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Celebrating 250 Years of Opportunity

BY ROBERT ORSO, PUBLISHER

As we mark the 250th birthday of the United States of America, we pause to reflect on a story unlike any other—a story of courage, conviction, faith, and opportunity. Two and a half centuries ago, a group of determined individuals stood on the edge of uncertainty and chose freedom over comfort. They envisioned a nation where people could pursue their lives, their livelihoods, and their beliefs without oppression. That vision gave birth to the greatest experiment in liberty the world has ever known.

The founding of our nation was not accidental. It was deeply rooted in a desire for freedom—especially religious freedom. Many of the early settlers crossed an ocean not in search of wealth, but in search of the right to worship God according to their convictions. That principle became woven into the very fabric of our founding documents. The Declaration of Independence acknowledges that our rights are **endowed by our Creator**, and the Constitution protects the freedom to live out those beliefs without government interference. This foundation has shaped not only our laws, but also our culture, our values, and our sense of responsibility to one another.

Throughout history, America has been a place where faith and freedom have walked hand in hand. While our nation is not perfect—and never has been—there is something powerful about a country that recognizes a higher authority and seeks to protect the God-given dignity of every individual. Honoring God has played a significant role in shaping our communities, our work ethic, and our understanding of

right and wrong. It reminds us that true freedom is not just the ability to do whatever we want, but the responsibility to do what is right.

What makes America truly remarkable is the **opportunity it offers**. From the very beginning, this has been a land where hard work, perseverance, and integrity can open doors that might otherwise remain closed. Generations of immigrants and pioneers have come here with little more than hope and determination, and through their efforts, they have built businesses, communities, and legacies that continue to impact us today.

It is no secret that the United States is the **wealthiest nation in the world**. While there are still individuals and families facing challenges, even those considered to be living in poverty by American standards often have access to resources, opportunities, and freedoms that are unimaginable in many other parts of the world. Access to education, the ability to start a business, freedom of speech, and the right to pursue one's dreams—these are privileges we can sometimes take for granted, yet they remain rare on a global scale.

The American dream is still alive. It may look different for each person, but at its core, it is built on the idea that your future is not predetermined by your circumstances. It is shaped by your choices, your effort, and your willingness to keep moving forward. In my own work and in the lives of so many I have the privilege to connect with, I see this truth played out every day. People are building businesses, raising families, and creating

opportunities not just for themselves, but for others as well.

As we celebrate this milestone anniversary, it is important not only to look back with gratitude but also to look ahead with expectation. The same principles that guided our founding—faith, freedom, hard work, and personal responsibility—are the same principles that will carry us into the future. The opportunities that lie ahead are just as real as those that existed 250 years ago, perhaps even greater.

We are living in a time of incredible possibilities. Technology, innovation, and connection have created avenues for growth and success that previous generations could not have imagined. Yet, the foundation remains the same: a willingness to work hard, to act with integrity, and to honor the values that built this nation.

As we reflect on 250 years of America, let us be grateful for the sacrifices that were made to secure our freedoms. Let us honor the role that faith has played in shaping our nation. And let us embrace the opportunities that still exist for those willing to pursue them with purpose and determination.

The story of America is far from finished. In many ways, we are still writing it—through our businesses, our communities, and our daily lives. The next chapter holds great promise, and the same spirit that built this nation continues to live on in each of us.

Here's to 250 years—and to the opportunities, freedoms, and blessings that lie ahead.



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social event

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The Venue – Fairhope, Alabama

Join us for one of the most exciting gatherings of the year as **Mobile Bay Real Producers** brings together the **Stars of Real Estate** for an unforgettable evening of connection, celebration, and community.

This special event will not only honor many of the top Realtors and Preferred Partners in our market—it will also celebrate the **250th Anniversary of the United States**, the Land of Opportunity that makes homeownership and the American dream possible.

If you enjoy being in the room with the people who are shaping the real estate community in Baldwin and Mobile Counties, you won't want to miss this evening.

What to expect:

- Top Realtors from across the Mobile Bay market
- Preferred Partners and industry leaders
- Great food and beverages
- Music and door prizes
- Relaxed, high-energy networking
- A patriotic atmosphere celebrating 250 years of America

This is a **purely social event** designed to strengthen relationships and celebrate the professionals who make our local real estate community thrive.

Patriotic attire is encouraged—but not required.

Please watch for your **Eventbrite RSVP invitation** coming soon. Your response helps us plan appropriately for food and hospitality.

We're looking forward to celebrating with you on **June 18 at 6:00 PM at The Venue in Fairhope**—it's going to be a fantastic evening!



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When real estate professionals refer their clients to a trusted insurance partner, they're placing confidence in someone who will help protect one of life's most important investments. Along the Alabama and Mississippi Gulf Coast, many Realtors know they can count on **Rachael Kidd**, owner of **Rachael Kidd Insurance and Financial Services Inc.**, a **State Farm Agency**, to do exactly that.

For over a decade as a local State Farm agency owner, Rachael has built her reputation on responsiveness, clarity, and genuine care for the people she serves. This past year marked her agency's **10-year anniversary**, a milestone that reflects both consistency and trust within the communities she supports.

Helping Clients Feel Confident Before—and After—Closing

At its core, Rachael's mission is simple: help homeowners and families feel secure and prepared.

Her agency provides tailored coverage solutions for buyers, sellers, investors, and homeowners across **Alabama and Mississippi**, including coastal properties that often



require specialized knowledge and guidance. From homeowners and renters insurance to condo policies, flood coverage, rental dwelling protection, auto insurance, life insurance, and umbrella liability policies, Rachael and her team make sure clients understand their options—and feel confident in their decisions.

