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Agent on the Rise

MELISSA CURRY

Partner Spotlight

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SALES VOLUME



10,154

TOTAL TRANSACTIONS



34.1

AVERAGE TRANSACTIONS PER AGENT



\$15.6M

AVERAGE SALES VOLUME PER AGENT



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COVER STORY



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Melissa Curry

PROFILES



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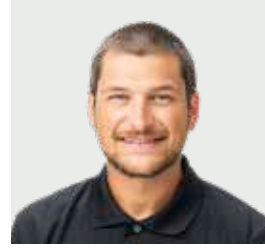
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PUBLISHER'S NOTE

As we turn the page to July, we're reminded that this month represents far more than fireworks, cookouts, and time spent with family and friends. This year marks a significant milestone in our nation's history as America celebrates 250 years of independence. A powerful reminder of the courage, sacrifice, and resilience that have shaped our country.

Living and working along the North Carolina coast, I know many of our readers have served in the military, are currently serving, or come from families with deep military roots. Our communities are stronger because of your dedication, and I want to take a moment to sincerely thank you for your service and sacrifice. The freedoms we enjoy every day are possible because of those willing to answer the call.

As I reflect on this anniversary, I'm reminded that strong communities are built on many of the same values that define military service: integrity, commitment, leadership, and putting others before yourself. Those are also the qualities I see every day throughout our Real Producers community.

This month's issue is filled with stories of professionals who lead with purpose, serve others well, and make a lasting impact on the people around them. Thank you for being part of this community and for the role you play in helping our region thrive.

Wishing you and your family a safe, happy, and meaningful Fourth of July!



Lauren Schuster
Publisher & Owner
North Carolina Coast
Real Producers

CHRISTI HILL

A BUSINESS BUILT ON RELATIONSHIPS,
INTENTION, AND EXCEPTIONAL SERVICE.

For more than two decades, Christi Hill has been a familiar name in Eastern North Carolina real estate. Her résumé includes top sales honors, Hall of Fame recognition, community leadership, and a long list of industry achievements. Yet when you sit down with her, the conversation quickly shifts away from awards and production numbers and back to the people she serves.

“I think what keeps me in it is the emotion,” Christi says. “Whether it’s a first time buyer, somebody moving into a new chapter of life, or a seller cashing a check they never imagined they would receive, being part of that journey never gets old.”

Christi’s path into real estate was not carefully planned. Raised in Virginia Beach before relocating to Jacksonville in the mid 1990s, she was studying business in college when a communications class assignment required her to interview someone in the real estate industry.

The experience sparked an interest that would ultimately change the course of her life. Just a few credits shy of completing her four year degree, Christi made a decision that many would consider risky.

“Everything just started falling into place,” she recalls. “I had to decide whether to keep

going back to school or stay on the path that was opening up in front of me. I chose real estate and never looked back.”

The early years were anything but easy. Christi admits she struggled to gain traction and did not close many transactions during her first two years. What kept her going was her natural ability to solve problems, connect with people, and thrive in an environment where no two days were ever the same.

Over the next two decades, she built one of the region’s most recognizable brands while earning national recognition, serving in leadership roles, and supporting organizations that strengthen her community.

A portion of every closing continues to support charitable initiatives throughout the area such as One Place, the YMCA, local school fundraisers, and the Salvation Army Christmas Angels program.

While many successful agents eventually scale by adding more salespeople beneath them, Christi took a different approach. In fact, one of the most distinctive things about the Christi Hill Real Estate Team is that Christi Hill remains the only producing agent on the team.

For years, her business operated under a traditional agent model, where leads were often passed to other agents. But as the market evolved, Christi found herself wanting something different.

“We got disconnected from our clients,” she says. “My name is on the sign. My name is on the marketing. If someone wants to work with me, then I want to be the person working with them.”

About eighteen months ago, Christi restructured her business into a support model. While marketing specialists, transaction coordinators,



and administrative staff work behind the scenes, she remains personally involved with every client from start to finish.

Christi compares the model to a surgical team.

“When you go in for surgery, the surgeon does not check you in, draw your blood, or process your payment,” she says. “The surgeon performs the surgery while everyone else supports the process. That’s what we’ve built.”

The result is a boutique experience that prioritizes relationships over volume.



