

BRUNSWICK

OCTOBER 2026

REAL PRODUCERS[®]

Barb
Andrews

INTEGRITY AT WORK



Partner Spotlight
JIMMY BINION

CONNECTING. ELEVATING. INSPIRING.

A STRONG FINISH STARTS *This Fall.*



There's still plenty of year left—and plenty of opportunity ahead.

With the right lending partner by your side, you can build momentum and finish the year strong.

www.MIGNorthCarolina.com



**ANDREW
BUCHBINDER**

**TOM
PRITCHARD**

**ADAM
HERENDEEN**

M MORTGAGE INVESTORS GROUP

- Speedy Customer Follow-Ups
- Fast Pre-Qualification
- Proven Track Record & Reputation

Check out what over 3,100 MIG customers have to say about their experience on **Zillow** ★★★★★

919-754-4221 | 1209 Culbreath Dr., Suite 213 | Wilmington, NC 28405

Mortgage Investors Group is an Equal Housing Opportunity Lender. NMLS #34391 www.nmlsconsumeraccess.org.

COASTLINE INSURANCE

HOME • AUTO • BUSINESS

www.CoastlineInsurance.com



WHEN WE SHOP, YOU WIN!

Pictured left to right - Doug Pratt, Jessica Niedomanski, Jonathan Peele, Brina Neeley, Justin Barber, Josh Whitaker

Summer can mean serious weather events, let us make sure your clients are covered!

"When We Shop" means that as an independent agent, we are able to shop dozens of insurance carriers, research hundreds of policies and make sure that "You (your clients) Win!" - The flexibility we offer truly means you can be ...

Protected With Coastline - A Patriot Partner Agency
Let Our Team, Be YOUR Team!

With three locations to serve you in Southport, Oak Island and our newest in Wrightsville Beach, we're the local coastal insurance experts

We Get It 910-454-0707 We Live Here!



PROMPT, PROFESSIONAL & PERSONAL SERVICE

For all your accounting needs!



BARBARA M. WILLIAMS
ACCOUNTING & TAX SERVICES

4022 Old Bridge Road SE Suite C | Southport, NC | Phone 910.363.4165 | Cell 910.477.1554 | admin@bmwacct.com

Meet
The
Team



Gabe Chandler
Publisher



T.J. Drechsel
Drechsel Photography



Bradley Strickland
Photographer/Videographer
Lighthouse Visuals



Logan Burke
Photographer
Burke's Meida Photographer



Dave Danielson
Contributing Writer



Lee Eatmon
Contributing Writer



Kim Nagal
Executive Assistant

RP DISCLAIMER: The articles and opinions expressed in this publication are those of the respective authors and do not necessarily reflect the views of The N2 Company d/b/a Real Producers ("N2"). Advertisements appearing in this publication are paid placements and are not endorsed or recommended by N2. N2 is not responsible for the statements, opinions, or business practices of any authors, contributors, or advertisers featured herein. Portions of this publication may include content created with the assistance of artificial intelligence (AI) tools by authors or contributors and may not be independently verified by N2.

More Accepted Offers. More Closed Transactions.

THE MORTGAGE PARTNER TOP REALTORS TRUST TO GET DEALS DONE.



Fast Closings!
Usually 20 days or less

Over 100 lenders to choose from!
Gives your borrowers more options and better pricing.

Specialize in Self Employed Borrowers, First Time Homebuyers and Investors.



Jim Binion
Mortgage Loan Originator | NMLS # 71527

☎ (910) 742-5096

✉ JimB@ASCENDLending.net

ASCEND Lending USA, LLC. NMLS # 2506419. Visit [NMLSCustomerAccess.org](https://www.NMLSCustomerAccess.org) for more licensing details. ASCEND Lending is an equal housing lender.



Your clients are ready to move without moving a thing.

Residential & Commercial Moving
Storage | Interior Design





SOUTHERN
MOVING & STORAGE

Friendly | Prompt
Mindful | Professional

Call or visit our website for your moving quote.

910-769-5628
SouthernMovingNC.com

Preferred Partners

This section has been created to give you easier access when searching for a trusted Real Estate affiliate. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

ACCOUNTING - CPA

Barbara M Williams Accounting and Tax Services
Barbara Williams
(910) 363-4165
www.bmwaccounting.com

ATTORNEY

A.B. Miller Law, PLLC
Anna Miller
(910) 363-1007
abmillerlaw.com/

BUILDER

Chesapeake Homes
— **Karlee Ponzi**
(757) 448-3742
cheshomes.com

CLOSING ATTORNEY

The Foskett Law Firm PLLC
(910) 721-9014
FoskettLaw.com

CUSTOM HOMES

Stello Construction
(910) 443-1363
www.stelloconstructioninc.com

FLOORING

Perez Flooring Solutions
(910) 524-7478

HOME INSPECTION

Amerispec Inspection Services
Elizabeth Smith
(910) 392-3132
www.amerispec.com/

Sand to Sky Inspections Services
(910) 599-6470
Sandtoskyinspections.com

HOME INSURANCE

FinPoint Insurance
Chad Litton
(910) 799-6161
chad@finpointinsurance.com

INSURANCE

Coastline Insurance
Jonathan Peele
(910) 454-0707
jonathan@coastlineinsurance.com

