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Agent
on Fire
**HUBERT
TATE**

Partner
Spotlight
**LAUREN
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with LH
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Agent
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Holli Clem

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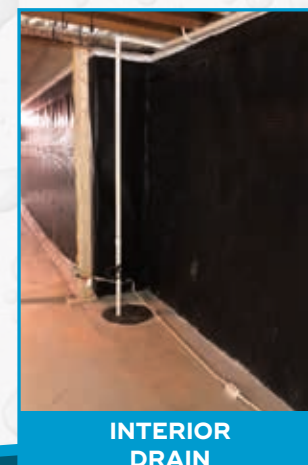
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Raising the Bar

BY ELIZABETH MCCABE
PHOTOS BY ALLIE SANTOS

Holli Clem

For 22 years, Holli Clem proudly embraced one title above all others: stay-at-home mom. She was raising two children, volunteering whenever she could, supporting her husband's career, and making every new house feel like home after each corporate relocation. Then one day, everything changed. "I was a stay-at-home mom," Holli says with a laugh, "but there were no kids left at home." Both children had launched successfully to their next stage of life, and for the first time in more than two decades, Holli was wondering what came next.

Real estate seemed like a practical way to contribute toward retirement. She figured she'd help a few families each year, earn a little extra income, and enjoy keeping connected with people. Instead, she discovered a profession that perfectly matched every experience life had already given her. Long before earning her real estate license in 2016, Holli had been preparing for this career without realizing it.

After graduating from college, she explored several professions, including teaching and the financial services industry. Starting in a company's mailroom, she steadily worked her way into management, eventually earning both her Series 7 and Series 24 securities licenses. She ultimately supervised sales professionals who handled financial investment products. She also earned

a paralegal degree, giving her an eye for contracts and details that continues to serve her clients today. But perhaps the greatest preparation came outside of any classroom or office. Her family relocated six different times, from Michigan to Tennessee to North Carolina and eventually to Georgia.

Today, Holli is one of North Georgia's most respected real estate professionals. She has helped more than 375 families buy and sell homes, surpassed \$265 million in career sales, and typically closes around \$30-35 million annually, with a personal goal of reaching \$40 million again before retirement. Ironically, none of that was ever part of the plan.

"I was the buyer. I was the seller. I was the person relocating," Holli says. "I understand what families are feeling because I've lived it." Looking back, she believes every chapter of her life was preparing her for the work she does today. As she says, "God prepared me, before I even knew why or how."

Family Has Always Come First

Holli and her husband, Mike, have been married since they were college sweethearts. When Mike's career required relocating the family from Michigan to Nashville, their oldest child was just a year old. They knew almost no one.

"It was our first big move as a young family," she recalls.

That move became the beginning of more than two decades devoted almost entirely to raising their daughter, Jordyn, and son, Hunter. While Mike focused on providing for the family, Holli focused on everything else. She jokingly calls herself "the ultimate



"I understand what families are feeling because I've lived it. God prepared me, before I even knew why or how."

volunteer.” Between school activities, community involvement, tennis teams, and raising two children, there wasn’t much time left for anything else.

Her husband frequently teased that one day she might get a job that actually paid. Neither of them imagined what that job would eventually become. Around the same time Holli earned her real estate license, another unexpected chapter started. Her parents, now 88 and 82, moved into the family’s home. Nearly ten years later, they still live together.

Today that circle has grown even larger with the arrival of her first granddaughter. “Now, I’m officially a proud ‘Lolli,’” she says with a smile.

With her son’s September 2026 wedding also on the calendar, this season of life feels especially full.

A Fierce Protector

Ask Holli what separates her from other agents, and she talks about protecting people. Her background in finance helps clients understand the financial side of a transaction. Her paralegal training allows her to confidently navigate contracts. Years of relocating have given her sensitivity to families facing major life changes.

Simply put, she genuinely cares about her clients. Whether she’s helping a first-time homebuyer, a growing family, someone downsizing, or a client purchasing a multimillion-dollar estate, Holli approaches every transaction with the same level of care and commitment. That compassion? It makes a difference.

“I give advice as if you’re my own family member,” she says. “You get to make your own decisions, but I want to look out for you like you’re someone close to me.”

Whether it’s recommending contractors, estate sale companies, or landscapers, Holli has spent years building relationships with professionals throughout the community.

“You become a community resource,” she explains. “Long after the transaction closes, people still call.” Sometimes those

calls have nothing to do with real estate. She wouldn’t have it any other way.