Real estate transactions move quickly, and insurance is often one of the final steps before closing. That's why Realtors appreciate working with someone who understands the timeline.

Rachael's team focuses on delivering timely quotes,

accurate documentation, and consistent communication so lender requirements are met and closings stay on track.

Simply put, they help remove stress from the process.

A Background That Strengthens Every Transaction

One of the qualities that truly sets Rachael apart is her professional foundation before entering the insurance industry.

While earning her bachelor's degree from the **University of Mobile**, she began what would become a **16-year career in local banking**, working in nearly every branch-level role.



That experience shaped her understanding of financial systems, customer needs, and the importance of details in lending and underwriting environments.

She saw firsthand how insurance decisions impact long-term financial stability.

She also learned something just as important: people need guidance they can trust.

Later, after the passing of her father, Rachael felt a renewed calling to pursue business ownership and make a deeper impact. A trusted friend introduced her to State Farm, and after completing a year-long agent internship working alongside experienced local agents, she opened her own agency in October 2015.

Looking back, she describes the journey as one guided step-by-step by faith and purpose.

Today, that combination of education, banking experience, and insurance leadership allows her to anticipate challenges early—and help clients and Realtors avoid last-minute surprises.

A Trusted Partner for Realtors

Successful closings depend on teamwork.

Rachael and her staff understand how critical communication and timing are throughout the transaction process. They stay closely connected with Realtors, lenders, and homeowners to ensure coverage requirements are handled efficiently and accurately from quote to closing.

Because no two transactions are the same, her team approaches each situation with flexibility and attention to detail.

That reliability builds confidence—and strong long-term partnerships.

From a Realtor's perspective, having an insurance partner who responds quickly, explains options clearly, and keeps the process moving forward makes a meaningful difference. Rachael's mortgage and banking background gives her a unique ability to see the transaction from every angle, which helps her support both agents and clients more effectively.

It's one of the reasons so many professionals continue referring their clients to her agency year after year.

That mindset still shapes how she leads her team and serves her clients today.

Her agency culture emphasizes kindness, respect, and relationship-building. She also prioritizes creating a family-friendly workplace environment where team members feel supported and valued—because she believes people do their best work when they feel appreciated.

Clients notice that difference immediately.

Her office itself reflects that same welcoming spirit. Located in a converted home, the space creates a comfortable setting where conversations feel personal rather than transactional—just one more way her agency lives out the idea of being a true “good neighbor.”

Rachael's mortgage and banking background gives her a unique ability to see the transaction from every angle,
which helps her support both agents and clients more effectively.

Leading With Servant Leadership

One of the defining principles behind Rachael's success is a philosophy she learned during college: **servant leadership.**

Investing in the Community She Serves

Rachael believes strong businesses help build strong communities.





Her agency actively supports organizations such as **Feeding the Gulf Coast**, the **Infirmity Foundation**, and numerous local schools, sports teams, and nonprofit groups. Whether through sponsorships, volunteer efforts, or simply showing up for community events, she and her team remain committed to making a meaningful difference beyond insurance coverage alone.

Because relationships matter—and community connections last.

A Life Rooted in Faith and Family

Outside the office, Rachael's priorities remain clear.

She and her husband have been married for 26 years and are raising two sons—one in college and one in high school—whose busy schedules keep life active and full. She enjoys cheering them on at soccer and football

games, relaxing at the beach, birdwatching, and spending time journaling during prayer.

Faith plays a central role in both her personal life and professional leadership. It guides her decisions, shapes her perspective, and keeps her focused on serving others well.

That steady foundation is part of what clients and partners appreciate most about working with her.

Looking Ahead With Purpose

As her agency continues to grow, Rachael remains focused on strengthening partnerships with Realtors, lenders, and community leaders throughout Alabama and Mississippi. She is also exploring opportunities to expand her reach in the future while continuing to utilize technology that improves service and responsiveness.

Through every step forward, her mission remains the same:

Protect families. Support homeowners. Help transactions succeed.

And do it with professionalism, urgency, and genuine care.

For Realtors seeking a dependable insurance partner—and for clients looking for guidance they can trust—Rachael Kidd and her team continue to be a steady presence from quote to closing and beyond. ▾

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Mobile Bay Real Producers Client Testimonials

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If you are a proven vendor whose business grows through realtor relationships and referrals, we would love the opportunity to introduce you to some of the very best agents in our area and help you become part of this strong and trusted community.



Michelle Murrill, Southern View Media
We've really enjoyed partnering with *Mobile Bay Real Producers* to build our brand. Connecting with top real estate agents and contractors in the area has been both valuable and enjoyable.



Shannon Reichart, MDH Foundation Repair
We have been working with Robert for over 5 years now as part of the Real Producers community, supporting both Mobile Bay and Gulf Coast Real Producers. Each month, I am excited to receive my copy of the latest edition to expand my personal and professional network here across Baldwin and Mobile Counties. I appreciate the monthly opportunities to attend the magazine parties. This has provided MDH with tremendous connections into other like-minded business owners and people making a difference here in our local community. I am so happy to be a part of Real Producers and the relationships we have made have proven to be invaluable.



Ronny Reeves, Elite Inspections Group
Real Producers isn't just a magazine it's a community. The relationships, exposure, and opportunities it's created for my business have been

truly valuable, and I'm proud to be a part of it. Also, Robert is a stand-up guy who genuinely cares about the people he brings together, and that's what makes this platform so special.



