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WELBY FOWLER

Against the Odds
JULIE ACOSTA

Partner Spotlight
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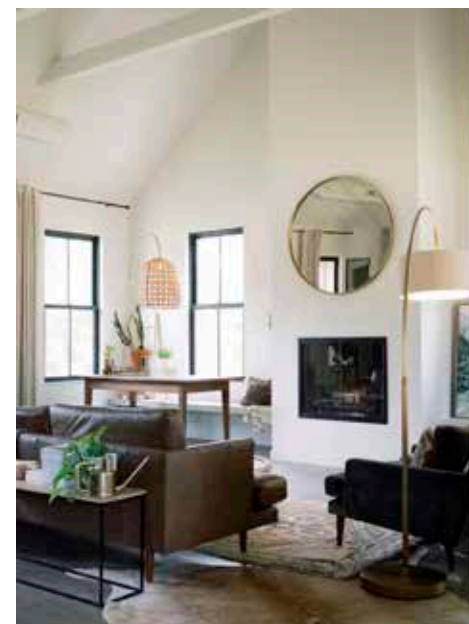
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June 2026

Happy Father's Day
Columbia Real Producer

As we step into June and celebrate Father's Day, we are reminded of the strength, leadership, and dedication that so many fathers and father figures bring into both their families and their professions. In real estate, those same qualities—commitment, resilience, and the ability to guide others through important life decisions—are what set great agents apart. This month, we take a moment to honor not only the fathers in our community, but also the professionals who show up every day to serve, support, and lead their clients with integrity and care.

To our incredible readers, thank you. Your continued support of *Columbia Real Producers* is what makes this publication so meaningful. Each issue is built around the stories, successes, and relationships that define this community, and we are truly grateful to have you alongside us on this journey. Whether you are a long-time reader, a featured agent, or a valued partner, your engagement and belief in what we are building fuels our passion to keep elevating and connecting the top professionals in our market.

This month, we are proud to highlight several outstanding individuals whose stories deserve to be celebrated.

Our Cover Feature showcases Karen Yip with Yip Premier Real Estate, whose dedication, leadership, and commitment to excellence continue to set a high standard within the industry.

PUBLISHER'S NOTE

We are honored to recognize our Top Producer, Welby Fowler with Experienced Real Estate Group, for his impressive achievements and consistent drive to serve his clients at the highest level.

In our Against All Odds feature, Julie Acosta with Half Moon Realty shares a powerful journey of perseverance and determination—an inspiring reminder that challenges can be transformed into incredible success.

Additionally, our Partner Spotlight highlights John Hinks Jr. Mortgage Team at Lending Path, whose professionalism and partnership play an essential role in supporting both agents and homeowners throughout the transaction process.

As you read through this issue, we hope you feel encouraged, inspired, and connected to the incredible community that makes Columbia such a special place to live and work.

From all of us at *Columbia Real Producers*, Happy Father's Day—and thank you for being an essential part of our story.

Warm regards,



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*From Survival
to Success*

The Unbreakable Spirit of Julie Acosta

For Julie Acosta, real estate is more than a career; it is a calling rooted in resilience, compassion, and a deeply personal understanding of what “home” truly means. As the broker and co-owner of Half Moon Realty, LLC and Half Moon Property Management, LLC, Julie has built a reputation in the Midlands as a dedicated professional who leads with both precision and heart. Organized and driven by a Type-A personality, she approaches her work with seriousness and determination. Yet beneath that strong exterior lies a deeply compassionate individual who values relationships, loyalty, and kindness above all else. For Julie, every transaction is personal because every client represents a story and often, a dream waiting to unfold.

Julie’s journey into real estate began long before she earned her license in 2015. In fact, she had been drawn to the idea of selling homes since she was just 18 years old. The industry fascinated her with the architecture, the possibilities each home represented, and most importantly, the people whose lives were shaped by the places they lived. Ironically, it was a difficult experience with a harsh employer that ultimately pushed her to take the leap into real estate classes and begin pursuing the career she had long envisioned. What started as a nudge toward change quickly evolved into a passionate profession. Julie discovered that helping people find a home was more than a job; it was something that filled her with purpose. She doesn’t just sell houses; she falls in love with them alongside her clients, treating the people she serves as if they were lifelong friends.