LAND SURVEYING

Chandler Land Surveying, PA
(919) 291-9163

MORTGAGE / LENDER

Casey Corn - Integrity Mortgage
(336) 848-1801
www.Casey.loans

Chris Waggett
(910) 619-2689

Jim Binion - Ascend Lending
(910) 742-5096

The Don Owens Mortgage Team
(336) 558-3629
www.donowensmortgage.com

MOVERS

Coastal Carrier Moving & Storage
Josh Shipman
(910) 742-7914
coastalcarrier.com/

MOVING COMPANY

Southern Moving & Storage
Macon Bullard
(910) 703-3908
www.southernmovingnc.com



YOUR GO-TO LENDER FOR SEAMLESS DEALS
Every Time.

Casey Corn
Mortgage Loan Originator
NMLS ID#1996596

336.848.1801 | ccorn@ihmcloans.com

This information is for use by real estate professionals only and should not be distributed to or used by consumers or other third parties. For informational purposes only. Information is accurate as of the date of printing and is subject to change without notice. IHMC is licensed in FL, NC, SC, and TN.
NMLS ID #208516 (www.nmlsconsumeraccess.org).



**WIN A
\$250
GIFT CARD**

Scan the QR code to enter now!

Answering a few questions could be worth \$250!
Take our quick survey (it's just 1 minute) and you'll be entered for a chance to win a \$250 gift card.



NO PURCHASE NECESSARY. Open to legal residents of the U.S. (excluding Arizona, Florida, New York, and Rhode Island), age 18 or older. Void where prohibited. Entry period begins 9/1/25 and ends 12/31/26 at 11:59 PM ET. Limit one entry per person. One (1) winner will be randomly selected each month (on or about the first of each month) to receive a \$250 gift card. Odds of winning depend on the total number of entries received each month. Winners will be notified via email. The N2 Company, d/b/a REAL PRODUCERS (collectively, "N2"), reserves the right to cancel, suspend, or modify the promotion if technical or other issues prevent it from running as planned. By entering, participants agree to release and hold N2 harmless from any claims arising out of participation. N2 is not responsible for technical errors or issues beyond its control. These rules are governed by the laws of Texas.



#1 With
Top Producing
Realtors like
**Tina Countryman of
The Cheek Team**

"I trust AmeriSpec with all of my home inspection needs. Their inspectors are knowledgeable, professional and courteous. Booking is quick and easy. Once the inspection is complete, the report is almost immediately available. They are always my number one choice!"



Call or text 910.392.3132 to schedule or to find out more.

AmeriSpec.com/Locations/NC/Wilmington

@AmeriSpecWilmingtonNC @AmeriSpecNC



**COASTAL CARRIER
MOVING & STORAGE COMPANY**

**MOVING
YOU
TO MAKE A
DIFFERENCE**



GET A FREE QUOTE!
SINCE 1985
910-392-4916
COASTALCARRIER.COM



The Standard You Set

Why consistency, not circumstance, defines long-term success

BY
GABRIEL
CHANDLER

Excellence is never accidental.

In real estate, success isn't defined solely by volume, rankings, or numbers on a page—it's shaped by the standard you hold yourself to every single day.

The difference between solid performance and sustained leadership isn't luck.

It's commitment.

Commitment to preparation.

Commitment to discipline when no one is watching.

Commitment to setting expectations so high that growth becomes inevitable.

A Moment for Honest Assessment

High performers don't drift—they decide.

They create opportunity rather than wait for it. They build trust rather than chase transactions. And they understand that yesterday's wins are only valuable if they inform today's discipline.

Ask yourself:

- Are you showing up informed, prepared, and positioned as a trusted authority?
- Are referrals happening by design—or by chance?
- Are you refining your skills and relationships to stay ahead of change, or relying on what's worked in the past?

The answers to these questions quietly determine trajectory.

Environment Shapes Execution

The people you surround yourself with influence what you tolerate—and what you strive for.

At Real Producers, our focus is not just recognizing excellence, but reinforcing it. By bringing top agents together with trusted partners, we create an environment where high standards are normal—and accountability is shared.

When you operate among professionals who expect more from themselves, excellence stops being optional. It becomes the baseline.

Choose the Level You Lead At

Standards are not statements—they're habits.

They're reflected in how you prepare, how you communicate, and how consistently you show up for clients, partners, and peers. The level you reach tomorrow is determined by the standard you uphold today.

So be intentional:

- Choose environments that elevate you.
- Invest in relationships that sharpen your edge.
- Demand more from yourself than the market ever will.

Because in this business, you don't rise to the level of your goals—you rise to the level of your standards.

Set the bar higher.

Lead with consistency.



Become the benchmark others measure against.

Gabriel Chandler
Publisher

*Cape Fear & Brunswick
Real Producers*

FINPOINT INSURANCE

VOTED BEST HOME & AUTO INSURANCE AGENCY

910-799-6161

Wilmington • Leland • Southport
Jacksonville • Myrtle Beach

THE FOSKETT

LAW FIRM, PLLC

HANDLING ALL ASPECTS OF
RESIDENTIAL AND COMMERCIAL
REAL ESTATE TRANSACTIONS.