“What drives me is making sure every client receives a true white glove experience,” Christi says. “When someone chooses to work with us, they know they’ll be working directly with me throughout the process. That personal connection matters.”

That people first philosophy is perhaps most visible on one of the most meaningful walls inside her office. Lined with photos of clients, friends, team members, and the people who have helped shape her journey, the wall serves as a daily reminder that her success was never built alone. Each image represents a relationship, a story, or a milestone that helped get her where she is today. For Christi, it is more than décor. It is a visual representation of the trust, loyalty, and community that have fueled her business for more than twenty years.

That commitment to service extends far beyond her client relationships and can be seen in every detail of the office she thoughtfully designed.

Located on Gum Branch Road, Christi’s striking office immediately catches attention with its welcoming residential design, complete with a signature red door. While most commercial offices aim to look

“

I THINK WHAT KEEPS ME IN IT IS

THE EMOTION.

BE
THE
PERSON
YOU
WANT
TO
WORK
WITH



corporate, Christi intentionally chose the opposite approach.

“I wanted it to feel like a home,” she says. “I wanted clients to pull up and feel proud that this was the company they hired.”

The five thousand square foot building was designed with purpose in every detail. From inspirational walls that double as meaningful backdrops to security features that help employees feel safe, every element tells a story.

Even the architecture connects back to the company’s branding. Viewed from the right angle, the roofline and red door mirror the logo that has become synonymous with Christi’s business.

In an increasingly virtual industry, Christi wanted a place where clients could walk through the front door, meet face to face, and feel connected.

“Our doors are always open,” she says. “I never want to forget that our clients helped us get here. They’re part of this journey too.”

That mindset may be the secret behind Christi’s longevity. While markets shift, technology evolves, and business models change, her focus remains remarkably consistent. She adapts when necessary, but never loses sight of what matters most.

At the heart of every contract, every closing, and every milestone is a person trusting her with one of the biggest decisions of their life.

“We take it personally,” Christi says. “There’s a heartbeat on the other side of every transaction. Real estate is emotional, and that’s exactly why it matters.”



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Melissa Curry

The Courage to Begin Again

WRITTEN BY EMMA DOLLENMAYER
PHOTOGRAPHY BY MIKE LEECH

For most people, starting over after 20 years in the same career sounds daunting. For Melissa Curry, it meant walking away from a profession she loved, leaving behind a community where her roots ran generations deep, and betting on a dream that suddenly felt within reach.

Today, as a broker with SAGA Realty and Construction, Curry helps clients buy and sell homes across the Outer Banks. But before real estate, she spent two decades in the classroom as a high school teacher and coach in Central Virginia.

“I actually taught at the school I attended, and my dad attended school there too,” Curry said. “I loved teaching. I looked forward to going to school every single day.”

Teaching wasn’t just her job. It was her identity.

Then the pandemic changed everything.

When Curry’s husband was given the opportunity to work remotely, a long-held family dream quickly transformed from a someday plan into a now-or-never decision.

For years, the couple had talked about retiring to the Outer Banks. Suddenly, retirement didn’t have to come first.

“We sat down and discussed whether it would be a good option for our family, and we agreed that it was an



**Why not me?
Why couldn’t I do something different?
Why couldn’t I allow myself a little grace to learn something new and find out what opportunities were waiting for me?”**

opportunity we couldn't let pass us by," Curry said. "We're usually very grounded and rooted in our community. We're not the type of people who make decisions like that easily. But we were afraid that if we didn't do it then, we were never going to do it."

The move brought excitement, but it also brought uncertainty.

"As excited as I was, I'd be lying if I said I wasn't nervous," she said. "We moved down here really not knowing what I would do or if I would even work at all. Starting over in a completely new career was intimidating."

Still, every time doubt surfaced, Curry challenged herself with a question that would ultimately shape her future.

"As quickly as those doubts appeared, they were replaced with a simple question: Why not me?" she said. "Why couldn't I do something different? Why couldn't I allow myself a little grace to learn something new and find out what opportunities were waiting for me?"

Curry earned her real estate license and began selling homes in August 2021. Just three months later, she closed her first transaction in November of that same year, an early sign that her



willingness to embrace a new challenge was already paying off.

That willingness to step outside her comfort zone became the foundation of her success. The longer she spends in real estate, the more she realizes she never truly left teaching behind.