“I’m able to focus on the contracts and negotiations because I know my team is behind the scenes, making sure every client receives exceptional, white-glove service,” Holli says. “They thoughtfully manage the client experience while I focus on the fine print. That level of support is rare, and I know how blessed I am to have it. Our clients feel the difference, and so do the agents on the other side of our transactions; many of them take the time to share how much they appreciate our team and the way we work together. I’m surrounded by an incredible group of women, and I never take that for granted.”

Holli specializes in Lake Lanier and North Georgia, a market she believes requires a unique level of expertise. Selling lakefront property entails considerations many traditional home sales simply don’t, from docks and shoreline regulations to understanding what makes one waterfront property different from another.

“I always tell people buying on the lake is its own world,” she says. “Hire someone who knows it well. I’d love that to be me, but either way, don’t do it without a real lake expert.”

For Holli, it comes down to protecting people who are making one of the

biggest decisions of their lives. That service-first instinct is also why the business keeps growing. As she puts it, “I have been fortunate, and I have never had to chase success. When you lead with your clients’ best interests, success has a way of finding you.”

Setting Goals

These days, Holli still sets ambitious goals for herself.

“I need a target,” she says. “If you’re not aiming for something, you’re aiming for nothing.”

As their family continues to grow, the future is beginning to look a little different. There will be more family gatherings, more time with grandchildren, more travel, and more opportunities to enjoy the beautiful Lake Lanier lifestyle they’ve worked so hard to build.

After decades spent caring for children, parents, clients, and now grandchildren, Holli knows exactly why she continues to work as hard as she does.

“It’s all about family,” she says.

And for the hundreds of families who have trusted her through one of life’s biggest decisions, that commitment has made all the difference. ▼



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HUBERT TATE

BY ELIZABETH MCCABE • PHOTOS BY ALLIE SANTOS

Finding Purpose, One Home at a Time

“What am I supposed to do with my life?” That’s the question that Hubert Tate asked himself as he did some serious soul searching. He prayed. He meditated. He went to therapy. He met with a priest. More than anything, he wanted to discover the career that would best utilize his talents and abilities.

At the time, he had already built an impressive career. Originally from Jackson, Mississippi, Hubert earned a degree in Communications from Jackson State University after studying journalism before spending a decade in television as a news reporter and anchor. Always eager to continue learning, he later earned a master’s degree in Communications from Johns Hopkins University before transitioning into public relations, serving as press secretary for the Human Rights Campaign in Washington, D.C. He later worked in marketing communications for Teach for America.

On paper, everything looked successful. Inside, however, something was missing. “I realized I was good at journalism and marketing,” Hubert says, “but I didn’t truly love it.” Instead of jumping into another career, he intentionally slowed down. It was a wise move to reexamine his life’s direction before leaping into another career. For three years, he took the time to evaluate every part of his life. The answer arrived in a way that he didn’t expect.

The Closing That Changed Everything

In 2016, Hubert purchased his first home. Like many first-time buyers, he expected to leave the closing feeling excited. Instead, he walked away surprised by another emotion entirely.

“I was thrilled,” he remembers. “Then I felt very sad.” Why? Nothing had gone wrong. He simply didn’t want the experience to end. “I simply wanted to keep looking at houses,” he laughs. “I love houses.”

Around that same time, a close friend who worked

in real estate offered a suggestion: “You know you’re doing all this soul-searching,” the friend said. “Have you ever thought about real estate?” “That’s not me,” he thought. “I don’t like sales.” Still, he enrolled in real estate school, expecting to hate every minute of it. Instead, the unforeseen occurred. “The teacher started teaching,” Hubert recalls, “and I fell in love with it.”

“I REALLY DO LOVE PEOPLE. IF YOU DON’T VALUE PEOPLE, YOU WON’T DO WELL IN REAL ESTATE.”

It wasn’t selling which fascinated him. It was actually the law. Real estate education introduced him to property rights, legal descriptions, contracts, title work, and the history of land ownership. The more he studied, the more fascinated he became.

“As a Black man from the South,” Hubert explains, “studying old property records also involved confronting difficult parts of our nation’s history.” Historic deeds reminded him that in previous generations, enslaved people had been treated as property and listed alongside the land itself. Learning how property law has evolved over time gave him an even heightened appreciation for the importance of ownership, legal protections, and helping others build wealth through real estate. What began as curiosity rapidly became a calling.

People Before Property

Hubert believes his greatest strength is relating to people. “I really do love people,” he says. That outward focus shapes every part of his business. Real estate, he believes, isn’t fundamentally about houses. It’s about relationships. “If you don’t value people,” he says, “you won’t do well in real estate.”

His advice to newer agents is refreshingly simple: “Clients smell commission breath a mile away.” That’s why Hubert focuses on earning trust one relationship at a time. “Do right by one person,” he says, “and they’ll refer you to a million different people.” Over the years, that approach has created lasting relationships with clients. “I’ve had some clients do eight or ten transactions with me,” Hubert says. “I don’t take any of it for granted.”