WILLS • ESTATE PLANNING AND ESTATE ADMINISTRATION

Janet Foskett
2011 Elk Road, Unit 4
Supply, NC
910-842-2200

Inspection Intelligence for Faster, Smarter Closings

Comprehensive Reports and Responsive
Service Top Realtors Appreciate

J. Keith LeRoy
Owner & InterNACHI
Certified Inspector

910.599.6470
sandtoskyinspections.com

2026 REAL ESTATE RULE CHANGES:

WHAT WILMINGTON BROKERS NEED TO KNOW

As North Carolina's real estate market continues to evolve—especially in fast-growing coastal areas like Wilmington—2026 has introduced several regulatory updates that every broker, firm, and investor should understand. While none of these changes radically alter brokerage practice overnight, together they signal a continued push toward transparency, accountability, and professional standards.

Fee Adjustments and Administrative Updates

One of the most immediate changes impacting all licensees is financial. Effective April 1, 2026, the North Carolina Real Estate Commission (NCREC) increased the annual license renewal fee from \$45 to \$50. This modest adjustment reflects rising administrative costs but also reinforces the importance of timely renewal during the May 15–June 30 window.

Additionally, application fees for new brokers have increased slightly, now sitting at approximately \$105. While not burdensome, these incremental increases are worth factoring into brokerage budgeting and recruiting conversations.

Rule Modernization and Compliance Focus

The NCREC approved a series of rule updates in early 2026, many of which focus on clarifying existing practices rather than introducing entirely new ones. The overarching theme is tighter compliance—particularly around licensing, education, and brokerage conduct.

Education requirements remain consistent at 8 hours annually, but updated course content for 2025–2026 places heavier emphasis on legal updates, fair housing, and agency responsibilities. For Broker-in-Charge (BIC) roles, supervision and accountability continue to be a focal point, reflecting ongoing concerns about team structures and oversight.

Wholesaling Clarified as Brokerage Activity

Another important legislative update affecting investors and off-market transactions is the clarification that residential property wholesaling constitutes brokerage activity and therefore requires licensure.

This change is especially relevant in markets like Wilmington, where investment activity and assignment

contracts have grown in popularity. The law also introduces consumer protections, including cancellation rights for homeowners, signaling increased scrutiny of investor-driven transactions.

What This Means for Wilmington Professionals

For brokers operating in Wilmington and the surrounding Cape Fear region, the takeaway is clear: professionalism and compliance continue to take center stage. The regulatory environment is tightening—not dramatically, but steadily.

Firms should prioritize:

- Strong BIC oversight and documentation practices
- Clear communication around compensation structures
- Ongoing education that goes beyond minimum CE requirements
- Careful handling of investor and wholesale transactions

In a market defined by growth, relocation demand, and coastal investment, these updates reinforce a simple reality: the agents who succeed in 2026 and beyond will be those who adapt quickly, operate transparently, and stay ahead of regulatory change.

Precision You Can Trust



919-291-9163 • jchandler@chandlerlandsurveying.com



YOUR HOME DESERVES PEREZ PRECISION.

FROM **HARDWOOD** TO **LAMINATE**,
WE LAY THE FOUNDATION FOR
BEAUTIFUL LIVING.



JAYLENE PEREZ
(910) 524-7478

perezflooring15@gmail.com

INFLUENCED

Catch up to the world
your kids live in.

FREE ACCESS

Digital safety training
for the people kids
turn to first.

Scan the QR code and use “**SAFETY**” at checkout for
FREE access to this virtual course (a \$90 value),
available to you through the generosity of N2GIVES.



INFLUENCED

A PROJECT OF  The Exodus Road

INFLUENCED.ORG

NORTH CAROLINA REAL ESTATE: KEY CHANGES & AGENT ADAPTATION



The past year has brought one of the most significant disruptions to the North Carolina real estate industry in decades. While the state's Real Estate License Law has remained largely unchanged, the practical application of brokerage—especially compensation and agency—has shifted dramatically due to the National Association of REALTORS® (NAR) settlement and related policy changes.

1. The NAR Settlement: Restructuring Compensation

The most impactful change stems from the 2024 NAR antitrust settlement, which directly altered how commissions are structured and communicated. Historically, sellers paid a total commission that was split between listing and buyer agents.

Under the new rules, buyer agent compensation can no longer be advertised on MLS systems, sellers are no longer expected to automatically pay buyer agent commissions, and commissions must be negotiated independently and transparently. This effectively dismantles the cooperative compensation model and introduces a true free-market pricing environment.

2. Mandatory Buyer Representation Agreements

A major operational shift is the requirement that buyers must sign written agreements with their agent before touring homes. This formalizes buyer agency in a way that previously was often informal or delayed. Buyers are now explicitly aware of agent compensation obligations, and agents must articulate

their value proposition earlier in the relationship.