Her professional journey began with a small-town brokerage where she spent three years learning the fundamentals of the industry and developing the grit needed to succeed. Determined to expand her opportunities and access additional markets, she earned her Realtor designation in 2018. This allowed her to connect with multiple MLS systems beyond the Columbia market. Soon after joining a larger brokerage, however, Julie realized she had a bigger

vision for how real estate should be done. In December of 2018, she and her team opened their own boutique brokerage, Half Moon Realty, LLC. The goal was simple yet powerful: create a client-first culture, and provide a broader range of services while maintaining the warmth and personal connection that often gets lost in larger firms.

Soon after joining a larger brokerage, Julie realized she had a bigger vision for how real estate should be done. In December of 2018, she and her husband and business partner, John Acosta, took a leap of faith and opened their own boutique brokerage, Half Moon Realty, LLC, followed by Half Moon Property Management, LLC. The companies are truly a partnership, with Julie and John owning the businesses together and building them side by side. In fact, it was John who came up with the name “Half Moon,” a detail that reflects the collaborative spirit behind the companies from the very beginning. Together, they envisioned a brokerage that would offer more competitive commissions, a wider variety of services, and most importantly a culture centered on putting clients first. What began as a bold step of faith has grown into a thriving business rooted in shared values, trust, and teamwork.

Since launching her brokerage, Julie has built an impressive career that includes approximately 477 transactions, with 62 closings in the past year alone. Her work spans residential sales and property management, and her approach to helping clients find their perfect home is deeply intentional. Julie believes the process begins with listening. She asks thoughtful questions to uncover each client’s wish list, must-haves, and deal breakers. Sometimes she even asks clients to close their eyes and imagine their dream home, what it looks like, how it feels, and the life they envision living inside its walls. From there, she carefully hand-selects properties that match their vision, ensuring every showing is meaningful and purposeful.

One of Julie’s most memorable success stories perfectly captures the heart behind her work. A client once reached out after a discouraging experience three

years earlier with another agent. The attempt to buy a home had fallen apart, leaving them emotionally drained and resigned to renting. Something prompted them to call Julie, and during a lengthy conversation she walked them through loan programs and incentives they had never been told about before. With confidence and compassion, she made a promise: by Christmas, they would have keys in their hands. True to her word, she delivered, guiding them through the process and helping them close on a home in less than 30 days. What had once been a painful experience became a joyful turning point, and the client now beams with pride and happiness in their new home.

While Julie’s professional accomplishments are impressive, the story behind her success is what truly defines her. At the age of 15, Julie experienced a hardship that would shape the rest of her life. After being abandoned by her mother, she found herself homeless during a brutal Michigan winter. For a time, she moved from couch to couch and even slept in a car, trying to survive while navigating a world that suddenly felt uncertain and unforgiving. Those years meant missing out on traditional education and learning the hard way what financial stability truly means. But instead of

allowing those circumstances to define her future, Julie used them as fuel to push forward. She describes herself as a fighter, someone who refused to remain the person she once was or continue to live the way she once did. Because she was not that person at all, they were only her circumstances. Instead she grew into someone stronger, wiser, and determined to build a different life.

When Julie eventually moved to South Carolina, she faced yet another challenge: starting over without an established network or community who knew her character. In an industry where reputation often precedes opportunity, she had to prove herself from the ground up. Through persistence, integrity, and an unwavering work ethic, she earned the trust of clients and colleagues alike. Today, that same resilience continues to guide the way she runs her business.

Julie credits much of her professional development to the mentorship of Krista Best, a longtime friend who helped guide her during the early years of her career. Krista’s encouragement and wisdom played a significant role in shaping Julie’s confidence and approach to the industry. Their relationship grew beyond mentorship into a deep friendship that Julie treasures to this day.