Josh Hembree, Hembree Heating & Air
Mobile Bay Real Producers does a phenomenal job showcasing the people behind the success in our real estate community. In a world that can feel transactional, they bring it back to relationships—and that matters. It's more than a magazine. It's a connector, a spotlight, and a reminder that great business is built on great people.



Romilee Broussard, Allstate Insurance Agency
I've enjoy being part of Real Producers because of the community it creates. It's inspiring to be surrounded by professionals who are passionate about serving their clients and improving our local market. I also appreciate how the community comes together to celebrate each other's successes and support one another along the way. The relationships built through this network truly make a difference for the families we all work to support.



Jordan Erwin, APS Foundation Repair
Real Producers Magazine has been a valuable partner for APS foundation repair business. Through their community, we've built strong relationships with top agents and gained steady, meaningful exposure. It's been a great way to stay connected and grow locally.



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FAITH OVER FEAR: HOW RISING STAR JORDAN EPPERSON

Found her Calling on the Gulf Coast

Sometimes the path to success begins with a leap of faith. For **Jordan Epperson**, that leap meant leaving behind a stable corporate career, moving across the country, and betting completely on herself in a brand-new industry. Today, that decision has paid off in remarkable ways.

As a **solo agent with EXIT Realty Orange Beach**, Jordan has quickly emerged as one of the rising talents in the Gulf Coast real estate market. Since beginning her career in **2022**, she has built a thriving business rooted in hard work, personal relationships, and an unwavering commitment to helping others achieve their dream of living on the Alabama coast.

Her numbers tell part of the story. In **2025**, Jordan achieved **\$7,155,384 in sales production**, an impressive accomplishment for a relatively new agent. But behind those numbers is a deeper story—one of determination, resilience, and a passion for helping people build their lives in the place she now proudly calls paradise.

A Leap Toward a New Life

Jordan's journey to the Gulf Coast began hundreds of miles away in **Kansas City, Missouri**.

Before real estate, she built a successful career working at **CommunityAmerica Credit Union**, where she developed strong skills in finance, customer service, and relationship building. While working full-time, the credit union supported her education, allowing her to attend **Park University**, where she studied **Corporate Financial Management** and graduated as a **straight-A student**.

She was also selected to participate in the credit union's **Culture Champion Program**, an initiative that allowed employees to bring innovative ideas from their colleagues directly to the CEO during quarterly meetings. The experience sharpened her leadership skills and strengthened her ability to communicate and collaborate in a professional environment.

Those early career experiences would later become an important foundation for her work in real estate.

But it was a family decision that ultimately changed the direction of her life.

In **2014**, Jordan's parents vacationed in **Gulf Shores, Alabama**, and instantly fell in love with the area. Her father, who served as **Captain of the Jackson County Sheriff's Department in Kansas City**, and her mother began making plans to retire to the Gulf Coast.

That dream became reality in **2021**, when her father retired and her parents purchased a home along the Alabama coast.

In 2014, Jordan's parents vacationed in Gulf Shores, Alabama, and instantly fell in love with the area. Her father, who served as Captain of the Jackson County Sheriff's department in Kansas City was





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ready to retire. Jordan’s parents started making plans to move to the Gulf Coast. That dream became a reality in 2021, when her father retired and her parents purchased a home along the Alabama coast.

Jordan soon followed.

“When I moved here, I wanted to try something completely new,” she says. “So I took a leap of faith.”

That leap was real estate.

Betting on Herself

When Jordan decided to pursue real estate, she didn’t ease into the industry—she went all in.

“I quit my full-time job and fully committed to building my real estate career,” she says.

Starting from scratch in a competitive market isn’t easy, but Jordan approached the challenge with determination and energy. In her early months, she hosted **four to five open houses every single weekend**, determined to meet people, build relationships, and learn the market inside and out.

That dedication paid off quickly.

“My business started to take off,” she says. “And I became obsessed with helping others achieve their dreams of moving to the Gulf Coast—just like I did.”

What initially drew her to real estate was her **competitive nature and drive to succeed**. But it didn’t take long for her to discover that the most rewarding part of the business wasn’t competition—it was people.

“Watching my clients build their lives here, create memories, and put down roots in this beautiful place we call paradise is one of the most fulfilling experiences I could imagine,” she says.

Many of those clients have become lifelong friends.

A Rising Star in the Industry

Jordan’s dedication has not gone unnoticed.

In **2024**, she received the **Distinguished Ironman Award**, an honor that recognizes excellence in listings, transactions, and sponsorship within her brokerage. The award reflects consistent production and strong performance across multiple areas of her business.

She also ranked **#3 in transactions** and **#5 in total production** across the combined **Gulf Shores and Orange Beach EXIT Realty offices**.



Her accomplishments continued to grow in **2025**, when she was recognized among the **Top 100 agents for all of EXIT Realty South Central**.

Jordan was also named a **finalist for Young Professional of the Year**, highlighting her influence and impact within the broader business community.

For Jordan, however, success isn’t defined by awards.

“Success to me isn’t just about sales numbers,” she explains. “It’s about the relationships I build and the trust my clients place in me during one of the biggest decisions of their lives.”

Faith Over Fear

One phrase has guided Jordan throughout her journey: **“Faith over fear.”**

“When I first started in real estate, I was really in the trenches,” she says. “There were moments when things felt uncertain and overwhelming.”

Instead of letting fear hold her back, Jordan used the phrase as a personal reminder to keep pushing forward.