3. Increased Transparency and Consumer Awareness

The settlement emphasizes upfront disclosure of compensation structures and clear negotiation of fees between all parties. Consumers are more informed and often more skeptical about agent value, pushing the industry toward a consultative sales approach rather than transactional facilitation.

4. Pressure on Commission Rates

Despite expectations of significant reductions, commission compression has been modest. The larger shift is in how commissions are justified rather than the percentage itself. Agents must defend fees through service differentiation and results.

5. Increased Competition and Industry Shakeout

The removal of guaranteed compensation structures has increased competition among agents and placed pressure on part-time or low-production agents. The market is shifting toward a performance-based brokerage environment.

6. Emerging Business Model Changes

Agents are experimenting with flat-fee or à la carte services, buyer-paid compensation models, and hybrid brokerage structures. There is concern about affordability for first-time buyers, which may influence future policy or lending practices.

How Agents Must Pivot

To remain competitive, North Carolina agents must clearly articulate their value, strengthen buyer consultations, improve negotiation skills, leverage technology, and adopt a fee-for-service mindset.

Conclusion

While North Carolina's statutory framework has not dramatically changed, the practical reality of brokerage has. The NAR settlement has accelerated a transition toward transparency, negotiation, and accountability. Agents who adapt will be better positioned to succeed in a more competitive and consumer-driven market.

RP reaches the top 300-500 real estate agents in 100+ major markets across the country (like this one).

Your business can reach those agents too.



Partner with one or multiple Real Producers magazines to reach this coveted Top Producer audience. Visit realproducersmag.com/locations.

THE INVISIBLE COST OF BEING BUSY

In real estate, a full calendar often feels like success. But many agents are unknowingly sacrificing long-term growth by staying busy with the wrong work. Here’s why productivity—not activity—is the true competitive advantage.

Ask almost any Realtor how business is going, and you’ll probably hear the same response:

“I’m busy.”

In real estate, being busy has almost become a badge of honor. Calendars are packed with showings, listing appointments, inspections, phone calls, emails, marketing, paperwork, and client requests. Yet despite working long hours, many agents find themselves asking the same question at the end of every year:

“Why does it feel like I’m working harder than ever but not moving forward?”

The answer often lies in the difference between activity and progress.

Being busy creates motion. Building a business creates momentum.

Many agents spend their days responding instead of leading. Every notification becomes urgent. Every request demands immediate attention. Every day feels productive because it’s full. But fullness isn’t the same as effectiveness.

The most successful Realtors understand that not all work carries equal value.

An hour spent designing a system that saves time on every future transaction may be worth far more than an hour spent completing repetitive administrative tasks. Investing time in strengthening relationships with past clients often produces greater long-term returns than constantly chasing new leads. Improving the client experience may generate referrals that outperform hundreds of dollars in advertising.

Top producers aren’t less busy—they’re busy doing different things.

They regularly ask themselves difficult questions.

- What am I doing today that someone else could eventually do?
- What work actually grows my business?
- Where am I creating value that only I can provide?

Those questions force a shift from simply managing transactions to building an organization.

The reality is that growth often requires letting go of the work we’ve become comfortable doing. Delegating, creating systems, investing in technology, and improving processes may feel slower in the moment, but they create leverage that pays dividends for years.

The goal isn’t to become less busy.

The goal is to become intentionally busy.

Because there is an invisible cost to staying occupied with work that doesn’t move the business forward. It limits capacity. It delays growth. It prevents innovation. Most importantly, it steals time that could have been invested in building something much larger than today’s transaction.

Busy creates income.

Leverage creates freedom.

The agents who recognize that difference are often the ones who build businesses that continue growing long after their calendars finally have room to breathe.

WHAT’S A PROMO?

A Promo is a unique promotional piece created for agents featured in the pages of Real Producers. A previously printed Real Producers article is transformed into a four- or eight-page leave-behind, laid out like the original article with limited customization.

WHY DO TOP AGENTS LOVE THEM?

A Promo is a one-of-a-kind marketing tool that highlights your personal brand and legitimizes you as an agent worth profiling. Use them to:

- Impress during listing appointments
- Send to past clients, friends, or family
- Include with holiday cards
- Attract top talent (brokers love this!)
- Farm your favorite neighborhoods



If you've been featured in Real Producers and want to make the most of your story, reach out to the publisher of this magazine for a Promo.



Envelope & Letter



Fold & Tab

WHAT TOP 1% AGENTS DO DIFFERENTLY

(That Has Nothing to Do With Sales)



The industry’s highest performers don’t separate themselves through better scripts or stronger negotiating—they build businesses through disciplined habits, intentional systems, and decisions that compound over time.

Ask someone what separates the top 1% of Realtors from everyone else, and you’ll often hear the same answers: they’re better negotiators, stronger salespeople, or simply work harder.

While those qualities certainly matter, they aren’t what create sustained success over a decade or an entire career.

The biggest difference between high-performing agents and everyone else often has very little to do with selling homes. It has everything to do with how they run their business.

Top producers think like business owners first and Realtors second. They understand that every hour of every day is an investment. Instead of reacting to whatever lands on their calendar, they intentionally design their schedule around activities that create long-term growth. Prospecting, nurturing relationships, improving systems, and delivering an exceptional client experience become non-negotiable priorities—not tasks squeezed in when time allows.