At the center of Julie's world is her family. She and her husband, John Acosta, have been together nearly 16 years and married for 14. Their daughter, Savannah Acosta, now nine years old, is nothing short of a miracle. After being told they might never have children, Savannah's arrival was a blessing that changed everything. As a family, they cherish time together whether it's enjoying days on Lake Murray aboard their pontoon boat, attending Savannah's basketball and volleyball games, or simply relaxing at home. Julie especially loves sitting on her screened-in porch or gazing at the ocean when she has the chance to visit the coast. Travel, decorating, shopping, and spending time at the pool or beach are among the simple joys she treasures outside of her work.

Throughout Julie's journey from the struggles of her early life to the success she has built today one constant source of strength has been her husband, John Acosta. More than a spouse, he has been her partner, encourager, and steady foundation through every season of life and business. Together they have built not only a family, but also the companies they proudly run side by side. Julie often describes John as her rock, someone who believed in her vision, supported the risks required to build their brokerage, and helped turn a dream into reality.

Their partnership is a reminder that behind many successful entrepreneurs is a teammate who shares the journey, celebrates the victories, and stands firm through every challenge.

Julie and her family also believe deeply in giving back. They actively support their church as well as organizations like Lighthouse for Life, which helps local victims of sex trafficking, and Final Victory Animal Rescue. For Julie, community support isn't optional, it's part of living a life rooted in gratitude.

Looking ahead, Julie's vision for the future of her business is centered around growth with purpose. She hopes to build a small but powerful team that shares her commitment to honesty, compassion, and putting clients first. She is selective about who joins the team because culture matters. Her goal is to maintain a family-like environment where integrity and service guide every decision.

For Julie, success is measured differently than it might be for many others in the industry. Yes, she appreciates the freedom and opportunities real estate has provided being able to attend Savannah's games, support charitable causes, and create a comfortable life for her family. But success, at its core, is much deeper than that. It's having a roof overhead. It's knowing the lights will turn on. It's being able to provide her daughter with opportunities she never had. Every time she unlocks a door for a new homeowner, she remembers what it once felt like not to have one of her own.

That perspective is what truly sets Julie apart. She treats every client as if their story matters because to her, it does. Having once been judged and dismissed by others when she and her husband had a limited home-buying budget, she vowed never to treat people that way. Whether a client is purchasing their first modest home or their forever dream property, Julie approaches each transaction with the same respect and dedication.

When asked what advice she would give to rising real estate professionals, her answer is simple but powerful: integrity

is everything. Put the client first, stay persistent through the hard seasons, and always be financially prepared for the unexpected. The market will rise and fall, deals may collapse, and challenges will appear but those who remain honest and committed will ultimately succeed.

If Julie could be remembered for one thing, it would not be her transaction volume or the brokerage she built. Instead, she hopes people remember her for generosity and love two qualities that have guided her life from the very beginning.

Against all odds, Julie Acosta transformed a childhood marked by hardship into a life defined by compassion, determination, and service. And today, through every home she helps someone find, she continues to prove that resilience can build more than just a career it can build a legacy. 🏠



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WRITTEN BY: AMY PORTER

KAREN Yip

Building a Legacy Through Relationships, Strategy, and Resilience

When Karen Yip walks into a room, it's clear she approaches life and business with a rare combination of entrepreneurial spirit, resilience, and a relationship-driven mindset. A native of Columbia, South Carolina, Karen has built an impressive real estate career spanning more than two decades, blending business acumen with a genuine passion for helping people find their perfect home. Her journey began unexpectedly in 2003, when a casual suggestion from a regular customer at her parents' restaurant inspired her to explore real estate. "Once

I got started, I realized how much I enjoyed it," Karen recalls. "I loved that it combined working with people, problem solving, and the business side of things. What started as a simple suggestion ended up turning into a career I've been fortunate to build for more than twenty years."

