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KATLYN HAMM

Partner Spotlight
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Contents

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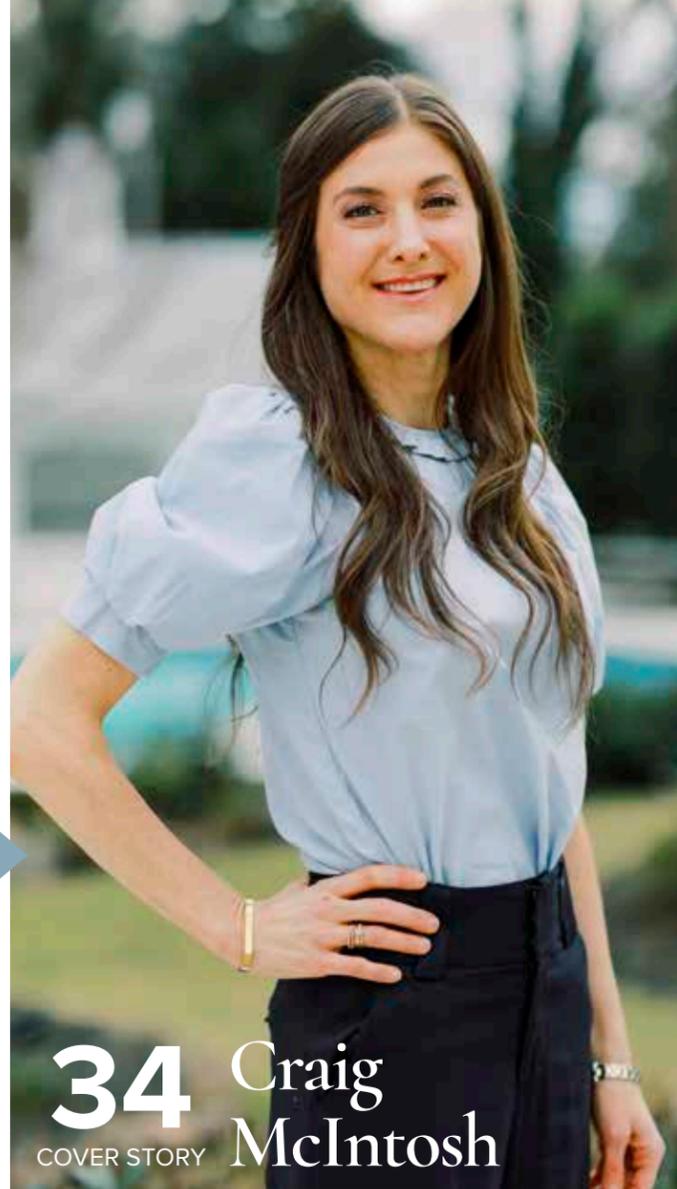
16 Katlyn Hamm



42 Cyril NeSmith

IN THIS ISSUE

- 8 Preferred Partners**
- 12 Meet The Team**
- 16 Rising Star:** Katlyn Hamm
- 22 The Management Playbook:** The Untapped Goldmine: Why Top Agents Are Pivoting to the “Forgotten 50%” of the Market
- 26 Coaching Corner:** Five Winter Moves That Set You Up to Win the Spring Market
- 30 The Mortgage Beat:** A More Functional Housing Market Is Taking Shape This Spring
- 34 Cover Story:** Craig McIntosh
- 42 Partner Spotlight:** Cyril NeSmith