They also recognize the value of systems. While many agents solve the same problems repeatedly, top performers build processes that eliminate unnecessary decisions. Whether it’s onboarding a new client, preparing a listing, following up after closing, or staying connected with past customers, consistency replaces improvisation. Systems don’t remove the personal touch—they make it easier to deliver one every time.

Another defining characteristic is their ability to protect their focus. Real estate is filled with distractions. Emails, text messages, social media, unexpected phone calls, and last-minute requests can quickly consume an entire day. Elite agents understand that saying “yes” to everything often means saying “no” to meaningful growth. They become disciplined about protecting uninterrupted time for the work that moves their business forward.

Relationships are another area where the top 1% think differently. They don’t measure success by the number of transactions they closed this month. They measure it by the strength of the relationships they’re building for the next ten years. Every client interaction, every networking event, every follow-up call, and every community connection becomes an opportunity to create trust that compounds over time.

Perhaps the biggest difference is their mindset toward improvement. They don’t assume they’ve arrived simply because they’re having a good year. They remain students of the business—reading, attending conferences, learning from peers, and constantly refining how they operate. They understand that the market will always evolve, and the agents who continue learning will always have an advantage.

The truth is, there is no secret script or magic marketing strategy that guarantees long-term success. The habits that build extraordinary businesses are often simple. They’re just practiced with extraordinary consistency.

The agents who rise to the top aren’t necessarily the most talented. More often, they’re the ones who consistently make better business decisions long before those decisions show up in their production numbers.

Success in real estate isn’t built by one great year. It’s built by thousands of intentional decisions made day after day, long before anyone notices the results.



INC.
SAYS

THIS MAGAZINE IS
**A FORCE
FOR GOOD**



The N2 Company was named to *Inc.’s Best in Business list for Social Good* — the authoritative list of companies that make a meaningful impact beyond profit.

Here’s the part we’re most proud of:
The magazine you’re reading is part of that impact.

Read how THIS magazine is part of something bigger.



Barb ANDREWS

Integrity at Work

For Barbara S. Andrews, real estate has always been about more than properties, contracts, and closings. It is about trust. It is about listening. It is about guiding people through meaningful transitions with honesty, integrity, and the kind of experience that can only be earned over time.

As part of The Andrews Team with Coldwell Banker Sea Coast Advantage, Barbara brings nearly five decades of real estate knowledge to the buyers and sellers she serves. Licensed since 1978, she has worked through changing markets, evolving technology, shifting client expectations, and countless real estate cycles. Through it all, her foundation has remained the same: do things the right way.

“Honesty and integrity mean everything to me,” Barbara says.

That belief has shaped her career, her reputation, and the trust she has earned from clients and peers alike.

A Love for Homes

Barbara was born in Fort Myers, Florida, and grew up on Fort Myers Beach, right



across from Sanibel Island. In those days, there was no bridge connecting the island, so trips to church sometimes meant traveling by ferry.

Her early appreciation for homes was influenced by her parents. Her mother had a love for decorating, and together her parents would buy houses that needed updating and turn them into beautiful homes.

That creative transformation left an impression.

Barbara attended the University of Alabama for two years before moving to North Carolina. After working mostly waitressing jobs, she found her career direction at a young age. In 1978, at just 23 years old, she earned her real estate license.

She and her husband, Dickie, took the course together, passed together, and began their real estate careers in Chapel Hill with Fisher-Fisher Realtors, which later became an ERA franchise.



PHOTOS BY: T.J. DRECHSEL
WRITTEN BY DAVE DANIELSON

Barbara still smiles remembering those early days.

“Yes, we used to wear those blue polyester blazers,” she says.

Nearly 48 Years of Perspective

With approximately 48 years in real estate, Barbara has witnessed an industry transform in remarkable ways.

When she started, there were no computers, no cell phones, and no instant digital listings. Agents worked from thick printed books updated weekly. Communication often meant finding a phone booth, stepping inside, closing the little glass door, and paying to make a call.

Today, technology has changed nearly every aspect of the business. Barbara credits Coldwell Banker Sea Coast Advantage with providing tools that help agents serve clients more efficiently and effectively. Still, she knows technology is only valuable when paired with experience, responsiveness, and care.

Her own track record reflects that combination.

Barbara has been a consistent top producer, earning 10-million-plus production recognition within her company for many years in a row and consistent Diamond Award recognition through Coldwell Banker. From 2015 to 2025 alone, her sales volume exceeded \$231 million, including \$26.5 million last year.

She is quick to shine the spotlight on her team, as well, including Dana Dunne, Vickie Lemar, and Dan Riley.

“Dana’s first sale last year was a \$2 million house, and she is working on a \$3 million sale this year! She’s our Rising Star! Vickie Lemar is our go to for anything mobile home related!” she says. “She knows the ins and outs of all things mobile! Dan Riley is a natural with clients as he has the talented gift of gab. He will make you feel like a million dollars!”

Listening First

Barbara says one of the greatest things she had to overcome early in life was shyness.

Rather than seeing that as a limitation, she turned it into a strength.