“I would quietly tell myself, ‘Faith over fear,’” she says. “It helped me trust the process and believe that hard work and perseverance would pay off.”



Her competitive nature also plays a role.

“I work tirelessly to achieve the best possible results for the people I represent,” she says.

At the same time, she brings creativity, energy, and enthusiasm to every transaction—qualities that help make the buying and selling process both smooth and exciting.

Life on the Coast

When she’s not working, Jordan embraces everything the **Gulf Coast lifestyle** has to offer.

Her constant companion is **Axel Day**, her energetic **mini Australian Shepherd**, who keeps life fun and adventurous.

Jordan enjoys spending time at the beach, riding her **electric bike through Gulf State Park**, staying active at the gym, and attending **country concerts**.

She is also an active member of the **South Baldwin Chamber of Commerce**, staying connected with the local community she now calls home.

Looking Toward the Future

Jordan’s long-term vision is as ambitious as it is exciting.

Personally, she dreams of owning a **beautiful home just an electric bike ride from the beach**.

Professionally, she plans to continue growing her business and eventually **build a strong real estate team** made up of agents who share her values, work ethic, and passion for serving others.

Her goal is to create a team that truly makes an impact while helping shape the future of the Gulf Coast market.

“No matter what the future holds,” she says, “you’ll find me chasing sunrises and sunsets along the Gulf Coast.”

And as her business continues to grow, one thing is certain: Jordan Epperson’s Rising Star journey is only just beginning. 🌟

CONTACT INFORMATION

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That mindset continues to drive her today.

Jordan believes that growth often happens on the other side of uncertainty—and that success requires courage.

A Client-First Philosophy

Jordan’s approach to real estate centers on something simple but powerful: genuine care.

“What sets my business apart is the level of connection I build with my clients,” she says.

For her, real estate is never just about closing deals. It’s about understanding people’s stories, goals, and dreams.

“I treat every client the way I would want my own family to be treated—with honesty, dedication, and constant communication,” she says.

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Savannah Hannon



PHOTOS BY TYLER BONNER, CAPTURE BY TYLER

Serving People First, Solving Problems Well, & Growing with Purpose Along the Gulf Coast

For Savannah Hannon, real estate was never meant to be just a career change. It became a calling shaped by relationships, resilience, and a genuine love for people.

In just a few short years since entering the profession full-time in 2023, Savannah has already

built remarkable momentum—closing **approximately 25 transactions and nearly \$14 million in volume in 2025**, earning **Legend’s Club recognition**, and securing a place among the **Real Producers Top 100 for 2025**. But ask Savannah what matters most about her success, and she won’t point to production numbers.

She’ll point to the people.

A Career Pivot That Became a Turning Point

Before real estate, Savannah spent **12 years as an occupational therapist**, helping patients navigate recovery and regain independence. It was meaningful work—deeply relational and purpose-driven—but like many professionals balancing family life and career demands, she eventually felt a shift coming.

Real estate wasn’t originally part of her plan.

In fact, she jokes that the idea first came from her husband at what seemed like the most unlikely moment—just days after **Hurricane Sally**, while their home was filled with guests and the community was still recovering.

“At the time, it felt like crazy timing,” Savannah recalls. “But looking back now, I can see it was exactly the turning point I needed.”

What began as a way to support her family’s growing investment property business soon turned into something more. After getting licensed in 2022, she initially worked part-time—but quickly discovered she loved the client-facing side of real estate.

Taking a leap of faith, she transitioned into the business full-time.

She hasn’t looked back since.

A Team Culture That Feels Like Family

Savannah is a proud member of **Team Smith with The Market Real Estate Co.**, one of the top-producing teams in Louisiana and a growing presence along the Alabama Gulf Coast.

Led by **Steven Smith and Laura Buck Smith**, the team has created a collaborative environment that Savannah describes as both supportive and energizing.

“It’s a high-energy, positive, fun group of professionals who really care about one another,” she says. “They’ve grown to feel like family.”

That encouragement—and strong leadership structure—has helped accelerate Savannah’s success in a relatively short time.

Falling in Love with the Human Side of Real Estate

Savannah originally entered real estate to support her family’s investment goals. But what kept her there was something deeper.

“I love people,” she says simply.

She enjoys learning her clients’ stories, understanding their motivations, and walking alongside them during major life transitions. For many buyers and sellers, a real estate transaction happens only a handful of times in their lives—but the impact lasts for decades.

“I love getting a front-row seat to such an important event in someone’s journey,” she explains.



“

When I'm working with someone, they become part of my world. I'm rooting for them. I'm praying for them. I genuinely want great outcomes for them.”



And while the business side of real estate requires strategy and precision, Savannah especially enjoys the problem-solving that comes with each transaction.

Every challenge becomes an opportunity to serve.

Defining Success Beyond the Numbers

Savannah is honest about something many professionals quietly feel: production numbers matter.

But they aren't what drive her.

“Success to me always comes back to the people,” she says. “When clients walk away feeling supported and guided—that's success.”

Whether helping a first-time homebuyer step into their very first house or assisting with a luxury transaction, Savannah brings the same level of commitment and care to every client relationship.

She holds herself to high standards, too.

“If I know I could have done something better, that sits with me,” she says. “I never want to let my clients down.”

That mindset creates trust—and trust creates lasting relationships.

A Business Built on Follow-Through and Connection

Ask Savannah what sets her apart, and her answer is refreshingly simple: She does what she says she's going to do.