34 COVER STORY **Craig McIntosh**

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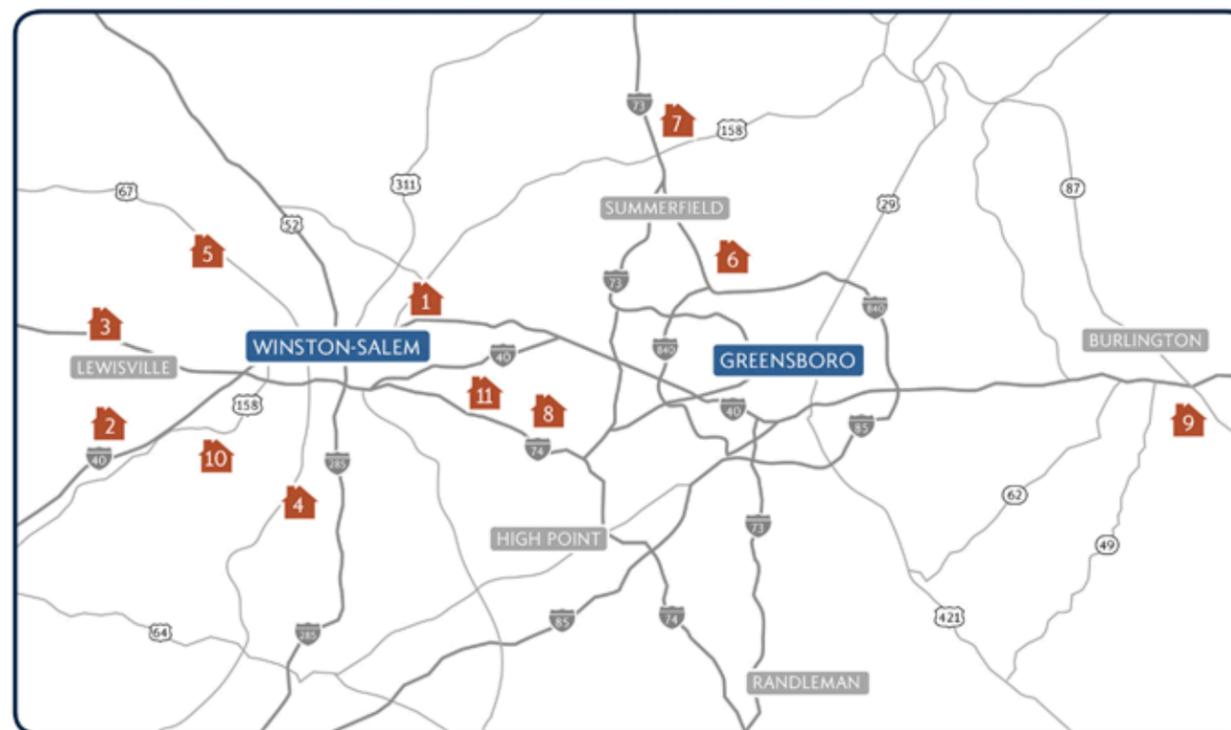


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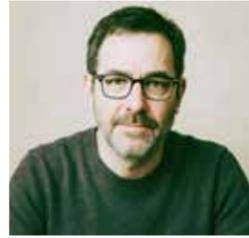
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KATLYN Hamm

Where Finance Ends & Trust Begins



BY JASON WEBER
PHOTOS BY MOLLY GIBBONS

Katlyn Hamm does not describe her path into real estate as a leap so much as a careful turn. She came into the industry with a finance degree, a few years of corporate experience, and a sense that the work she was doing mattered, even if it didn't quite fit the life she wanted long term.

After graduating from East Carolina University with a finance degree, Katlyn went straight into corporate America. She spent a year in Charlotte working at a large firm before realizing that the small-town part of her had never really left. That realization pulled her back to the Triad, where she began working under a local financial advisor with offices in Winston-Salem and Greensboro, where her days settled into a familiar Monday-through-Friday rhythm.

Her work involved meeting with clients, rolling over 401(k)s, managing IRAs and annuities, and guiding people through decisions that carried real financial weight. She was young, but she paid attention, and she absorbed more life experience than she expected at that age. Even so, something felt unfinished.

She knew she liked advising people, but she also knew her passion wasn't fully there. Toward the end of her time in finance, she found herself paying closer attention to homes, interiors, and the way people lived inside their spaces.



She describes having an interior design instinct at heart, and real estate began to feel like a place where her financial background could meet something more personal.

Katlyn worked her finance job during the week and took her real estate courses on weekends, spending long days studying from eight in the morning until four in the afternoon. She passed her licensing exam on the first attempt, completed the month-long course, and walked away from her finance position to step fully into real estate.



When she entered the industry, she knew she wasn't starting from zero. That financial background gave her a lens that carried over naturally, especially for first-time buyers, seasoned clients, and anyone trying to understand the long-term implications of a purchase or sale. She saw advising as something that extended beyond the transaction itself.

Her first deal arrived quickly and came with pressure she didn't expect. She represented her best friends, who were selling their home, while also working with another close friend as a buyer. The transaction happened within her first few months in the business, and it forced her to navigate contracts,

paperwork, attorneys, and boundaries all at once.

At one point, the situation became tense enough that friendships felt at risk. Katlyn went to her Broker-In-Charge (BIC) for guidance, knowing she couldn't manage the situation alone. Her buyers were first-time homebuyers, and her sellers were first-time sellers. The experience showed her quickly how much value a realtor provides simply by helping people move through unfamiliar territory.

The deal closed successfully, but it left a mark. She describes it as instructive, and formative, especially because it confirmed what many agents already

know. Working with friends and family can be the hardest work in the business.

Her first year brought another surprise. Katlyn left behind a salaried position with benefits and steady pay, and she didn't expect what followed. Within her first year in real estate, she closed over three million dollars in volume and earned Rookie of the Year in her office. She was twenty-three years old at the time, and the experience challenged her fear that being young would hold her back.

When asked how clients would describe her now, Katlyn points first to communication. She emphasizes accountability, both in holding herself responsible and in keeping transactions grounded and transparent. She believes consistency matters, especially when things don't go smoothly.

One aspect of the business that surprised her was the lack of professionalism she occasionally encountered, particularly early on as a younger agent. She expected respect and discovered that it isn't always automatic. Over time, that expectation shifted, and she learned how to remain steady without taking those moments personally.