As a young woman, she learned to listen intently. That skill became one of the most important tools of her career. By paying close attention to what people said—and sometimes what they didn’t say—she developed the ability to understand what buyers and sellers truly needed.

That listening-first approach has served her clients well for decades.

Whether working with a buyer searching for the right home or a seller preparing for the next chapter, Barbara believes communication is essential. If someone calls or texts her, they can expect a reply as soon as possible.

Her typical day often begins between 6:30 and 7:00 a.m. with coffee and a few quiet moments before the pace picks up. Sometimes, texts start coming in early, and Barbara prides herself on responding quickly. From there, she moves into emails, task lists, client needs, and whatever “fires” need to be handled that day.

Multitasking is second nature.

A Higher Standard

Barbara’s passion for honesty and ethics extends beyond her own business. She has served on the Professional Standards Committee for approximately 17 years and holds herself to a high standard in every transaction.

She wants clients to know they are being represented by someone who values doing things correctly.

That commitment is also what she hopes newer agents will embrace.

“
Honesty & integrity mean
everything to me.”





Her advice is straightforward: take as many classes as possible, gain knowledge, and find opportunities to shadow experienced agents. Listen to how top producers talk with clients and handle real-life situations. That, she believes, is where true learning happens.

Family, Balance, and Joy

Barbara and her husband, Dickie, have been married nearly 49 years. He is also in real estate, though in a different market, which gives them plenty of opportunities to share stories, compare experiences, and ask one another for advice.

She laughs when telling a favorite story.

One summer, Dickie and other family members went to play 18 holes of golf. Barbara told him she was going to “shop 18.” He came back with a birdie. She came back with a contract on a beach house she had bought.

“In real estate, it only takes one to buy,” she says, “but two to sell, if you are married.”

Outside of real estate, Barbara enjoys boating and fishing from time to time. She also supports several local causes through the Realtor association, including Brunswick Family Assistance, Fans for the Elderly, and Brunswick County Animal Protective Services. Through Coldwell Banker Sea Coast Advantage, she contributes a portion of every commission to a fund that supports more than 20 charities and organizations.

The Meaning of Success

For Barbara, success is not just measured in volume, awards, or years in the business.

It is measured in respect.

Success means earning the confidence of peers, the trust of clients, and referrals from those clients to friends and family. It is seeing the smile—or sometimes tears—on someone’s face at the closing table when the journey is complete.

After nearly five decades, that moment still matters.

Success means earning the confidence of peers, the trust of clients, and referrals from those clients to friends and family.

Through experience, communication, honesty, and integrity, Barbara S. Andrews has built a career that continues to stand the test of time. And for her, doing things the right way will always be the only way. ▀



PHOTOS BY: LOGAN BURKES OF
BURKE'S MEDIA
WRITTEN BY DAVE DANIELSON

For Jimmy Binion, success has never been measured by loan volume or commissions. Instead, it has always been about the people on the other side of the paperwork.

After more than 25 years in the mortgage industry, Binion has built a reputation as someone who genuinely cares about helping families achieve one of life's biggest milestones: homeownership. As a mortgage broker with Ascend Lending USA, he combines

experience, persistence, and an unwavering commitment to communication to help borrowers find financing solutions that fit their unique circumstances.

His philosophy is remarkably simple.

"Don't focus on the money," he says. "Focus on helping people and building relationships."

That mindset has become the foundation of his career.

A Career Built on Helping Others

Helping people has been a common thread throughout nearly every chapter of Binion's professional life.

Originally from Ohio, he earned a bachelor's degree in Business Management from the University of Akron along with an associate degree in Biomedical Technology from Minnesota State. While many professionals follow a straight career path, Binion

has always gravitated toward opportunities where he could make a positive impact.

Before dedicating himself fully to mortgage lending, he owned two health clubs and three massage therapy clinics. Each business centered on improving people's lives in one way or another. Jim was also a licensed REALTOR® in Horry County with Realty One for three years.

"I've always loved helping people," he says. "What better

way to help someone than by helping them achieve the American Dream of owning their own home?"

That passion led him into the mortgage industry in 1999, where he quickly discovered that lending offered countless opportunities to change lives.

"I know the REALTOR side and what they go through," he says. "I saw a lot of clients sliding through the cracks because of financing, so I felt I could help more people on the lending side, which I have."

Finding Solutions Others Can't
Throughout his career, Binion has worked on both the retail lending





side and the mortgage broker side of the business.

Experiencing both environments taught him an important lesson.

As a direct lender, he found himself limited by a single company's loan products and underwriting guidelines. As a mortgage broker, however, everything changed.

Today, through Ascend Lending USA, he has access to more than 100 different lenders, allowing him to match borrowers with financing options tailored to their individual needs.

That flexibility has become one of his greatest strengths.

Whether working with self-employed business owners, first-

time homebuyers, or seasoned real estate investors, Binion believes there is almost always a solution if someone is willing to keep looking.

"I don't give up," he says. "I get loans closed that no one else would or could because I think outside the box."

His determination has earned the trust of both borrowers and real estate professionals who know he is willing to tackle the difficult files others often decline.