Over the years, Karen has honed her expertise in both selling and relocating clients, particularly within the luxury market. Her approach is strategic and thoughtful, emphasizing pricing, positioning, and presentation to ensure each property stands out. At the same

time, she leverages her deep knowledge of the Midlands to guide newcomers to the area, helping them find communities that truly feel like home. "A home should fit someone's lifestyle, not just a checklist of features," she says. "It's about listening, understanding, and translating that into a strategy that works for each client." One of her most memorable deals involved navigating complex negotiations, off-market purchases, and multiple contingencies—all to secure a home for a longtime repeat client. The successful outcome underscored her commitment to diligence, creativity, and client satisfaction.



Karen's professional journey has been marked by growth, vision, and determination. Early in her career, she worked independently across several brokerages, including Coldwell Banker, ERA, and RE/MAX, gaining valuable insight and shaping her unique approach to real estate. A pivotal moment came in 2011 during a personal conversation with her father, who was undergoing chemotherapy. Encouraged by both him and her husband, Robbie Hinrichs—a home builder turned business partner—Karen made the bold decision to launch her own brokerage. In 2013, Yip Premier Real Estate was born, initially operating out of the guest bedroom of their home. Within two years, they had expanded to their first office on Taylor Street, and today, the company is thriving in its new headquarters on Sumter



“A home should fit someone’s lifestyle, not just a checklist of features.”

Street—a space designed with warmth, sophistication, and even heated floors, reflecting the care and vision Karen pours into her work.

Family, mentorship, and community are central to Karen’s life. Inspired by her parents’ immigrant story and their unwavering work ethic, she learned early on the value of sacrifice, perseverance, and taking calculated risks. “Sometimes the people who love you the most know you better than you know yourself,” Karen reflects. Beyond her professional accomplishments, she has faced deeply personal challenges with remarkable resilience, navigating years of fertility struggles and medical procedures. These

experiences have shaped her perspective, emphasizing patience, empathy, and the importance of nurturing others in multiple ways.

Giving back is a core part of Karen’s philosophy. She and Yip Premier Real Estate launched Homes 2 Harvest Hope in 2013, donating a portion of every closing to support the fight against food insecurity through Harvest Hope Food Bank. To date, the program has helped provide more than 850,000 meals, with aspirations to reach one million. She also supports cancer research, care initiatives, and reproductive health awareness, using her platform to create meaningful impact in the Midlands.

For Karen, success is not just measured in numbers—though her impressive sales volume, including over \$38 million last year alone, speaks volumes—but in relationships and integrity. “The people. Without question,” she says when asked about the most rewarding part of her business. “Some of my closest friends today are people I met through this business. I’ve built relationships with people who have truly become like family to me. I even met my husband through real estate.” Her approach is a reminder that reputation, ethics, and kindness are the foundations for a sustainable, fulfilling career.

Outside the office, Karen enjoys travel, weightlifting,

and indulging her love of food, shoes, and a smooth top-shelf tequila now and then. She’s also recently taken up golf—allegedly—and cherishes time spent with her husband Robbie, her family, and Daisy, their adventurous pup. Her philosophy is simple yet profound: “Calm seas never made a skilled sailor. What you do today matters. People have long memories in this business, and reputations are built over time. Treat people well and play the long game.”



As she looks toward the future, Karen remains passionate about strategy, negotiation, and continuing to grow Yip Premier Real Estate while maintaining a focus on the people she serves. Her journey—from a summer in her parents’ restaurant to the helm of a successful brokerage—demonstrates how resilience, integrity, and heart can build a life and career that is as meaningful

as it is successful. For Karen Yip, real estate is more than a profession; it’s a calling, a craft, and a platform to leave a lasting impact. And through it all, she continues to live by her mantra: Yip Yip Hooray! 🎉

Favorite Quote
Calm seas never made a skilled sailor.

