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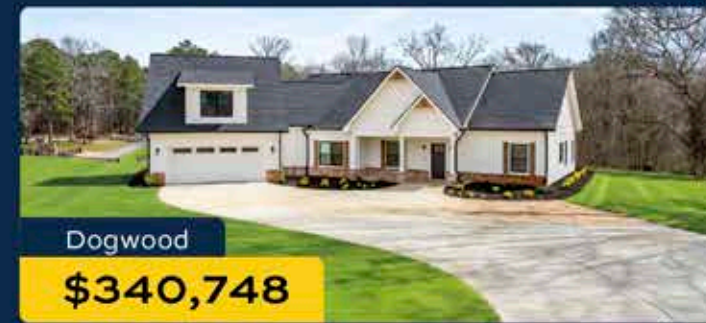
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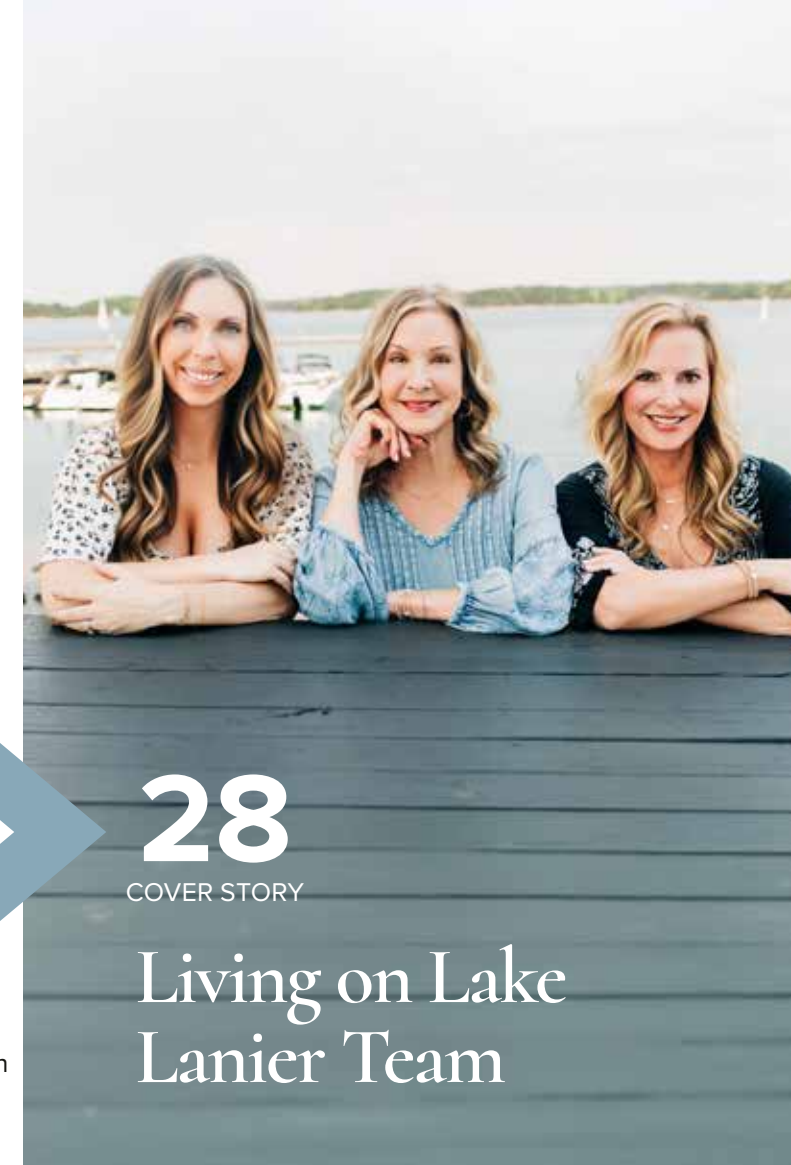
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COVER STORY

Living on Lake
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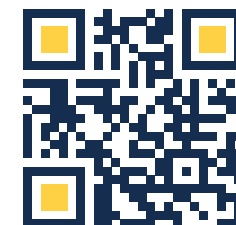


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TECHNOLOGY CORNER

YOUR AI ADVANTAGE

AI News: The AI Too Dangerous to Release
BY STEVEN NEVILLE

An AI just found thousands of security flaws hiding in your phone, your browser, and your bank. Some had been there for over 27 years. Its name is Mythos, and it's locked away from the public on purpose.