Communication Changes Everything

Ask Binion what separates him from the competition, and his answer comes without hesitation.

Communication.

He believes one of the biggest frustrations buyers and agents experience during a transaction is simply not knowing what's happening.

Rather than relying solely on emails or automated updates, Binion prefers something many professionals have forgotten.

He picks up the phone.

"I believe communication is the most important part of lending," he says.

Throughout every transaction, borrowers and Realtors receive regular updates so there are no surprises along the way. That proactive approach helps reduce stress while keeping everyone focused on reaching the closing table.

Speed is another priority.

Whenever possible, Binion works to close loans in fewer than 20 days, recognizing that quick, efficient service can make all the



"It seems if you focus on the money, you're always chasing the money. IF YOU FOCUS ON BUILDING RELATIONSHIPS AND GETTING MORE FRIENDS, THE MONEY PART JUST HAPPENS."

difference in today's competitive housing market.

Relationships Over Transactions

Although lending involves numbers, Binion believes lasting success has very little to do with spreadsheets.

Over the years, he has learned that chasing money rarely produces long-term fulfillment.

Instead, he focuses on building genuine friendships.

"It seems if you focus on the money, you're always chasing the

money," he explains. "If you focus on building relationships and getting more friends, the money part just happens."

That philosophy extends beyond borrowers.

He works hard to become a trusted resource for Realtors by solving financing challenges that might otherwise cost them a sale. In many cases, he encourages agents to send him their toughest clients first so he can demonstrate what is possible.

His confidence isn't rooted in ego—it comes from experience.

A Life of Balance

After living throughout the coastal Carolinas—including Wilmington, Leland, Holden Beach, Lake Waccamaw, North Myrtle Beach, and now Cerro Gordo—Binion has developed a deep appreciation for the region and its lifestyle.

Today, he enjoys the slower pace of country living, where gardens, chickens, and peaceful surroundings provide a welcome balance to the fast-moving mortgage business.

Working remotely also gives him flexibility. While he makes himself



available to clients from 8 a.m. until 8 p.m., seven days a week, he intentionally steps away when needed to enjoy nature, spend time at the beach, and recharge.

Giving back also remains important. He proudly supports St. Jude Children's Research Hospital, reflecting his lifelong desire to help others however he can.

Never Stop Learning
One characteristic that continues to drive Binion is humility.

Rather than believing he has all the answers, he actively seeks opportunities to learn from people who have achieved even greater success.

"The older I get," he says, "the more I realize what I don't know that I thought I did as a younger man."

That willingness to keep learning allows him to continually improve his business while adapting to an ever-changing lending landscape.

Looking ahead, he hopes to continue expanding his own real estate investment portfolio while building toward retirement over the next decade.

Until then, his mission remains unchanged.

Helping more people become homeowners.

Building stronger relationships.

And proving every day that great lending isn't just about getting loans approved—it's about making people feel supported throughout one of the biggest decisions of their lives.

With a strong work ethic, an approachable personality, and even a little humor along the way, Jimmy Binion reminds everyone he works with of one simple truth:

"Life is too short."

It's a philosophy that shapes not only how he does business, but how he lives it. 🏡

HELP YOUR BUYERS SAY TURN "SOMEDAY" INTO TODAY

I joined **Fairway** to give you more ways to help your buyers

FASTER COMMUNICATION

Pre-approvals and early document delivery.

STRONGER OFFERS

We'll buy the seller's home if we can't close by the contracted date.*

MORE FLEXIBILITY

Loans for every situation:

- Conventional, VA, FHA, and USDA
- Non-QM and bank statement options for self-employed buyers
- Investment and DSCR programs

SMARTER BUILDING

One-time close construction options that help buyers finance the build and final mortgage through one streamlined process.



We're helping your clients buy sooner with a **lender-funded 0.5% interest rate buydown!*****

Let's connect,
and let me show you what Fairway and I can offer you and your clients.