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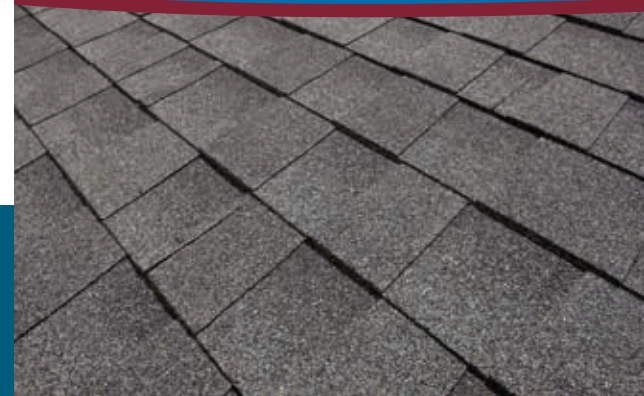
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John Hinks Jr.

MORTGAGE TEAM AT LENDING PATH

When homebuyers in Columbia need a mortgage lender who truly understands their journey, they turn to John Hinks Jr. and his team at Lending Path. Located in the heart of Columbia on Richland Street, the John Hinks Jr. Mortgage Team has built a reputation for making the home financing process smooth, transparent, and individually tailored to each client's unique situation.

John's path to mortgage lending wasn't a straight line, but rather a journey shaped by genuine relationships and a passion for helping people achieve their dreams of homeownership. His approach to lending goes beyond simply processing applications. It's about educating clients, building trust, and being a reliable partner throughout one of life's most significant financial decisions.

As a second generation mortgage lender, John's connection to Columbia runs deep. "My father started his mortgage company in 1983. I remember visiting his office as a kid and watching him match the right loan option with each individual home buyer," recalls John. "His commitment to customer service has been a driving force for me from those early days." He considers himself blessed to be able to continue contributing to the community.

What sets John Hinks Jr. Mortgage Team apart is their commitment to personalized service in an industry that often feels more like an impersonal numbers game. John's team recognizes that every client is different, with different histories, needs, and concerns, so they take the time to understand each client's financial picture and goals in order to provide the most effective and efficient service. They believe that informed borrowers make better decisions, so they prioritize education and communication at every step of the mortgage process. Whether someone is a first-time homebuyer navigating unfamiliar territory or an experienced investor seeking their next property, the team provides the same level of dedicated attention.

Operating under the Lending Path banner, John's team offers a comprehensive range of mortgage solutions designed to meet diverse needs. From conventional loans to FHA and VA financing, they work diligently to find the right fit for



each borrower. Their local expertise in the Columbia market proves invaluable, as they understand the neighborhoods, property values, and unique characteristics that make the Midlands special.

He recognizes that real estate professionals and homebuyers alike need a lender they can count on, someone who returns calls promptly, meets deadlines consistently, and navigates challenges with creative solutions. This reliability has made his team a trusted partner for real estate agents throughout the area who know that their clients will be in good hands.

The mortgage industry continues to evolve with ever changing regulations, programs, and market conditions, but John's philosophy of putting people first remains constant. He understands that behind every application is a family's dream, a couple's future, or an individual's fresh start. This perspective drives the team's work ethic and commitment to excellence.

For real estate professionals seeking a mortgage partner who will enhance their client relationships rather than complicate them, John offers straightforward advice: communication is everything. He encourages agents to involve their lender early in the process, ask questions freely, and work collaboratively to ensure smooth closings.

John Hinks Jr. Mortgage Team continues to grow its presence in Columbia, one satisfied client at a time. Their office on Richland Street serves as a welcoming space where homeownership dreams begin to take shape. For anyone navigating the mortgage process, John and his team stand ready to guide, educate, and deliver results that turn house hunters into homeowners. 🏠



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Welby FOWLER



LEADERSHIP IN THE MARKETPLACE

PHOTOS BY: KACIE WOODS
(KWOODS PHOTOGRAPHY)
WRITTEN BY: AMY PORTER

In the competitive landscape of the Columbia and Lexington markets, few professionals embody discipline, leadership, and long-term vision quite like Welby Fowler, Broker-in-Charge and owner of Experienced Real Estate Group. Since earning his real estate license in 2007—and most recently his broker's license in 2025—Welby has built a career defined not only by production, but by purpose. With more than 200 transactions and over \$65 million in gross sales, including \$7,118,499 in volume last year alone, his numbers reflect consistency and strength. But what truly sets him apart is the intentional way he approaches both business and life.