Protecting clients remains central to her work. She takes pride in ensuring that none of her clients have bought or sold in a way that left them financially vulnerable, even during volatile market conditions. She believes her finance background allows her to protect clients by keeping financial stability in focus, even when markets shift.

A good day in real estate, for Katlyn, is simple. It's an accepted offer, a smooth due diligence period, and keys placed in a client's hands.

Her journey also includes time away. About two years into real estate, she expanded her business to Wilmington and worked between the coast and the Triad. She learned quickly how demanding it was to drive three and a half hours between markets while trying to serve clients well in both places.



It's a story about learning how to speak when conversations are hard, how to slow down when stakes are high, and how to build a career that feels steady enough to last.

The pull back home came from family, friendships, and the sense of belonging she felt in her office community. She returned to the Triad full time about a year and a half ago, while maintaining referral relationships along the coast.

Mentorship and community have shaped her career more than any single transaction. She credits the bond within her High Point office as something she never experienced in finance, and she values the relationships that extend beyond business.

Outside of work, Katlyn's life centers on family, friends, and her two yellow labs, Millie and Tucker, who've become part of her daily rhythm and her identity around town.

Her story isn't one of shortcuts or spectacle. It's a story about learning how to speak when conversations are hard, how to slow down when stakes are high, and how to build a career that feels steady enough to last.

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THE UNTAPPED GOLDMINE:

Why Top Agents Are Pivoting to the “Forgotten 50%” of the Market

BY ALEKA DEGRAAF



In the high-stakes world of real estate, the spotlight is almost always on the immediate sale. Agents are trained to hunt for the “ready, willing, and able” buyer or the seller with a pristine home ready to list. But in a shifting market characterized by tight inventory, fluctuating interest rates, and affordability challenges, the “sales-only” approach is becoming a grind. While the majority of agents fight tooth and nail over the same small pool of active buyers, a quiet revolution is happening among top producers.

They aren’t just hunting for the quick close; they are building an empire by tapping into the other 50% of the market: **The Renters.**

The reality is stark: if you are ignoring renters, you are leaving a massive amount of future revenue on the table. But working with tenants has long been viewed as the “grunt

work” of real estate—low commissions, high effort, and no guarantee of loyalty.

At **Fortified Dreams Property Solutions**, we are challenging that narrative. We believe that understanding the rental side of the business isn’t just about “property management”—it is about protecting your license, getting paid for your time, and building a guaranteed buyer pipeline for next year. That is why we are inviting you to our **bi-monthly Agent Training Series** at our Downtown Greensboro office.

The “Right Now” Trap vs. The Long Game

Most agents operate in a 90-day cycle. If a lead isn’t going to buy in the next three months, they are often discarded or relegated to a generic drip campaign. This is the “Right Now” trap.

The average first-time homebuyer rents for several years before purchasing. These are future buyers who are currently sitting in your CRM, unmarked and un-nurtured. If you

ignore them now because they “only” want to rent, they won’t remember you later when they are ready to buy.

We teach the **“Incubator” Strategy**. Think of a rental placement not as a throwaway transaction, but as paid lead incubation. When you help a client find a rental home, you become their hero. You solve an immediate pain point. But the fear for most agents is valid: “If I place them in a rental, I lose control. The property manager will take them.”

This is where the Fortified Dreams difference lies.

The Partnership Model: We Manage, You Sell

Our training sessions break down the mechanics of a true referral partnership. When you place a tenant in a property managed by Fortified Dreams, you aren’t losing a lead; you are securing a future sale.

We handle the late-night maintenance calls. We handle the lease compliance. We handle the headaches. Meanwhile, you keep the relationship. We respect your agency. We nurture the property, while you nurture the client. We position you as the trusted advisor so that when that tenant’s credit improves or their savings hit the target in 12–24 months, **you are the only agent they call.**

It is a symbiotic relationship that turns a one-time renter into a guaranteed pipeline of verified, pre-screened buyers maturing every single year.

3 Reasons You Cannot Miss These Training Classes

If you are serious about longevity in this business, attendance isn’t just recommended—it’s essential. Here is why you need to be in the room:

1. Future-Proof Your Income Against Market Shifts

Markets cycle. Interest rates rise and fall. But housing is a fundamental need. When sales slow down, the rental market invariably heats up. By attending these classes, you learn to monetize the “down” cycles. We teach you how to maintain cash flow and client engagement even when buyers are scarce, ensuring your business thrives in any economic climate. You aren’t just an agent; you become a recession-proof housing consultant.

2. Bulletproof Your License from Accidental Violations

“Shadow Management”—holding keys, coordinating repairs, or collecting checks for a client—is the silent killer of real estate careers. It seems helpful, but the North Carolina Real Estate Commission views it as unlicensed activity. Our training draws a bright red line between “helping a friend” and “risking your license.” We give you the scripts and strategies to say “no” to liability while still saying “yes” to serving your client, keeping you compliant and your insurance valid.