"I thought I was leaving my identity as a teacher, because that's who I had been for so long," Curry said. "But I've realized I wasn't really changing who I was. I was just beginning a new chapter of who I can be."

Many of the same qualities that made her successful in the classroom now serve her clients every day.

"I've always believed anybody can do hard things. You just have to want it. You have to be willing to work hard, and you have to be willing to jump outside your comfort zone," she said. "The things that helped me as a teacher, being organized, communicating clearly, being

patient, solving problems, genuinely caring about people, those are the exact same things that help me in real estate."

Instead of helping students navigate high school, she now helps families navigate one of the biggest financial and emotional decisions of their lives.

"I've worked with people selling homes where they raised their families," Curry said. "I've helped people buy their forever home. I've helped people purchase investment properties and second homes where they'll make memories with their children and grandchildren. My goal is really the same as it was in the classroom. I want people to feel confident, excited, and supported as they work toward something that's important to them."

Perhaps that's why Curry's clients connect so strongly with her. She understands firsthand what it feels like to take a leap of faith.

After all, she did it herself.

The Outer Banks wasn't just a market she entered. It was a dream she chose to live.

"I love it here," she said. "My family loves it here. I'm not selling something that isn't real. I feel like I'm selling a dream because it was our dream."

Ask Curry what makes the Outer Banks so special, and her answer comes quickly.

"I love the ability to slow down and truly enjoy what the beach has to offer," she said. "Anyone who's ever vacationed here will tell you they can't really explain it, but when they cross that bridge into the Outer Banks, it's like an exhale."

For Curry, that feeling never gets old.

"I still pinch myself every single day that I get to live here," she said. "I feel like we've gained a few more years in our lives because we can go to the beach whenever we want. Even if it's just to walk the dog or sit and look at the water."

Five years after taking a chance on a new life, Curry has no regrets.

Instead, she has gratitude.

"I feel so fortunate with what I've been able to accomplish," she said. "And it's truly because people have put their trust in me. I'm so appreciative of that."

In many ways, Melissa Curry is still doing what she's always done: guiding people through life's biggest transitions with patience, care, and encouragement.

Only now, the classroom looks a little different, and the view is a lot closer to the ocean. ▀

"I was just beginning a new chapter of who I can be."



My goal is really the same as it was in the classroom.

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Left: Sara Hoopes Ingram
Right: Shelly Rankin

CAROLINA FAMILY

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More THAN A MORTGAGE

WRITTEN BY LAUREN SCHUSTER
PHOTOGRAPHY BY JOSH FREEMAN

In an industry often defined by scale, automation, and assembly line processes, Carolina Family Mortgage has built something different. Walk through the doors of the Jacksonville based company and you will find a team of three women who have created a business where relationships come before volume and clients become part of the family.

Founded in 2006, Carolina Family Mortgage was built on the belief that mortgage lending should be personal, local, and relationship driven. Managing Partner Jennifer Furtney entered the mortgage industry after graduating from college in 1995 and quickly discovered a career she loved. Mortgage lending became all she had ever known professionally, and after years in the business, she helped launch Carolina Family Mortgage in Raleigh before eventually bringing the company to Jacksonville, where it has grown into one of the area's most respected mortgage lenders.

Not long after, family called them back home. "This is where I'm from," Jennifer says. "We had a young daughter and realized we wanted to be closer to family." Rather than start over, they moved the entire company to Jacksonville. What began as a small operation has since grown into one of the area's most respected mortgage

lenders, serving countless homebuyers across Eastern North Carolina.

Yet despite the company's success, Jennifer never felt compelled to build a massive operation.

"I've worked for large mortgage companies and managed large mortgage companies," she says. "That's just not what we're about here. What's most important is being able to serve clients the way we would want to be served."

That philosophy is evident in every part of Carolina Family Mortgage's business model.

While many lenders pass clients through multiple departments and unfamiliar faces, Carolina Family Mortgage keeps things simple. Sara Hoopes Ingram serves as the loan originator while Shelly Rankin manages processing. From the first phone call to the closing table, clients work with the same people every step of the way.

There is no handoff. No call center. No maze of departments.

Just Sara and Shelly.

