina Hughes laughs when she says it, but she means it. She was at a point in her career when she wanted to build a real business and needed guidance on how to do it well. “I needed the guidance on how to really be a big girl business owner in real estate,” she shares.**

Davina first got her license in Alabama in 2007, then was re-licensed in Hampton Roads in 2017. She’s with

Iron Valley Real Estate now, and she’s built her career with an honest understanding that timing matters.



She got into the business in a familiar way. She bought her first home, loved the process, and her brother-in-law, who happened to be showing her the home, encouraged her to go for it. She did. Then she stepped back for a while because her family needed her. When she moved to Hampton Roads, she still wasn’t fully active at first because the kids were young.

The moment that brought her back? She went to Alabama to visit her mom and had a dream that she was returning to real estate. The dream caught her off guard because she hadn’t been thinking about the industry seriously, but she knew she wanted to do something. Soon after, she was at an event at her oldest son’s school and started talking with another mom who happened to be a broker. “Real estate just felt meant to be,” she says.

When the time came to choose a brokerage, Davina ultimately landed at Iron Valley. She needed flexibility. She needed room to build. She needed a place that supported her growth instead of forcing her into a rigid box.

Iron Valley’s brand message resonated with her because it aligned with what she needed at that stage. “Obviously, their whole slogan is to do your own thing,” she explains. Her takeaway was bigger than one company, though. She feels it’s about knowing where you are in your career and choosing a brokerage that fits. “You’ve got to know where your season is in real estate and what brokerage can give you that,” she says. “They’re not all the same.”

That mindset shows up in how she leads. Davina runs a team, but her goal isn’t to keep people dependent on her. She wants to develop people who can stand on their own. “The goal is to grow and hopefully one day grow off

# IRON VALLEY

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my team,” she states. “I’m not trying to hold them captive.” She wants them to “go off and fly and be amazing.” Davina leads confidently, and people trust her. She isn’t building a business from control, but from competence.

When asked what she would’ve done differently if she could start over, she reveals that she wouldn’t change anything because everything that happened set off a chain of events that led her exactly where she needed to be. She sees life that way. She believes you can choose your direction going forward, but she doesn’t waste energy wishing she could rewrite what shaped her.

She’s also someone who genuinely enjoys the work. “I really love what I do,” she shares.

What sets her apart is the way she educates people through the process. That instinct makes sense given that she homeschooled her kids for many years. She’s comfortable teaching, repeating, and making sure clients aren’t just nodding their heads and hoping for the best. “You may not want to know all this, and you don’t have to remember it all, but I’m going to tell you,” she emphasizes. Then, she’ll tell it again as the steps unfold because she wants people to understand what they’re doing, where their money is, and why each move matters.

She’s also consistent after closing. Davina says her clients know they’ll receive a pie every Thanksgiving and can count on a client event each year. One year, she didn’t have time to deliver the pies, so her kids did, and clients loved meeting them. She’s watched families grow and kids go from eight to 15, and she’s stayed connected through those years.

Her personal life sounds like what you’d expect from a mom with older kids: reading, traveling, figuring out how to spend time with them, and the constant challenge of finding a movie everyone will agree on, especially once girlfriends enter the picture.

Davina doesn’t chase praise. She’s not fond of it because, in her mind, she hasn’t arrived yet. She’s still going. That mindset fits the way she talks about business, too. Always building. Always growing. Always trying to get better.

That’s the throughline in her story. She stepped back when her family needed her and stepped back in when the timing was right. She chose a brokerage that matched her season and built a team focused on developing people rather than holding them back. Her clients benefit from her commitment to education and her consistency long after closing. Through every chapter, she continues moving forward, trusting the timing of what comes next. ▾



Davina with her husband, Jesse Woods



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# FAQS

## WELCOME TO REAL PRODUCERS!

Here, we answer frequently asked questions about this publication. We're always open to connecting about this community.

### WHO RECEIVES REAL PRODUCERS MAGAZINE?

**South Hampton Roads Real Producers:** This publication reaches the Top 500 agents across South Hampton Roads, from Smithfield to Sandbridge and into North Carolina. Rankings are based on REIN-MLS volume from January 1 through December 31 of the previous year, with the list resetting annually.

**Peninsula Real Producers:** This edition follows the same criteria but serves Peninsula/Williamsburg agents, with

distribution to the Top 300. We identify agents by their broker's MLS location. Please contact us if (a) your MLS office is outside the region, but you primarily work in South Hampton Roads or the Peninsula, or (b) you'd prefer to be associated with a different region than your MLS designation.

### WHAT IS THE PROCESS FOR BEING FEATURED?

A: Anyone in the Top 500 can nominate agents, teams, brokers, businesses, or themselves. Office leaders



may also submit nominations. We rely on your input to discover stories, as we don't know everyone. While we can't guarantee features, we encourage you to connect with our team, support fellow top producers, and attend private events.

### WHAT IS THE COST TO BE FEATURED?

A: Features are completely free, thanks to our preferred partners.

### WHO ARE THE PREFERRED PARTNERS?

A: Preferred partners are businesses featured

in the magazine index who actively support this community. They appear in each issue, attend events, and engage with our network. Every partner is recommended and vetted by agents—we do not work with businesses that haven't earned your trust. Our goal is to build a strong, connected network of agents and affiliates.

### HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: To recommend a trusted local business, email [joni@realproducersmag.com](mailto:joni@realproducersmag.com).

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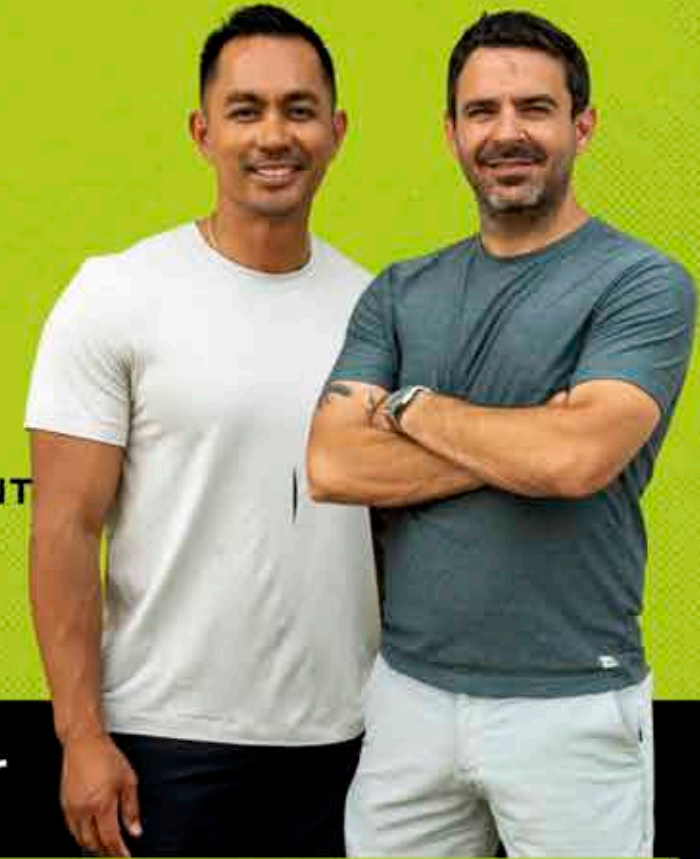
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