In a fast-moving industry where communication can make or break a transaction, consistency matters. Savannah works intentionally to stay connected to her clients throughout the process—and often beyond it.

“When I'm working with someone, they become part of my world,” she says. “I'm rooting for them. I'm praying for them. I genuinely want great outcomes for them.”

For Savannah, real estate is never just transactional.

It's personal.

Rooted in the Gulf Coast Community

Originally from **Athens, Alabama**, raised by wonderful parents who instilled a strong work ethic that still drives her to give 100% today, Savannah attended **Auburn University**, where she met her husband, Paul. From the beginning, they shared a vision of eventually returning to the Gulf Coast to raise their family—and today that dream is a reality.

After earning her **master's degree in Occupational Therapy from the University of South Alabama** and spending several years working in Houston, the opportunity to move back came in **2015**. Since then, Fairhope has become home in every sense of the word.

Together, Savannah and Paul are raising their three boys:

- Joseph (16)
- Charlie (12)
- Hendrix (9)

Their household also includes three beloved doodles—**Maggie, Ruby, and Poppy**—and plenty of activity, laughter, and outdoor adventures.

Like many Gulf Coast families, their favorite moments often happen close to home—whether at the hunting camp, cheering on their kids at activities, or enjoying time with neighbors who feel like extended family.

A Life Marked by Service

Long before real estate entered the picture, Savannah was already deeply involved in serving her community.



“

My goal is to go where the Lord leads me.
Whether that's in real estate or somewhere else, I never want to become complacent and miss opportunities for growth.”

She has volunteered extensively with organizations including:

- The Thomas Hospital Foundation
- The Eastern Shore Medical Alliance
- Parent-teacher organizations at her children's school
- The Baldwin Realtors Foundation

She and her family are active members of **First Baptist Fairhope**, and today her primary focus is investing her energy where it matters most—her family and her clients.

Looking Ahead with Gratitude and Openness

Unlike many professionals who map out their future years in advance, Savannah approaches what's next with a posture of gratitude and trust.

“My goal is to go where the Lord leads me,” she says. “Whether that's in real estate or somewhere else, I never want to become complacent and miss opportunities for growth.”

At the same time, she's intentional about enjoying the life she and her husband have worked hard to build—right here along the Alabama Gulf Coast.

Because for Savannah Hannon, success isn't just about what's ahead.

It's also about recognizing the blessings already in front of her. ❏

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Melissa Butler

MAGNOLIA MORTGAGE COMPANY



PHOTOS BY BRANDON MORGAN,
DREAM HOME PRODUCTIONS

Helping Families Achieve the Dream of Homeownership—One Relationship at a Time

For Melissa Butler, homeownership isn't just a transaction—it's a life-changing milestone. And after 30 years in the mortgage and banking industry, including 24 years with Magnolia Mortgage Company, helping families reach that milestone is still what motivates her every single day.

Now serving as **Loan Originator and Owner of Magnolia Mortgage Company, LLC**, Melissa continues to do what she has always done best: guide people through one of the most important financial decisions of their lives with experience, honesty, and heart.

"I make people's dreams come true by helping them with homeownership," she says simply.

It's a statement that captures both her mission—and her legacy.

A Career Built on Experience and Service

Melissa's mortgage career didn't begin behind a desk writing loans. It began by learning the business from the inside out.

She first worked in a **real estate office**, gaining early insight into how transactions unfold from the agent's perspective. From there, she moved into **loan processing**, where she spent six years mastering the structure and documentation behind successful approvals. Later, she worked as an **underwriter**, gaining critical experience evaluating files and navigating program guidelines.

Today, that depth of experience gives Melissa a rare advantage.



"I understand the entire file," she explains. "That allows me to guide both clients and Realtors through the process with confidence."

And while she values her technical background, her heart has always belonged to originating loans, working directly with clients and celebrating with them at the closing table.

"There's nothing like seeing how happy they are on closing day," she says.

Carrying Forward a Local Legacy

Magnolia Mortgage Company has long been a trusted name in the Mobile area, serving the community for **more than 35 years**. On **December 31, 2024**, Melissa took ownership of the company—a milestone she describes as both exciting and deeply meaningful.

"I'm very proud to be a true locally owned mortgage broker in Mobile," she says.

Her goal moving forward is simple: continue building on the reputation Magnolia Mortgage has earned over decades of service while strengthening relationships throughout the Gulf Coast real estate community.

Lending Solutions Designed for Real Life

One of the reasons Realtors trust Melissa with their clients is her ability to match borrowers with the right loan—not just the most common one.

Magnolia Mortgage offers a full range of traditional programs including:

- Conventional loans
- FHA loans
- VA loans
- USDA / Rural Development loans
- Reverse Mortgage loans

But Melissa's expertise extends well beyond standard lending options.

She can also help clients navigate specialized programs such as:

- Non-warrantable condo financing
- Bank statement loans for self-employed borrowers
- DSCR loans for investors

These solutions often make the difference between a delayed transaction and a successful closing.

And because Magnolia Mortgage operates as a **mortgage broker**, Melissa can shop multiple underwriters to find the best rates and programs tailored to each borrower's situation.

“That flexibility allows us to serve clients in a way that works best for them,” she says.

A Resource for First-Time Buyers—and Lifelong Clients

Melissa is licensed in **Alabama, Mississippi, Florida, and Louisiana**, allowing her to serve a wide range of clients across the Gulf Coast region.

But her favorite borrowers are often the ones who begin the journey unsure whether homeownership is even possible.

“Helping first-time buyers who thought they couldn’t afford a home—that’s what motivates me,” she says.