"When a client identifies a property and gets pre approved, the process continues with these two," Jennifer explains. "It doesn't get sent over to a processing team and then they never hear from Sara again. That just doesn't happen here."

The approach creates a level of trust that is increasingly rare in today's marketplace.



Sara joined Carolina Family Mortgage in 2012 as a processor after returning to Jacksonville to be closer to family. In 2019, she became a licensed loan originator and found her true calling.

“The first day I started here, I knew I loved it,” Sara says. “Whether it’s a \$100,000 home or a million dollar home, it’s the biggest purchase many people will ever make. Being able to help them achieve that goal is incredibly rewarding.”

Serving a military community means most of the company’s business revolves around VA loans. In fact, approximately 95 percent of Carolina Family Mortgage’s clients are veterans, active duty service members, and military families.

For Sara and Shelly, helping military families navigate homeownership is about far more than paperwork.

Many of their clients are purchasing their first home while stationed far from family support systems. Some are young Marines just beginning adulthood. Others are buying homes while deployed overseas.

Those situations require patience, accessibility, and education.

“I don’t ever want someone to come back later and say they didn’t understand what they were signing,” Sara says. “We want to make sure they understand the entire process and what homeownership means.”

Jennifer laughs when describing the conversations she overhears from Shelly’s office.

“I’ve heard her helping young Marines build monthly budgets and balance checkbooks,” she

says. “It’s so much more than just a mortgage. They’re teaching life skills.”

That commitment to service is possible because of the relationship between Sara and Shelly themselves.

The two women work so closely together that they often finish each other’s sentences. They share responsibilities seamlessly, communicate constantly, and support one another both professionally and personally.

“There are times I’ll start asking a question and Shelly already knows exactly what I need,” Sara says. “We complement each other really well.”

The connection extends far beyond the office.

Shelly’s children refer to Sara as Aunt Sara. Their families

“

WE TAKE THE FAMILY PART OF CAROLINA FAMILY MORTGAGE VERY SERIOUSLY!”

-SHELLY RANKIN

attend dance recitals, sporting events, birthday parties, and school functions together. They serve as emergency contacts for each other’s children and support one another through life’s challenges and celebrations. “We take the family part of Carolina Family Mortgage very seriously,” Shelly says.

That family atmosphere is one of the reasons employees stay.

Recruiters frequently reach out to Sara about other opportunities, but she has never been tempted.

“My happiness is here,” she says. “There’s a reason I’ve stayed so long.”

The same can be said for the clients they serve.

Because the company focuses on relationships instead of volume, referrals continue to drive much of the business. Former clients return when it’s time to purchase another home and confidently send friends, coworkers, and family members their way.



“

IT’S SO MUCH MORE THAN JUST A MORTGAGE. THEY’RE TEACHING LIFE SKILLS.”

-JENNIFER FURTNEY

For Jennifer, that loyalty is the greatest measure of success.

While Carolina Family Mortgage may only have three people behind the scenes, they have built something far larger than a mortgage company. They have created a

culture where clients feel supported, employees feel valued, and everyone who walks through the door is treated like family.

And in a business built on trust, there may be no greater accomplishment than that. ▀



Summer Social Recap



North Carolina Coast Real Producers recently gathered at Jack's on the Waterfront in Morehead City for an afternoon of networking, collaboration, and community building. Held on the restaurant's beautiful rooftop overlooking the waterfront, the event brought together top-producing agents and trusted industry partners from across the coast in a relaxed setting designed to foster meaningful connections.

One of the core missions of Real Producers is creating opportunities for relationships to grow beyond transactions, and this event did exactly that. Attendees spent the afternoon sharing ideas, exchanging experiences, and strengthening the professional connections that help elevate the real estate industry throughout Eastern North Carolina.

We would like to extend a special thank you to our event sponsors, Tidemark Home Inspections and Debra Whaley Law Firm, for their generous support and commitment to the real estate community. Their partnership helped make this gathering possible and continues to strengthen the relationships that drive our industry forward.

We would also like to thank Jack's on the Waterfront for hosting us and allowing us to enjoy their incredible rooftop venue. The stunning views, welcoming atmosphere, and exceptional hospitality made for the perfect setting to bring our community together.

We look forward to seeing everyone again at our next North Carolina Coast Real Producers event!

Lauren Schuster
Publisher & Owner
North Carolina Coast Real Producers





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