Welby's path into real estate was anything but typical. Transitioning from full-time ministry into a commission-based career required courage, conviction, and an unwavering work ethic. For Welby, the move was not about leaving a calling—it was about expanding it. He often describes real estate as “marketplace ministry,” a platform where leadership, stewardship, and service intersect with one of the most significant financial decisions a family can make. Rooted in faith and guided by values instilled early in life, he entered the industry determined to build something meaningful while providing for his young family without the safety net of guaranteed income. That leap demanded growth. He committed himself to mastering contracts, sharpening negotiation skills, studying market trends, and building disciplined systems. Ministry shaped how he leads; business refined how he executes.

His foundation began at Century 21 / Bob Capes Realty, where he developed a deep understanding of contracts and client service. Over the years, experience with national brands expanded his perspective on systems and brokerage models. Eleven years ago, he joined Experienced Real Estate Group under the leadership of his longtime mentor, Shelley Metropol. For over 15 years, Shelley's steady, disciplined leadership helped shape Welby's approach to contracts, professionalism, and composure under pressure. When she retired in 2025, Welby stepped



confidently into ownership and the Broker-in-Charge role, choosing to preserve and strengthen the boutique model he believes in. For him, boutique means high standards, hands-on leadership, and empowering agents to truly own their businesses rather than simply operate within them.

Serving Columbia and Lexington—with a particular expertise in Lake Murray properties and the resale market—Welby is known for strategic clarity. While many agents focus on showing homes, he focuses on decision-making. He asks direct questions, identifies concerns others may overlook, and ensures that both the numbers and the neighborhood make sense before emotions take over. His clients describe the process as controlled rather than chaotic, confident rather than rushed. A significant part of his niche includes guiding seniors through transitions—downsizing, relocating, or simplifying life—where patience and leadership are essential. He takes that responsibility seriously, knowing those moves often represent both emotional and financial turning points.