Over the years, she has watched many of those first-time buyers grow into repeat clients—families she has helped finance not just one home, but two and even three as their lives expanded.

“That makes me smile,” she says. “It makes me proud.”

A Partner Realtors Can Count On

In today’s market, communication can make or break a transaction.

Melissa understands that better than most.

“Communication is the best way to serve the Realtors I work with,” she says.

She stays closely connected throughout the process—from application to approval to closing—and continues following up even after the transaction is complete.

Because strong partnerships don’t end at the closing table.

“They’re built through communication, consistency, and working through challenges together,” she explains.

Her willingness to stay accessible—even outside traditional business hours—has become one of the qualities agents appreciate most.

“I work when you’re working and need me,” she says.

A Reputation Built on Availability and Integrity

Ask agents what sets Melissa apart, and you’ll likely hear the same response again and again:

She answers her phone.

That reliability reflects something deeper than responsiveness—it reflects commitment.

Melissa also works alongside **Debbie Mize**, Magnolia Mortgage’s in-house processor of **25 years**, whose experience adds another layer of stability and efficiency to the loan process.

Together, with her experienced loan originators, they create a team environment designed to keep transactions moving forward smoothly.

“We’re local, available, and focused on doing what’s best for our clients,” Melissa says.

Rooted in Family and Community

Originally born in **Laurel, Mississippi**, Melissa later moved with her family to Louisiana before eventually settling in Mobile in 1998 when her husband’s job brought them to the area.

Interestingly, her connection to Magnolia Mortgage began through a moment of unexpected opportunity.

Former owner **Tim Wilkes** met Melissa while witnessing in the community and learned about her background in lending. Just two weeks later, she started working with Magnolia Mortgage—and the rest is history.

Today, she and her husband Ken Butler are proud parents of **three grown sons** and grandparents to **three granddaughters**. Their household also includes two beloved dogs, **Fancy** and **Diva**.

When she isn’t helping clients reach the closing table, Melissa enjoys watching

A woman with short brown hair, wearing a blue patterned top and black pants, stands on a porch. The porch has a white railing and a green door. There are two large black planters with green topiary plants on the porch. The background shows a bright, sunny outdoor area with trees.

“Helping first-time buyers who thought they couldn’t afford a home—
that’s what motivates me.”



sports with her family, spending time outdoors in the summer, and staying active in her church home at **Oak Park Ministries**, where they have attended since 2000.

Doing the Right Thing—Every Time
At the center of Melissa's business philosophy is something simple but powerful: Do the right thing.

"I pride myself on having good morals and being ethical in everything I do," she says.

That commitment shows not only in how she structures loans—but in how she counsels clients to make decisions that support their long-term financial health.

"I want everyone to experience homeownership—but I don't want anyone to be house poor," she explains.

It's guidance like that that turns first-time borrowers into lifelong clients—and Realtors into long-term partners.

Looking Ahead

After recently moving into Magnolia Mortgage's new office location and stepping into ownership, Melissa is excited about the future.

Her goal is to continue strengthening the company's reputation while honoring the legacy built by those who came before her.

"I want to make the former owner proud—and I want to make our community proud," she says.

And judging by the relationships she has built over the past three decades, she's already doing exactly that. ❏

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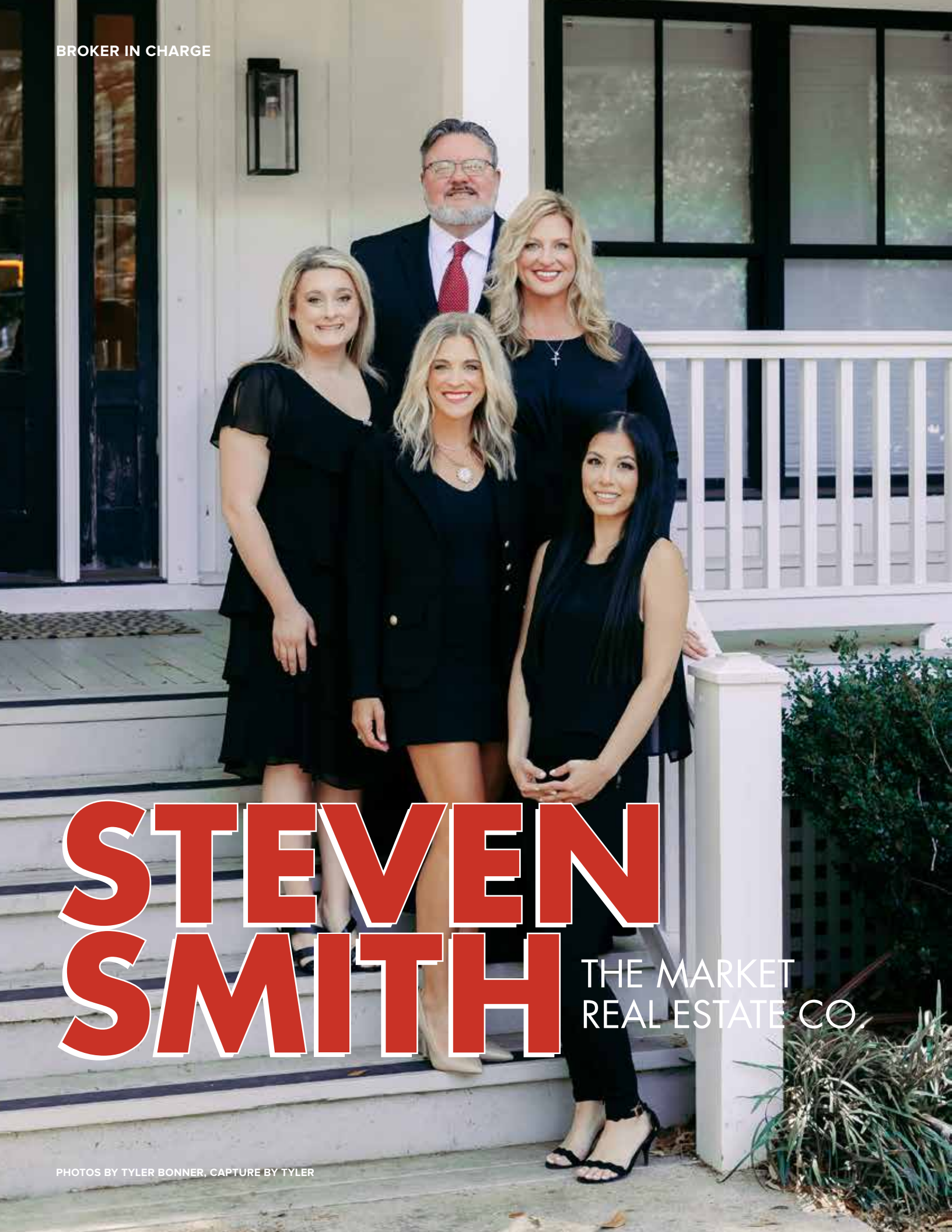
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STEVEN SMITH