3. Unlock the “Hidden” Inventory Your Clients Can’t See

Your value proposition depends on your ability to find what others can’t. If you rely solely on the MLS, you are missing

nearly half the available rental stock. Property Management companies use different syndication networks and showing protocols (like self-showings) that bypass the MLS entirely. We hand you the keys to this “hidden market,” teaching you how to navigate PM systems so you can offer your clients exclusive access to homes other agents don’t even know exist.

Stop Working for Free: The Power of Form 530

Let’s address the elephant in the room: Commissions.

How many times have you shown a rental, driven across town, and spent hours coordinating schedules, only to walk away with \$0 because the listing broker didn’t offer a commission? Or perhaps you’ve avoided working with renters entirely because “there’s no money in it.”

That is a myth, but only if you don’t know how to use your tools.

In our workshops, we dive deep into **North Carolina Form 530 (Exclusive Buyer/Tenant Representation Agreement)**. This is one of the most underutilized documents in a residential agent’s arsenal. We teach you how to properly structure this agreement to ensure you are compensated for your time and expertise, even when the listing broker offers zero compensation.

We roleplay the conversations and provide the scripts to present this form to tenants confidently. It filters out the “tire kickers” and elevates you from a “door-opener” to a hired professional. When a tenant understands that you are providing them access, protection, and negotiation expertise, they are willing to secure your services.

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Real estate is shifting. The agents who survive and thrive will be the ones who adapt, the ones who see value where others see work, and the ones who build long-term partnerships.

Don’t leave money on the table. Join us for our bi-monthly sessions to snack, network, and fortify your business with actionable strategies that turn today’s renters into your future closings.

Event Details:

- **What:** Fortified Dreams Agent Training Series
- **When:** 2nd & 4th Wednesdays of the Month
- **Where:** Fortified Dreams Property Solutions, Downtown Greensboro Office
- **Topics:** Tenant Representation, Form 530 Mastery, Building a Future Pipeline, Compliance & Risk Management.

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FIVE WINTER MOVES THAT SET YOU UP TO WIN THE SPRING MARKET

CHRIS PAPPALARDO



The agents who thrive in the spring market aren't the ones who "get started" in March. They're the ones who went to work when it was cold, quiet, and everyone else was binge-watching Netflix.

Five Things to Do This Winter to Strengthen Your Spring Market:

1. Build Your Pipeline Like It's Your Job (Because It Is)

Winter is the perfect time to reconnect with your database. The spring market rewards the agents who already have conversations happening before the first tulip blooms.

Call past clients. Check in with your sphere. Reach out to leads that went cold.

Not with a cheesy sales pitch — just real connection:

"Hey, how are things going? Any real estate plans for this year?"

Plant seeds now, so spring doesn't feel like a scramble.

2. Get Obsessed with Follow-Up

Most agents don't lose deals because they're bad at real estate.

They lose deals because they disappear.

Winter is when you tighten your systems:

- weekly follow-up blocks

- automated reminders
- consistent touchpoints

Your future listings are sitting in someone's inbox waiting for the agent who stays consistent.

Spoiler: it's not the one who only works when it's busy.

3. Sharpen Your Skills Before the Crowd Shows Up

Spring brings competition. Winter brings preparation.

Use this slower season to improve your craft:

- Practice listing presentations
- Role-play objections
- Study market stats
- Get better at pricing and negotiation

Spring clients expect confidence. Winter is where you earn it.

4. Create Spring-Ready Marketing Now

You don't want to start marketing when the market is already moving. You want to be the agent everyone already sees before they're ready.

Winter is content season:

- Record videos
- Schedule social posts
- Write market updates
- Build buyer and seller guides

Marketing in spring without preparation is like showing up to the Super Bowl without practicing.

5. Take Care of Your Energy and Mindset

Let's be honest — winter can mess with your motivation.

Cold weather, slower deals, shorter days... it's easy to drift.

But thriving agents protect their mindset like it's part of the business plan.

Daily non-negotiables help:

- exercise
- journaling
- gratitude
- learning
- staying around driven people

Your spring success starts with winter discipline.

Final Thought

Spring is the harvest season.

Winter is the planting season.

The agents who win big in spring aren't doing anything magical — they're just doing the work early, while everyone else is waiting for things to "pick up."

So don't wait.

Because the spring market is coming... and it doesn't care if you're ready.

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A More Functional Housing Market Is Taking Shape This Spring



RJ MEYERHOFFER



For the last few years, the Spring real estate market has been... *meh*. Lackluster. Challenged by stubbornly high mortgage rates, ongoing inventory shortages, and a frustrating “wait-and-see” attitude among buyers and sellers alike. But Spring 2026 feels different — **hopeful, usable, and real.**

As of this writing, mortgage rates are hovering near multi-year lows. That matters — because when rates stop spiking and start stabilizing, people don’t wait... they move. This isn’t noise anymore. *This is a usable window* — a real breakpoint after three years of market frustration.