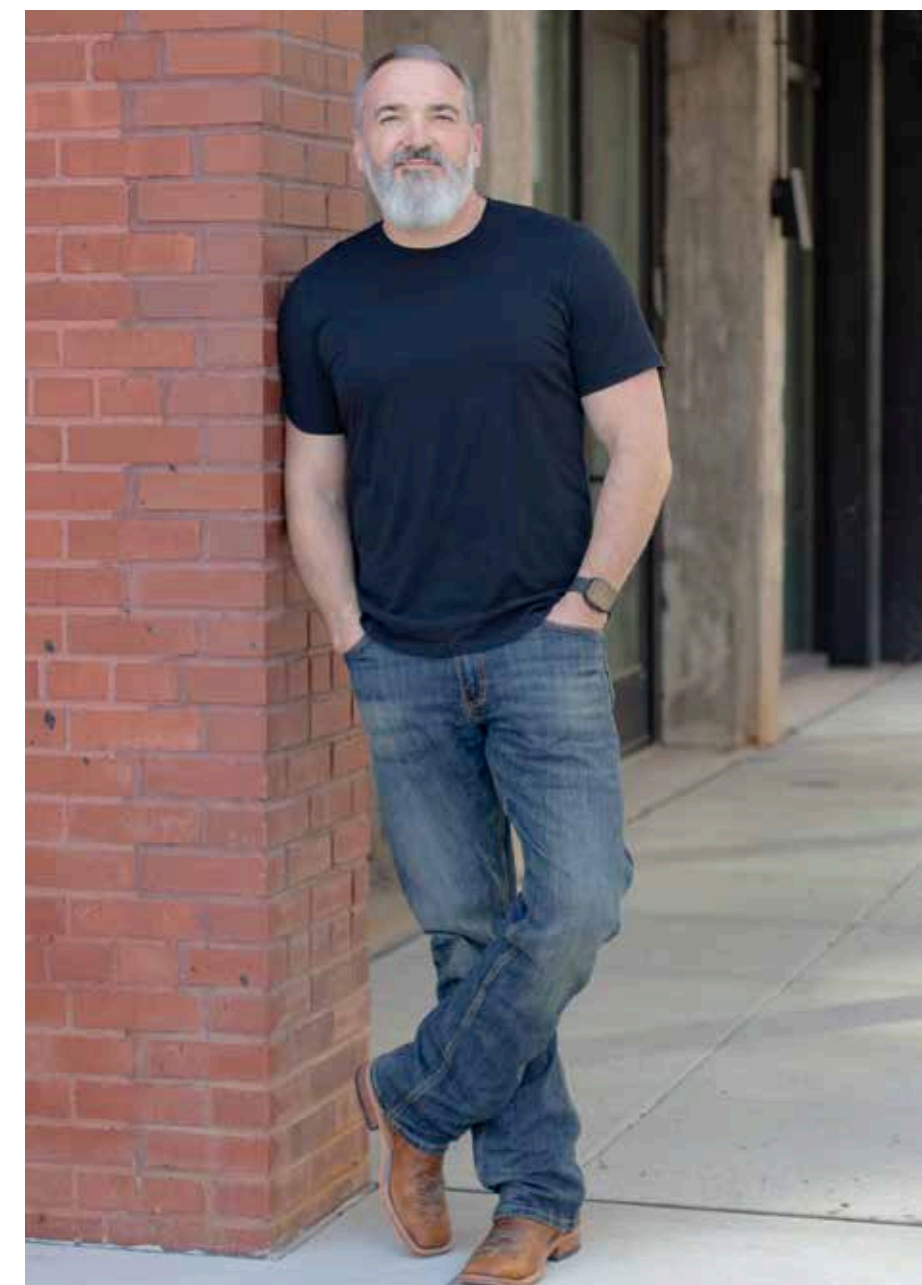
One transaction in particular illustrates why experience matters. In what became known as the “Windy Hill Almost Disaster Deal,” a 10-acre listing in Gilbert seemed smooth at first—strong marketing, quick contract, and even a backup offer secured. But red flags emerged in underwriting just days before closing. The night before the scheduled closing, the call came: the deal was dead. With multiple contingent contracts and three families' moves hanging in the balance, the domino effect threatened to collapse everything.

Instead of panicking, Welby acted decisively. He re-engaged the backup buyer, restructured the deal into a cash purchase, and closed just eight days later. What could have been a disaster became a testament to experience, composure, and relentless follow-through. For Welby, real estate is never just about reaching the closing table—it's about protecting clients when the unexpected happens.

Beyond production, Welby is deeply passionate about building people alongside the business. He believes growth should show up not only in revenue, but in stronger character and

leadership. As Broker-in-Charge, he is intentional about attracting driven professionals who want both autonomy and accountability. His vision for the future extends beyond transactions into ownership—expanding into short-term rentals and long-term portfolio building. To him, real estate is not just something to sell; it is something to leverage, hold, and build into lasting assets that create freedom and opportunity.

At home, success looks different—but matters more. Welby and his wife, Joye, an entrepreneur and owner of Salon 561 in West Columbia, understand the discipline required



to build something meaningful. They have three grown children—Farrah (Matthew) in Greenville, Ava (Carson), soon returning to Columbia to attend medical school at Carolina, and Dallas, pursuing engineering at Clemson. Time together on Lake Murray, early morning workouts, travel, and simple dinners around the table remain priorities. “No business win compares to winning at home,” he often says.

That discipline extends into his personal life in remarkable ways. In 2019, a simple challenge with his father to lose ten pounds turned into a

50-pound transformation. Since then, Welby has trained six days a week, often beginning his mornings at 4:10 a.m. His garage gym—equipped with Sorinex equipment—reflects a long-term investment in physical and mental strength. He applies the same standard to golf, having shot a personal best of 75, notched several rounds in the low 80s, and even recorded a hole-in-one in 2017.