Released April 7th by Anthropic, Mythos is so powerful it's only available to 12 founding partners including Apple, Google, Microsoft, JPMorgan Chase, and the Linux Foundation. The US Treasury and every major Wall Street bank scrambled to get access.

Meanwhile, GPT-5.4, Gemini 3.1 Ultra, and Grok 4.20 all dropped in the same window. The pace is accelerating.

This Month's Tip: Gemini Lives Inside Your Gmail
If you use Google Workspace, you

already have Gemini built into your email. Most agents have no idea.

Open Gmail, click the Gemini icon, and ask: "Find all conversations with [client name] and summarize where we left off."

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Then follow up: "Draft a response catching up on our last conversation and confirming Saturday's walkthrough."

Review, tweak, send. Thirty seconds instead of thirty minutes.

AI Tool Spotlight: Two Gemini Tools You Already Own

NotebookLM (notebooklm.google.com) – Upload listing docs, HOA rules, neighborhood data, and inspection reports. Ask questions across all of it, or generate an audio brief to listen to on

the drive to your showing. Perfect for prepping without reading 40 pages.

Nano Banana (inside Gemini) – Google's image editor built right into Gemini. Remove clutter from listing photos, swap overcast skies for blue, or generate social graphics. No Photoshop skills required. Just describe what you want changed.

Both are included with your Google Workspace subscription.



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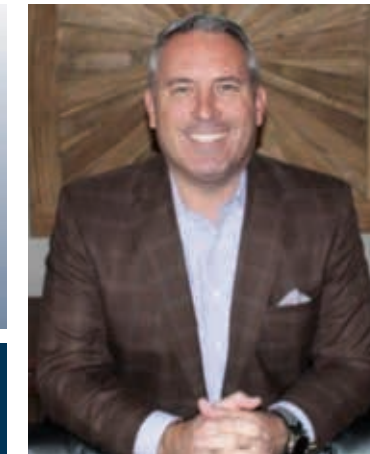
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JOHNS CREEK MORTGAGE

WRITTEN BY ELIZABETH MCCABE • PHOTOS BY ALLIE SANTOS



Brian Norton Makes Mortgages a Cinch in a Pinch

“We change people’s lives,” says Founder and CEO of Johns Creek Mortgage, Brian Norton. “To sit at the closing table and watch someone get the keys to their new home—that never gets old.”

It’s a powerful statement, especially coming from someone who never originally planned to enter the mortgage industry. Some people map out every step of their careers. Others, like Brian, find their path unexpectedly—and then build something remarkable from it. “I got into the mortgage industry in 2000 by chance,” Brian says. “I put in a few applications, found my niche, and never looked back.”

What started as a job quickly became a career—and eventually, a calling. Over the past two decades, Brian has weathered the industry’s biggest challenges, including the Great Recession, the

global pandemic, and today’s shifting market.

Along the way, he’s done it all—loan officer, senior loan officer, assistant branch manager, branch manager, and corporate trainer. He’s also trained more than 200 loan officers, gaining a deep, comprehensive understanding of the business from every angle.

“I was always in the top 10 percent,” he says. “But people kept telling me, ‘You need to do your own thing.’” For years, he didn’t. Until life gave him a reason to.

After losing his father in 2005 and his mother in 2020, Brian found himself

reflecting on what mattered most. “I had the money saved, and I thought, ‘What am I going to do?’” he says. “That’s when I decided—I’m going to start my own mortgage company.”

At first, Johns Creek Mortgage was just Brian working from a home office. But word spread quickly. “People started calling me asking, ‘Did you open your own company?’ Then they’d say, ‘I want to work for you.’” So he said yes.

What began as a small operation—starting with a modest office space in the back of his CPA’s suite—quickly gained momentum. By March 2022, Brian had

leased a small office. By August, the team had grown to ten employees.

Today, just a few years later, Johns Creek Mortgage has expanded to more than 30 employees and is already outgrowing its 1,800-square-foot space.