THE MARKET REAL ESTATE CO

PHOTOS BY TYLER BONNER, CAPTURE BY TYLER

Building Opportunity, Growing Leaders, & Expanding a Vision Across State Lines



For Steven Smith, real estate has never been just about transactions. From the very beginning, it has been about people, perseverance, and building something meaningful that creates opportunity—not only for clients, but for agents as well.

Today, as **Owner and Team Leader of The Market Real Estate Co.**, Steven leads a growing multi-state brokerage serving clients and agents across **Louisiana and Alabama**, with a mission centered on service, integrity, and helping others reach levels of success they may not have thought possible.

Steven Smith has just been named the 2025 Broker of the Year by Baton Rouge Real Producers. This award highlights Smith's leadership, production, and impact within the Baton Rouge real estate community. Under his direction, The Market Real Estate Co has grown into a high-performing team focused on agent development, lead generation, and client results. "I'm incredibly honored by this recognition," said Smith. "This is a direct reflection of the agents on our team and the culture we've built together." The Market Real Estate Co continues to expand across Louisiana and

Alabama, offering agents access to lead opportunities, training, and a scalable business model. "We're building something special and we're just getting started".

But his journey into real estate didn't begin with certainty. It began with challenge—and faith.

From Starting Over to Building Something Strong Steven and his wife Laura began their real estate careers in 2004, during what he describes as one of the most difficult seasons of their lives. At the time, the couple owned two restaurants that ultimately failed, leaving

them in their mid-twenties trying to determine how they would rebuild financially and professionally.

Laura had long felt drawn to real estate and decided to pursue her license. Steven initially planned to remain in the restaurant industry and was preparing to step into a management role. But after seeing the impact Laura was making in the lives of her clients—and the purpose she found in the work—she encouraged him to join her.

He did.

And everything changed.

“I’VE ALWAYS BEEN PASSIONATE ABOUT HELPING PEOPLE SOLVE PROBLEMS.

That’s what I became—a problem solver for clients going through major life transitions. The money was always a byproduct.”

“I’ve always been passionate about helping people solve problems,” Steven says. “That’s what I became—a problem solver for clients going through major life transitions. The money was always a byproduct.”

Those early years required persistence. While many of their peers enjoyed weekends off, Steven and Laura spent evenings and long days learning the business and building relationships. There was no shortcut to success—just consistency and commitment.

That foundation still defines their approach today.

Growing a Brokerage with Purpose

In 2022, Steven and Laura founded **The Market Real Estate Co.** with a vision to build something bigger than themselves—a brokerage designed to support agents

at a high level while maintaining a culture of service and excellence.

Their expansion into **Alabama** began with something simple: loyalty.

One of their top-producing agents’ spouses received a job transfer from Louisiana to Mobile. Rather than lose a valued member of their team, Steven explored how to bring their systems and support structure across state lines. Because Louisiana and Alabama have reciprocal licensing agreements, the transition became possible.

That decision opened the door to a growing Alabama presence.

Their first Alabama agent, Mary Birch, quickly established strong production numbers, averaging between **28 and 35 homes per year**



before returning to Louisiana due to another relocation. Shortly afterward, a chance conversation at an Alabama real estate conference introduced Steven and Laura to **Savannah Hannon**, who had closed only a handful of transactions early in her career.

With training, mentorship, and consistent lead flow, Savannah’s business accelerated dramatically. Today, she is recognized as a **Top 100 Real Producers agent in the Baldwin County market**—a reflection not only of her work ethic but of the systems supporting her success.

Additional team members soon followed, including **Thoa Pham**, who nearly doubled her production in her second year and now

ranks among the top third of agents in the Baldwin County MLS. More recently, **Brooklyn Thompson** joined the team to serve North Alabama and is already demonstrating strong early momentum.

Steven’s goal is clear: continue expanding across both **South and North Alabama** while helping agents grow into top producers in their markets.

A Track Record of Results While culture matters deeply to Steven, performance matters too.