Where Rates Are & What It Means

Mortgage rates have settled into the upper-5% to low-6% range. — the lowest we’ve seen in over three years, down significantly from the nearly 7% levels seen just a year ago.

When mortgage rates get this close to 6% — and especially when they hold there — buyers start acting. Refinances jumped nearly 30% when rates dipped. Meanwhile, **purchase applications are up nearly 18% year-over-year**, even with tight inventory. Translation? *Homeowners are fixing bad math* — and buyers are quietly *stepping back in*.

Stability — or just the expectation of stability — drives behavior more than day-to-day movement. When people see rates stop spiking and mortgage payments become somewhat predictable, decision fatigue fades and action happens.

Why Rates Still Feel Jumpy

Rates aren’t on a straight line down. They’ll continue to oscillate based on inflation reports, jobs data, Federal Reserve policy expectations, and 10-year Treasury yield mood swings that look more like a roller coaster than a trend line.

There’s been a lot of buzz around government action — most notably the federal government directing an aggressive program of mortgage-backed security purchases aimed at pushing rates lower and boosting affordability.

In simple terms: when government-backed entities step in and buy mortgage bonds, it puts theoretical downward pressure on mortgage rates. The market did react favorably but experts caution that a single \$200 billion purchase program may not fundamentally move the long-term cost of housing because the mortgage market is massive and influenced by more than one policy action.

That’s why we’re seeing good weeks, bad weeks, and a lot of head-fakes. It’s the nature of a market that’s moving back toward equilibrium.

Affordability Headlines & What They Mean for Buyers

Affordability is front and center in today’s housing conversation — and for good reason. A couple of things are true right now:

Mortgage payments are *meaningfully* lower than they were during the peak pressure of 2022–2023, because rates have finally eased from the mid-to-upper 6’s.

Because inventory is finally creeping back up and price growth is slowing compared to the red-hot pandemic years, some markets are giving buyers leverage they haven’t had in quite some time.

But let’s be honest: affordability isn’t “easy” yet. Payroll wages, rents, and household budgets still have to align. What’s changed is — *buyers finally see the doorway, not just a wall.*

Young buyers under 35, long priced out of the market, are finally returning. Homeownership among this

group rose in late 2025, helped by rate relief and slight price adjustments.

What Experts Are Predicting This Year

Here’s where the outlook turns optimistic without being delusional:

National Association of Realtors (NAR) economists see home sales climbing again in 2026, boosted by lower rates and improving affordability. Inventory looks more balanced than it has in nearly a decade.

Fannie Mae forecasts moderate market growth, with home sales rising and home price appreciation continuing — just at slower, more sustainable levels than the pandemic boom era.

Realtor.com predicts mortgage rates averaging around 6.0% and modest home price gains, while inventory nudges higher and affordability improves slightly.

Across the board, forecasts aren’t talking about a reset to ultra-low rates, *but they are pointing toward a calmer, more balanced market where buyers and sellers can finally make decisions without panic.* That’s the big story of Spring 2026.

Why Waiting Is a Gamble

Here’s the simple truth: when someone says, “*I’ll just wait for rates to drop,*” they’re making a bet — and bets don’t pay bills.

When rates dip, competition usually picks up, prices respond, and monthly payments don’t always improve the way someone expects. Waiting isn’t neutral — it’s a strategic gamble against time, life events, and opportunity cost.

This Spring, prepared buyers have an edge. They’re acting with *data, clarity, and math* — not hope.

The Smart Move

Now is not the time to be focused on catching the absolute lowest rate — it’s about understanding the numbers well enough to act with confidence. When buyers and sellers know the math behind their options, decisions stop being emotional and start being intentional. In this market, informed strategy consistently outperforms guesswork.”

Spring 2026 may not be a “boom,” but it’s certainly a breakout season. That’s a real headline Realtors can sell.



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"Don and his team were all wonderful to work with. As a first time homebuyer Don took the time to explain everything as many times as it took, in addition to giving invaluable information pertinent to my success as a home owner. I would recommend the team to anyone and truly could not have asked for a better experience!"

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BY JOE LARZ
PHOTOS BY LINDLEY BATTLE

Craig McIntosh

CONNECTION
FIRST: THE WORK
BUILT ON TRUST

People had always told Craig that she would be a natural if she decided to make a career in real estate. Her aunt, a successful Realtor in the Southern Pines area, had told her this when Craig helped her at a young age with a multi-million-dollar listing of a historic property. So did the founder of a well-known residential real estate firm in Raleigh when Craig briefly lived in that city.

But the first time Craig McIntosh seriously considered real estate was when the world had just tilted into COVID.