“We’re at full capacity,” Brian says. “We’re getting ready to move again.” What makes the growth even more impressive is the timing. “Interest rates skyrocketed in 2022,” Brian says. “Most people would say it was the worst time to start a mortgage company.” He pauses. “But we just kept going.”

The results speak for themselves—200 percent growth in 2022 and continued triple-digit growth since. “We’re doing something right,” he says. And when asked what that is, his answer is immediate: “It’s the people.”

Brian credits his team—many of whom bring 15–20+ years of experience—for the company’s success. Collectively, they represent nearly 200 years of combined industry expertise. “You get the right people with the right mindset, and you can accomplish anything,” he says. But it’s not just experience that sets Johns Creek Mortgage apart—it’s how they operate.

Relationships First “We’re built on relationships first, communication second, marketing third,” Brian explains. “Mortgages are actually the fourth thing we do.” It may sound unconventional, but it’s a philosophy that works.

Brian and his team are deeply involved in the real estate community throughout Georgia, actively supporting local boards and chapters of the Women’s Council of REALTORS®, the Georgia Association of REALTORS® (GAR), the Residential Real Estate Council (RRC), and the Young Professionals Network (YPN). They are also proud supporters of RPAC, with Brian recognized as the state’s first Platinum R President’s Circle member. This year, he will walk the stage at the NAR Inaugural & Legislative Conference to receive his RPAC Hall of Fame award, having contributed more than \$25,000 to the organization.

Beyond their organizational involvement, Brian and his team are hands-on in supporting agents directly—showing up consistently for open houses, broker opens, caravans, and agent events. They prioritize building relationships, strengthening connections, and creating lasting partnerships. “That’s where relationships start,” he says.





construction loans, home equity lines of credit, and more specialized solutions.

“As a broker, we have access to virtually every mortgage product available,” Brian says. “There’s not much we haven’t seen, and we know how to get deals done.”

And when a REALTOR® calls, Brian and his team respond with urgency, clarity, and confidence—every time. “It’s never boring,” he adds. “Every client is different. Every loan is different. It keeps you sharp.”

Family First

Outside the office, Brian’s priorities are simple: family. His 21-year-old son works alongside him as a junior processor, while his 15-year-old daughter is focused on school and volleyball—with aspirations that could take her to the collegiate level.

“We just enjoy being together,” Brian says. Whether it’s traveling, skiing (Brian) or snowboarding (his kids),

golfing with his son, or cheering on his daughter at volleyball games, those moments matter most.

“Just keep investing in people,” he says. “Your family, your friends, your relationships—that’s where the real return is.” It’s straightforward advice, but

it reflects everything Brian has built.

In an industry that’s constantly evolving, Brian Norton has created something steady, relationship-driven, and built to last. And in today’s market, that might be the most valuable thing of all. ▀

In an industry where deals can fall apart quickly, communication becomes the difference-maker. “We communicate better than most mortgage companies,” Brian says. “If you only focus on closing loans, you’re missing the bigger picture.”

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AUTUMN BRAGG

No Stranger To High Stakes

BY JESS WELLAR | PHOTOS BY ALLIE SANTOS

“A quote I have always loved is ‘Discipline creates the life you want,’” Autumn Bragg begins.

“Real estate is what you make of it. You can approach it casually, or you can commit fully with discipline and intention. In our market, that level of focus makes all the difference.”

That mindset has fueled impressive momentum for the former ER nurse turned luxury real estate specialist. Now with Kim & Lin Logan Real Estate, Autumn has quickly established herself as a rising force in Lake Oconee’s high-end market, known for her calm confidence, strategic approach, and deep-rooted connection to the area.

Proud Local

For Autumn, real estate is more than a career, it’s personal. Raised just 20 minutes away in Madison, Georgia, she grew up on Lake Oconee long before it became one of the Southeast’s most sought-after destinations.

That lifelong familiarity gives her clients an advantage few agents can offer. But it was her decade in the emergency room that truly shaped the way she does business today.

“I spent 10 years as an ER nurse, which taught me how to stay calm under pressure, advocate for people, and make quick, informed decisions,” she explains. “Those skills translate directly into real estate, especially in high-stakes transactions.”

After navigating the intensity of the COVID era, Autumn knew it was time for a change, not just professionally, but for her family and future.