When asked to define success, Welby is direct: ownership, discipline backed by obsession, and refusing to become a slave to excuses. He believes excuses are the quiet killer of potential and that

doubt has ended more dreams than failure ever will. His advice to up-and-coming producers mirrors that mindset: stay in constant communication, let obsession fuel consistency, and never forget to ask for the business. Activity is not progress—clarity and confidence close deals.

If there is one theme that runs through every layer of Welby Fowler’s story, it is attitude. He operates with a forward-moving, positive mindset regardless of market conditions. Dwelling on problems only magnifies them; gratitude creates momentum. As author John Gordon writes, “You can’t be stressed and grateful at the same time.” That philosophy shapes how Welby leads, serves, and builds.

Ultimately, Welby hopes to be remembered not just as a top producer, but as a kind man who loved his wife and children well, led with integrity, and showed up every day looking for the win—in faith, family, and business. In an industry defined by numbers, his legacy will likely be measured by something greater: the people he served, the leaders he developed, and the standard he refused to lower. ▣



Favorite Quote

You can’t be stressed and grateful at the same time

- John Gordon

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A Powerful START

Columbia Real Producers Kicks Off 2026 in Style

WRITTEN BY: AMY PORTER • PHOTOS BY: GREENVILLE REAL ESTATE PRODUCTIONS (GVL REP)

The energy was undeniable as Columbia's top real estate professionals gathered on March 24, 2026, for the highly anticipated **Columbia Real Producers 2026 Kick Off Event**. Hosted at the vibrant Expansive Main Street venue in the heart of downtown Columbia, the afternoon set the tone for what promises to be an exceptional year ahead.

This exclusive event welcomed the Top 350 agents in the Columbia market, alongside *Columbia Real Producers* alumni and valued preferred partners. With limited space and RSVP-required entry, the room was filled with some of the most driven, influential, and successful individuals in the local real estate community.

From the moment doors opened, excitement filled the air. The first 100 agents through the door were recognized with trophies celebrating their hard work and success—a fitting tribute to the dedication it takes to perform at the highest level in this competitive industry.

Guests enjoyed an elevated experience throughout the event, complete with complimentary drinks, delicious hors d'oeuvres, and the upbeat sounds of live music that kept the atmosphere lively and engaging. Sponsors added to the excitement with exclusive door prizes,

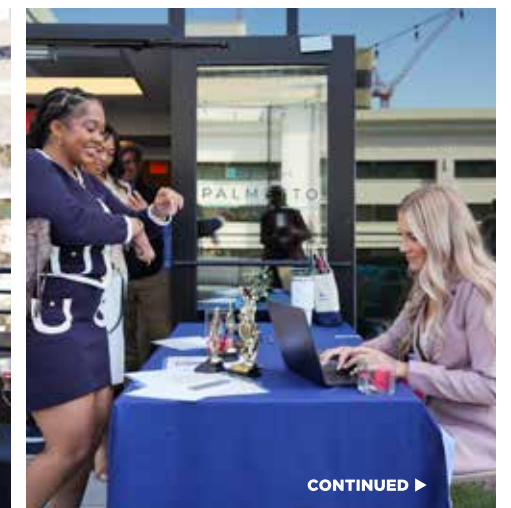
creating moments of surprise and celebration throughout the afternoon.

More than anything, the event delivered what *Columbia Real Producers* is known for—meaningful connections. Attendees had the opportunity to network with the very best in the business, exchanging ideas, building relationships, and strengthening the sense of community that defines Columbia's real estate market.

Events like this are more than just gatherings—they are a reflection of the collaboration, excellence, and forward momentum that drive the industry. The 2026 Kick Off Event served as both a celebration of past achievements and an inspiring launch into the year ahead.

A special thank you goes out to the event sponsors—Swamp Rabbit Moving, bc blair cato pickren casterline, Atlantic Bay Mortgage Group, and New Level Construction—for helping make this experience possible. Appreciation is also extended to media sponsor Greenville Real Estate Productions (GVL REP) for capturing and sharing the moments that made the day unforgettable.

As the conversations lingered and connections continued beyond the event, one thing was clear: Columbia's real estate community is stronger than ever—and 2026 is already off to an incredible start.



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