Her husband works in commercial real estate, and like everyone else in 2020, he was working from home and found himself taking a continuing education class online. During a break in the class, he looked at Craig and said, basically, “You need to get your real estate license.”

Craig didn’t jump at the idea. She’d been managing a full house of three children and

a complicated stretch of caregiving for her son, Finn, who was born with a rare condition. The traditional full-time job had never been a clean fit. Life could change fast. Flexibility wasn’t a perk. It’s what made everything else possible.

Still, her husband kept nudging. “Take the course. You’d be great. Even if you get the license you don’t have to use it right away, maybe down the road.” So she did.

Craig took the pre-licensing course in the spring, right as COVID hit. She passed the class without telling anyone that she was taking it and then passed the State exam in the middle of all that uncertainty. Even the logistics were difficult. Her son had been very sick and hospitalized at UNC-Chapel Hill. Craig had to study for the exam in his hospital room and drive back to Greensboro to take the test.

That’s how real estate entered her life. Not as a

lifelong goal or a clearly defined plan, but as an option that could work alongside everything else she was already carrying. Because people knew how good she could be at helping clients with their needs.

Craig is a Greensboro native and says it plainly. “I’m a Greensboro girl.” She comes from a very large family. She grew up as one of five girls, with ten years between the oldest and the youngest. Her roots run deep. She describes it as four generations in the area, and it shows in how easily she talks about the city.

She left town anyway, like a lot of people do when they’re young and curious. She went to the University of Texas because she wanted somewhere big and fresh with lots of new people. After college, she moved to Los Angeles and worked as a personal assistant to a famous party producer in Hollywood. She was around major events and tons of celebrities. She describes this

chapter as fun and exciting, but also as unfulfilling. It looked good from the outside, but it didn't feel like her.

So she came back home to North Carolina.

Craig decided to become an elementary school teacher and taught at the school she'd attended from kindergarten to high school. Around that same time, she reconnected with a friend who would later become her husband. They'd gone to school together in Greensboro. Eleven months into dating, she was engaged, then married soon after.

Motherhood changed everything, faster and more completely than she expected. Craig shared that she always had difficult pregnancies with times of bedrest and that her youngest, Finn, was born with a rare blood disorder. As



a baby, he had several surgeries and stays in the hospital.

She described frequent trips to Chapel Hill for blood transfusions and ongoing medical oversight. Finn's

condition meant that even minor illnesses required immediate attention. A fever wasn't something you waited out at home. It meant a trip to the emergency room and IV antibiotics.

"That's why I never went back to work after that," Craig said. Somebody had to be with him all the time.

As Finn got older, school helped, but it also introduced a different kind of stress. Keeping a three-, four-, five-, or six-year-old healthy while trying to live a normal life isn't simple. Craig was his caretaker for years, and it shaped how she thinks about time, responsibility, and the things people carry that aren't obvious.

Now Finn is 13. Craig calls him "a ray of sunshine" and talks about how hard he's fought and how well he's doing. She also has two older children. Adelaide is a senior and plans to attend the University of Alabama.

Fletcher is in tenth grade at Greensboro Day School.

So when the idea of a career in real estate became an option, Craig looked at it through a family lens first. Could she do it without risking the stability she'd worked so hard to protect?

She also paid attention to the people who had provided encouragement. Craig and her family had always used the Tyler Redhead & McAlister firm. She'd long admired Marti Tyler as a friend and a realtor. So when Craig reached out to Marti to ask if this path made sense, Marti's response was direct. "You must do this."

Starting during COVID was strange. Showings were different. Offers were being written on homes people hadn't even stepped inside. Craig built momentum anyway. Her growing up in Greensboro and her network let her hit the ground running. After a few



So when the idea of a career in real estate became an option, Craig looked at it through a family lens first. **Could she do it without risking the stability she'd worked so hard to protect?**



months, she was off to the races.

Looking back, she says it was absolutely the right decision for her.

If you ask Craig what people say about working with her, she doesn't reach for slogans. She talks about trust, respect, and responsiveness. If someone calls or emails, she

responds. She wants clients to feel like they have her full attention. She also believes she can work with all kinds of people, and she enjoys that part.

The clearest picture comes when she talks about what she loves most. Craig isn't only helping people buy and sell homes. She's helping them find their footing in Greensboro.

She shared a story about clients who were new to town, with a child attending the school where Craig graduated and where she used to teach. They didn't know anyone. Craig did. She called friends with kids the same age and organized a lunch so the new family could meet other parents. Those families became close friends.

She described hosting a housewarming in a neighborhood where a family had never lived before, setting out food and inviting everyone on the street so the new homeowners could meet their neighbors. She talked about the calls that come after closing too. Do you know a good electrician? Where's a good frame shop? Who should we get to do our landscaping?

Craig works from a simple belief. People settle into a home faster when they feel connected to the place around it.