“I’ve always loved homes, design, and the idea of helping people find the right space,” she says. “And in many ways, it’s similar to nursing. You’re guiding people through important moments in their lives and making sure they feel supported every step of the way.”

Autumn initially balanced both careers, but as demand surged and the Lake Oconee market gained national attention, she made the decision to go all in: “It was time to jump in fully, and I haven’t looked back,” she states.

No Looking Back

Since launching her real estate career in 2021, Autumn has built her business with intention, discipline, and a client-first approach that reflects her medical background.

Last year alone, she closed approximately \$17 million in sales, with a strong focus on luxury lakefront and golf course properties within Lake Oconee’s most desirable communities.

Today, she is recognized as a top-producing agent within her brokerage and continues to gain traction as a trusted resource for both buyers and sellers navigating the high-end market.





Her success is further strengthened by her role within the Kim & Lin Logan Real Estate group, where collaboration and shared expertise create a seamless experience for clients. “Transitioning from a stable career into a commission-based business was one of the biggest leaps I’ve taken,” she shares. “It required trust, consistency, and a willingness to grow quickly.”

Calm In The Storm

What sets Autumn apart isn’t just her results, it’s her presence. “I want my clients to feel like they have someone in their corner who is not only knowledgeable, but fully invested in helping them make the best decision for their life,” she says.

Her ability to remain composed and solution-focused — especially in complex or emotional situations has become one of her greatest strengths.

“I never get rattled. No matter what’s happening, my role is to keep things moving forward in a way that feels smooth, clear, and even enjoyable for my clients,” she offers. That steady approach is paired with a highly strategic mindset when it comes to marketing and positioning.

“I don’t just sell homes, I position them,” she explains. “From pricing strategy and presentation to high-impact digital



marketing and social media, my focus is on creating demand and telling a story that attracts the right buyer.” In a lifestyle-driven market like Lake Oconee, that storytelling approach has proven to be a key differentiator.

Living The Lifestyle

Autumn doesn’t just sell the Lake Oconee lifestyle, she lives it. She and her husband, Matt, are raising their five children in the community they love. Whether it’s time on the lake, golf, pickleball, or gathering with friends, their life reflects the very experience many of her clients are searching for.

“I truly love this area, and that passion comes through in everything I do,” she says. “I couldn’t imagine doing real estate anywhere else.”

Looking ahead, Autumn remains focused on continued growth while staying grounded in what matters most, delivering an exceptional experience for every client she serves.

“My goals continue to evolve each year,” she concludes. “But ultimately, success to me is about consistently delivering at a high level and becoming a trusted name in this market.”





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LIVING ON Lake Lanier TEAM

Selling Lifestyles, Not Just Lake Homes

BY JESS WELLAR • PHOTOS BY ALLIE SANTOS



“Great things in business are never done by one person; they’re done by a team of people.” — Steve Jobs

That favorite quote of Teresa Smith’s couldn’t ring more true for her Living On Lake Lanier group. Based out of Keller Williams Realty Atlanta Partners in Buford, this tight-knit trio has carved out a distinct niche in the market by not simply selling addresses, but helping clients step into a terrific lifestyle on the water centered around family and genuine connections.

Inspiration On The Water

Originally from the Dallas-Fort Worth area, Teresa built a 15-year career in sales in the fashion industry before

stepping away to raise her three sons. But even during those years at home, her entrepreneurial spirit never sat still.

After falling in love with the area during a visit to see relatives, Teresa’s family relocated and she’s been a proud resident of Lake Lanier since 2004. Teresa and her family soon launched a boat rental business on the lake, a move that would unknowingly set the stage for everything that followed.

“I would take people out on the lake, show them properties, and offer to take photos since there were no cell phones with photo capabilities back then,” she recalls with a chuckle. “I would even offer to mail them the pictures!”

What started as a creative way to supplement income quickly became a revelation. Teresa wasn’t just showing homes, she was introducing people to a way of life.

“With my background in sales, real estate just became a natural fit alongside what we were already doing,” she continues. “People weren’t just buying houses, they were buying into the lifestyle that comes with living on the lake.”