In 2025, his team closed **333 transactions totaling more than \$107 million in volume** across Alabama and Louisiana. The team currently ranks **#1 in Louisiana for**

both transactions and volume, and nationally they are ranked **#82 in sides and #298 in volume** among large teams, placing them within the **top 1% of producing teams in America** according to RealTrends.

Steven himself has been recognized with the **Cooperative Spirit Award**, named a **Mega Icon Agent**, inducted into the **RE/MAX Hall of Fame**, and nominated for **Real Producers Broker of the Year**.

Yet despite these accomplishments, he remains focused on what comes next.

“Success is setting a goal and putting in the work to achieve it—with no excuses,” he says. “Once you reach one level, it’s time to move to the next.”

Leadership That Invests in Agents

Ask Steven what motivates him most today, and his answer isn’t production—it’s people.

“My team and brokerage keep me motivated,” he explains. “I want every agent working with us to experience success and financial freedom that allows them to thrive long-term.”

That mindset shapes the structure of The Market Real Estate Co. Agents benefit from training systems, lead flow opportunities, and administrative support designed to help them grow quickly and sustainably.

Steven’s leadership philosophy is rooted in preparation. Because the



“We have more leads than our current team can handle.
MY GOAL IS TO FIND AGENTS WHO ARE READY TO GROW.”

Family at the Center of Everything

While Steven’s business continues expanding across multiple markets, his greatest partnership remains the one he shares with Laura.

The two have been married for more than 25 years, raising four children together: **Wesleigh (19), Blayde (12), Blayne (12), and Leah (9)**. Their family enjoys spending time together at church, sharing Sunday lunches, traveling, and making regular trips to **Orange Beach**, a place that has long held special meaning for them.

In fact, years before their success in real estate, the Alabama Gulf Coast provided a much-needed moment of rest during one of their most difficult seasons. Today, it represents both personal renewal and professional expansion.

Giving Back Through The Christmas Give

Service has always extended beyond business for Steven and Laura.

In 2008, they launched **The Christmas Give**, a charitable effort that began by helping one family during the holidays. Today, the initiative supports multiple families each year, provides

essential items for those experiencing homelessness, and raises approximately **\$13,000 annually** to provide shoes, socks, and blankets for students and teachers at Gardere Christian School.

For Steven, success is measured not just by transactions—but by impact.

Looking Ahead

As The Market Real Estate Co. continues growing across Alabama, Steven remains focused on helping agents reach new levels of performance while continuing to serve clients with consistency and care.

“We have more leads than our current team can handle,” he says. “My goal is to find agents who are ready to grow.”

And for agents wondering whether change is possible, his message is simple: Don’t give up.

Sometimes the next level of your business is closer than you think. 📌

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real estate market changes constantly, he works proactively to identify shifts before they impact production—ensuring his agents remain positioned for success in any environment.

His guiding scripture reflects that calling:

“Here am I. Send me.” — Isaiah 6:8

For Steven, leadership is not simply about building a brokerage. It’s about answering a calling to serve.

A Reputation Built on Trust

One of the defining strengths of Steven’s business is the confidence other agents feel when working with his team.

“Our level of service and professionalism creates trust,” he says. “When another agent receives an offer from someone on our team, they know there’s a strong likelihood that transaction is going to close.”

That reputation benefits everyone involved—from cooperating agents to clients navigating major life decisions.

It also reflects something Steven prioritizes deeply: integrity.

“I run my brokerage and team with the utmost integrity possible,” he says. “My agents know I have their backs.”

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FAQ

Welcome to *Real Producers!* Some of you may be wondering what this publication is all about, which is why we have created this FAQ page. Here, we will answer the most commonly asked questions from around the country regarding our program. My door is always open to discuss anything regarding this community — this publication is 100% designed to be your voice!

Q: WHO RECEIVES THIS MAGAZINE?

A: The top 300 agents in the Mobile Bay Area. We pulled the MLS numbers (by volume) from Jan. 1, 2021, through Dec. 31, 2021, in Mobile and Baldwin Counties. We cut the list off at number 300, and the distribution was born. For this year's list, the minimum production level for our group is \$7 million in 2021. The list will reset at the end of 2022 for next year and will continue to update annually.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: The process is simple. Every feature you see has first been nominated. You can nominate REALTORS®, agents, affiliates, brokers, owners,

or even yourself. Office leaders can also nominate real estate agents. We will consider anyone you bring to our attention because we don't know everyone's story, and we need your help to learn more.

A nomination currently looks like this: Email us at robert.orso@realproducersmag.com with the subject line "Nomination: (Name of Nominee)" and explain why you are nominating the individual. Maybe the person has an amazing story that we need to tell, or perhaps someone overcame extreme obstacles, is an exceptional leader, has the best customer service, or gives back to the community in a big way. The next step is an interview with us to ensure a good fit, and then we put the wheels in motion for our writer to conduct an interview and for our photographer to schedule a photo shoot.

Q: WHAT IS THE COST TO FEATURE A REALTOR®, AGENT, OR TEAM?


A: Zero, zilch, zippo, nada, nil. **The feature costs nothing**, my friends, so nominate away! We are not a pay-to-play model. We share real stories of Real Producers.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a preferred partner in the front of the magazine is a part of this community and will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every preferred partner you see in this publication. We won't even meet with a business that you have not vetted and stamped for approval, in a sense. Our goal is to create a powerhouse network for the REALTORS® and agents in the area and for the best affiliates so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you have a recommendation for a local business that works with top real estate agents, please let us know.

 Send an email to robert.orso@realproducersmag.com.

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