Her story moves from Greensboro to Texas to Los Angeles and then back again, but the reason she returned has never changed. She knows what it feels like to be far from your people. She also knows what it feels like when someone makes you feel at home.

In her business, she tries to be that person.

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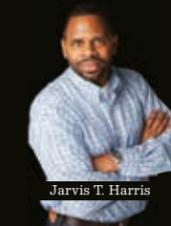
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CYRIL NeSmith

BY JASON WEBER
PHOTOS BY KEVIN GREENE PHOTOGRAPHY

WHEN STRATEGY REPLACES GUESSWORK

Cyril NeSmith doesn't talk much about tax season. He talks about what happens when small decisions compound quietly. The focus stays on those moments, when laws change without warning and when people do what they were told only to find out later that it wasn't enough.

Before any of that, the foundation came from engineering. Cyril is an electrical engineer by training, and that background still shapes how he thinks. Systems matter. Failure points matter too. Patterns matter most when no one's really watching for them.

The experience that pushed him into this work didn't come from a textbook. He bought his first house at twenty-one and said he was diligent about filing his taxes. Each year meant a trip to H&R Block, and each year brought a different person sitting across the desk. At the time, that didn't raise alarms. Preparation felt sufficient. He brought a W-2, mortgage documents, and receipts he'd been told could be deducted.

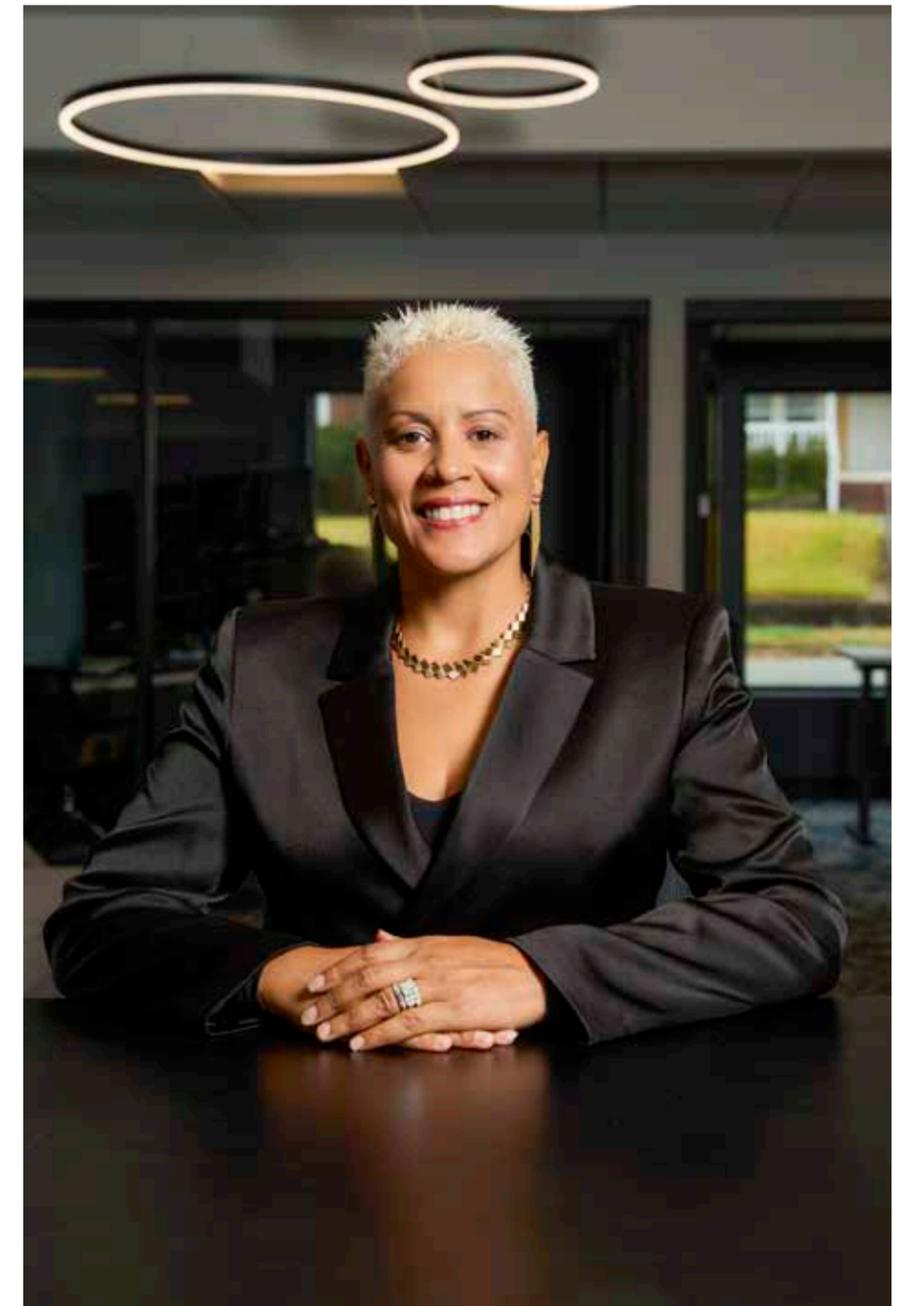
That confidence unraveled quickly. The preparer pulled out the W-2, typed for about ten minutes, and said he owed the IRS. None of the other documents were reviewed. Frustration took over, and he left. That year went unfilled. Fear carried into the next year, and that return wasn't filed either.