The Dream Team

The Living On Lake Lanier Team officially came together in 2016, but the relationships behind it run much deeper. Michele Kaplan, who joined Teresa after first working with her and

making a big impression as a client, brings a strong background in the legal field, where she spent over two decades in the legal field, including HR administration. Her work ethic, shaped even earlier by growing up on a farm in Ohio, shows up in the consistency and care she brings to every transaction.

Mackenzie Scott, a native Georgian, whom Teresa has known since she was just 10 years old, adds a modern edge to the team. With a background in public relations and communications, she not only serves clients as a Realtor but also leads the team’s in-house social media and branding efforts, ensuring their presence reflects the lifestyle they represent.

“We genuinely enjoy being around each other; there’s a lot of laughter in our day-to-day,” Teresa grins. “We support one another, celebrate each other’s wins, and step in wherever needed. At the end of the day, we’re not just teammates, we’re each other’s biggest advocates.”

That chemistry translates directly into how they serve their clients as well. Each member brings a distinct strength, yet their collaborative approach ensures



no detail is overlooked and no client ever feels like they’re navigating the process alone.

“What truly sets us apart is how we work together: collaborative, solution-oriented, and always focused on delivering the best experience,” Teresa affirms.

With over four decades of combined experience and more than \$38 million

in sales across 43 transactions last year, the Living On Lake Lanier Group has established itself as a trusted name in the market. Their accolades include ranking #13 out of 3,350 agents in Keller Williams Realty Atlanta Partner Group and earning multiple top year over year #1 and #2 group awards within their office.

But for Teresa, success has never been about production, it’s about the thoughtful experience her group creates, solving problems with confidence and anticipating needs during what can often be a stressful time.

That proactive mindset is especially evident in how they position their niche, as their collective Lake Lanier expertise goes far beyond the surface. From understanding dock permits and seasonal water levels to knowing the nuances of specific neighborhoods and community amenities, they guide clients with a level of insight that can only come from living it firsthand.

“We’re not just a real estate team, we are a community of lake experts,” Teresa says with pride. “Our deep roots here give us firsthand knowledge of everything that comes with lakefront living.”

What Matters Most

Outside of serving clients, it’s clear that family remains the driving force



“

We SUPPORT one another,
CELEBRATE each other's wins, and
STEP IN WHEREVER NEEDED.

At the end of the day, we're not just teammates,
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behind everything this powerhouse trio does. Teresa's world revolves around her family, having raised three sons — Calvin, Chris, and Cody — as well as her daughters-in-law and three precious grandchildren. Whether it's boating on the lake, cooking together, or traveling to their favorite spot in Grayton Beach, Florida, those moments are what she values most.

Michele shares a similar focus, with two children currently attending the University of Georgia. Her son Benjamin is graduating this year with a degree in Biochemistry, while her daughter Elyse is studying Biology. Together, they bond over health, fitness, and travel, often spending time at the gym or exploring new destinations alongside her beloved husky golden retriever mix, Fionna.

For Mackenzie, this season of life is especially exciting. She and her husband Ben are preparing to welcome their first child, a baby girl named Presley, while continuing to enjoy life on the lake with their two dogs, Kylo (an Australian Shepherd) and Murphy (a Shih-poo).

The group's love of community extends to supporting KW Kares 4 Kids, with recognition as a top donor for 2025 and over 123,000 children needing assistance since the program's inception in 2005.

Additionally, Teresa serves on the Board of Directors for the Lake Lanier Association, as the team remains deeply invested in the place they call home.

Last summer, Teresa's team also co-founded the Lanier Networking Group, a group dedicated to lakefront properties.

“LNG connects us with top contractors, fellow Realtors, and community resources,” she explains. “We started this networking group because we love all the agents that live and sell on the lake and there is more than enough business here for all of us.”

Looking ahead, Teresa is excited about both personal plans and professional growth, from traveling abroad for cooking classes in Italy and her annual jaunt to Cabo San Lucas (with Michele joining her this year), to continuing to elevate the level of white-glove service her team has become known for.

“Ultimately, what keeps us motivated is the people and the moments we get to be a part of,” Teresa concludes thoughtfully. “There's nothing like seeing the excitement when someone talks about their first day on the boat, teaching their kids to waterski, or just watching a sunset on the water.”

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