The **CHRIS WAGGETT** TEAM

CHRIS WAGGETT

Branch Sales Manager | NMLS 455171

910-619-2689

chris.waggett@fairwaymc.com



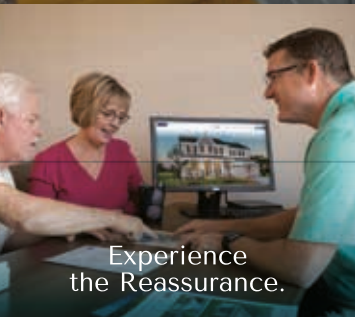
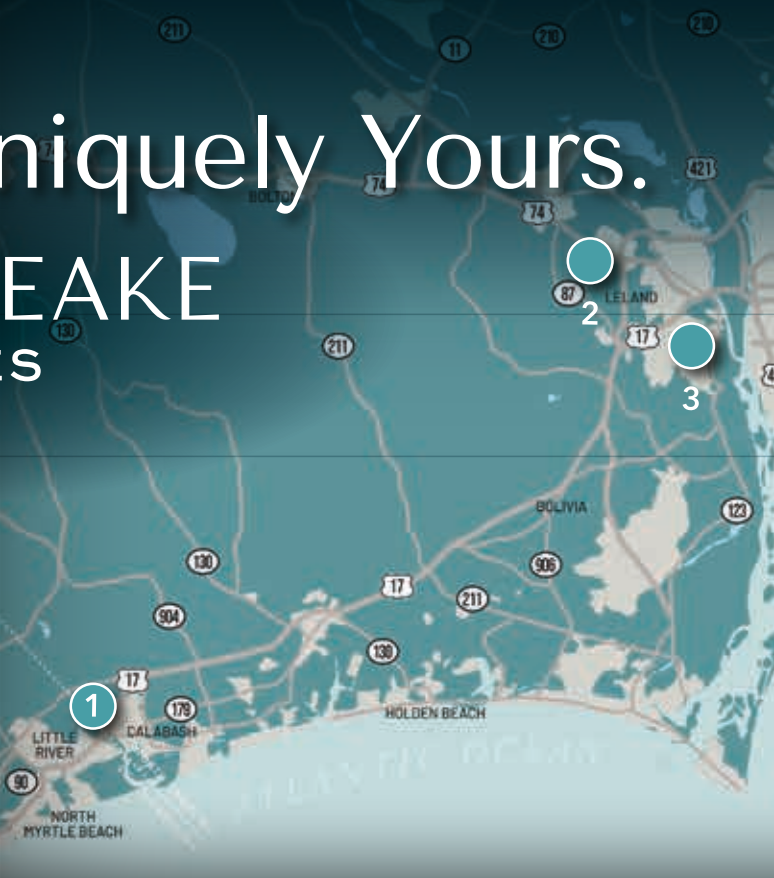
SCAN
to connect
with me!

*Fairway Cash Guarantee® requires a Fairway Advantage® Pre-Approval. Fairway Advantage® Pre-Approval is based on a full review of the borrower's creditworthiness and is contingent upon there being no material changes in the borrower's financial condition or creditworthiness at the time of final loan approval. Final loan approval is subject to the following conditions: (1) borrower has identified a suitable property, and a valid appraisal supports the proposed loan amount; (2) a valid title insurance binder has been issued; and (3) borrower selects a mortgage program and locks in an interest rate that will support the pre-approved monthly payment amount. Loan must close before the expiration date provided in the pre-approval. Offer not available on USDA, bond, or DPA programs. Sale of home proceeds contingency not allowed. Please note that submitting verifying documentation is not a requirement to receive an estimate of closing costs associated with a mortgage loan. **Not all temporary buydown options are available for every product or scenario. Talk to your Fairway loan officer for more details. A .5/0 lender-paid temporary rate buydown will reduce the note rate by .5% for the first year of the term, after which the rate will revert back to the original note rate for the remainder of the term. Loan must close and fund with Fairway Branch 8677. Loan must close on or before 2/28/2027. Promotion expires 2/28/2027. Special incentive offer subject to change without notice. This offer not valid with any other incentives or discounts. Copyright©2026 Fairway Independent Mortgage Corporation doing business as Fairway Home Mortgage. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. Intended for industry professionals only. All rights reserved.

Expertly Built. Uniquely Yours.

CHESAPEAKE
HOMES

Experience the Details.



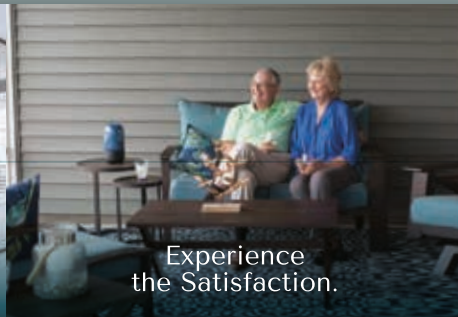
Experience the Reassurance.



Experience the Appeal.



Experience the Vision.



Experience the Satisfaction.

1 Selling in Calabash, NC

A brand new master-planned community on the South Carolina/ North Carolina border. Here's where your clients can Live Their Best Life enjoying a sweet serene coastal lifestyle in beautiful single-family homes! Proposed amenities include a resort style pool, clubhouse, pickleball, dog parks, and much more!



2 Selling in Leland, NC

Welcome home to Terrapin, a peaceful retreat tucked away in the charming town of Leland, North Carolina. Find your dream home while being surrounded by an abundance of local beauty and amazing proposed amenities. Designed with you in mind so comfort, quality, and connection are all right at your fingertips.



3 Selling in Leland, NC

Welcome to one of our newest communities in Coastal North Carolina. With both townhomes and single-family homes, there is bound to be the perfect home for you. Riverwalk Pointe offers peaceful living with easy access to many



YOUR TRUSTED REAL ESTATE ATTORNEY

ANNA MILLER



910.363.1007 | abmillerlaw.com

4002 Executive Park Boulevard, Southeast | Suite 100 | Southport

Go to cheshomes.com for current information on each community or call 910-335-4368. Sales By: Today Homes Realty, NC



Live in a Home That Inspires Your Clients

Building Dreams Since 1989

stelloconstructioninc.com

910.443.1363

*Ask
About Our 6%
Commission
for YOU!*



1st place award winner in The Parade of Homes for coastal family homes