Two years later, the IRS stepped in. Half of a paycheck disappeared on a Friday, and a bank account locked at the same time. Hours followed on the phone trying to unfreeze both. Filing eventually happened, but the balance couldn't be paid, and garnishment followed.

That moment shaped everything that came next. When a bank account is frozen and half a paycheck disappears, fear doesn't need an explanation. Cyril said he wanted to build something for people standing in that exact place, especially those who didn't know where to turn or who to trust.

That thinking became the structure behind DualVision. The firm operates across three connected divisions. Clients receive year-round support, tax preparation during tax season, and resolution help when payment isn't possible. The design reflects lived experience, not theory.

What separates the model isn't branding language. It's access. A subscription structure was built early, even though taxes remained the core service. Clients retain the firm for accounting strategy and payroll, with meetings included rather than billed by the hour. People avoid calling professionals when



they expect a bill, and that hesitation tends to show up later as a bigger problem. Removing that friction lets conversations happen earlier, before things turn reactive.

When complex cases come in, structure matters. One client hadn't filed taxes for roughly four years. The first step involved helping that client start paying estimates to stop the debt from growing. After several years of consistency, proof existed that the issue had been corrected.

From there, resolution options could be evaluated carefully, not rushed. Shortcuts weren't part of the process.

That approach shows up most clearly when the work involves more than compliance and the margin for error is already gone.

Dwight L. Epperson, Broker Realtor, said he was referred to Cyril during a difficult period involving tax issues. He described Cyril and his staff as responsive, positive, and attentive to professional needs, adding that he now refers his own clients and friends to DualVision for both business and personal tax services.

Education came up again and again. Most financial problems don't start with intent. They start with not understanding the numbers. Clients are walked through profit and loss statements, balance sheets, cash flow, and income statements. The goal isn't to turn anyone into an accountant. The goal is clarity, so conversations about the business are grounded in reality.

One example made that clear. Revenue was climbing, but labor costs had increased at a much higher rate. Because the numbers were broken out and reviewed, the issue surfaced early. Without that understanding, the cost could've continued unnoticed for years.

Strategy isn't reserved for large businesses, even though a lot of people treat it that way. There's a common belief that planning only matters once a company reaches a certain size. That



People avoid calling professionals when they expect a bill, and that hesitation tends to show up later as a bigger problem.

Removing that friction lets conversations happen earlier, before things turn reactive.

Roads change. Laws change. Tax codes change. Waiting until problems appear is like navigating without GPS because the destination feels familiar.



idea doesn't hold up. Roads change. Laws change. Tax codes change. Waiting until problems appear is like navigating without GPS because the destination feels familiar.

Kenneth J. Walker, Broker/Owner, RE/MAX Diamond Realty, and Partner at Walker Brothers Real Estate, LLC, said Cyril and his team have handled Walker Brothers' accounting needs for years, including annual state reporting and ongoing tax planning. He noted that Cyril's experience with the IRS and current knowledge of tax code changes has helped them develop strategies that create annual tax savings for the LLC.

Industry differences matter, too. A roofer's cost structure looks nothing like a therapist's. A real estate professional faces income cycles that require a different approach altogether. Advice has to match reality, which is why selectivity matters.

Over time, that approach narrowed the work to clients who actually benefit from this level of involvement.

One myth shows up often. Owning a business doesn't automatically make someone a business owner. In many cases, a person has simply replaced an employer with themselves. When the work stops, the income stops. Shifting from employee thinking to employer thinking requires intention, and that mindset shift is built directly into the advisory process.

Looking back, earlier coaching would've changed the trajectory. Early profitability created confidence, but it also delayed mentorship. A coach eventually pointed out patterns in minutes that had gone unnoticed for over a decade. That lesson stuck.

Looking ahead, technology plays a growing role. AI-driven data matching

has led to more IRS letters, especially around income reporting. That shift has increased resolution work. At the same time, AI tools allow internal processes to move faster, freeing attention for client conversations instead of paperwork.

The role Cyril describes for himself is simple but specific. Acting as the "chairman of your financial board" means coordinating with attorneys, estate planners, and other professionals so decisions stay cohesive year-round. That level of involvement requires capacity, which is why a waiting list exists.

The work isn't built on slogans. It's shaped by outcomes people don't want to learn about the hard way. Systems exist to prevent clients from learning the hard way what happens when preparation ends at compliance instead of strategy.



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