A Career Built on Faith

For Hubert, real estate has provided something he never expected: the flexibility to be present when his family needed him most. In 2022, his mother passed away after spending the last five years of her life battling dementia. Throughout countless hospital visits, Hubert continued serving his clients, often writing contracts from her hospital room. Looking back, he realizes many careers would not have allowed him to remain by her side during those precious final years.

“I was very blessed and thankful,” he says. That perspective keeps shaping the way he approaches both his business and his life. His clients come from every imaginable background. One day he may be helping a single mother purchase her very first home. The next, he may be representing a professional athlete or marketing a property with a fascinating history, including one home that had previously been owned by filmmaker Tyler Perry.

Outside of work, Hubert enjoys exceptional restaurants, cheering on Jackson State football and its marching band, “The Sonic Boom of the South,” where he played trombone and was one of the drum majors of the band. He also enjoys lounging with episodes of *Law & Order: SVU*.

Looking back, Hubert believes every step of his life prepared him for the career he was meant to find.

What’s next? Hubert has even given some thought to becoming a real estate attorney, which would require additional education through law school. Whether he decides is yet to be determined.

Regardless, real estate became the answer to Hubert’s prayers, giving him a reinvigorated sense of purpose, passion, and the opportunity to make a genuine difference in the lives of others. ▀

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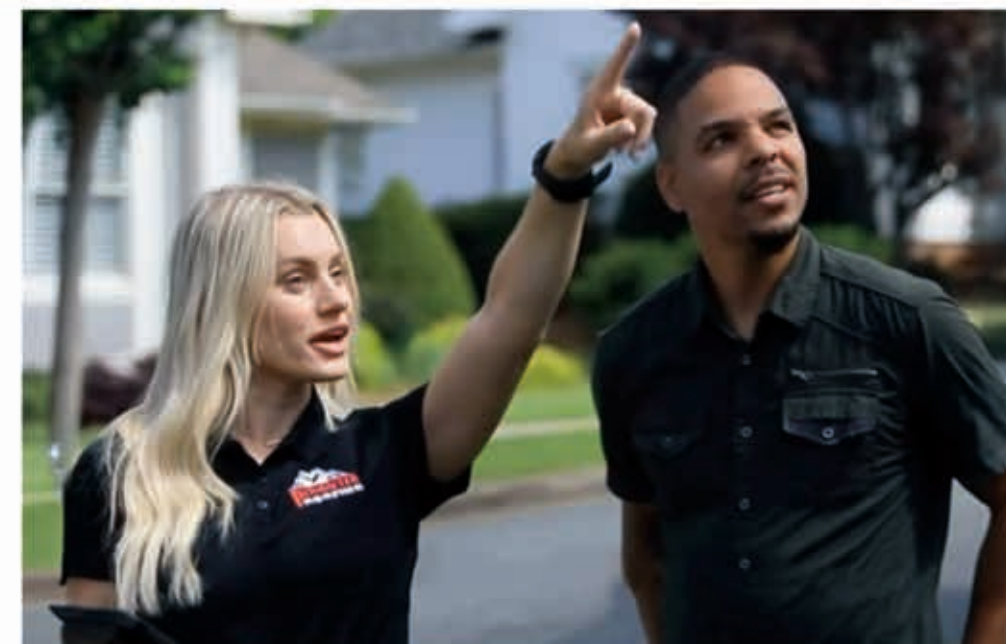
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Lauren Hale

with LH Lending

BY ELIZABETH MCCABE
PHOTOS BY ALLIE SANTOS

If you could peek inside Lauren Hale's brain after work, you wouldn't find reality television or endless social media scrolling. You'd find Tetris. Or Sudoku. "I love puzzles," Lauren laughs. "In my downtime, all I do is play Tetris or Sudoku. They calm me." Most people look at a puzzle and think, "That looks complicated." Lauren looks at one and thinks, "Let's figure it out."

She embraces every obstacle. Every mortgage file is another puzzle to be solved. Some are straightforward. Others require persistence and someone willing to keep searching after everyone else has quit.

That's where Lauren thrives. As Owner and Senior Loan Officer of LH Lending LLC, she's built her reputation on helping clients navigate what

often feels like a financial maze. She finds solutions where others see roadblocks, turning complicated lending scenarios into successful closings.

From Teacher to Problem Solver
Originally from Jacksonville, Florida, Lauren moved to Georgia for college, met her husband, and never left. Long before she entered the mortgage industry, she spent 10 years in education, teaching economics and serving as a school administrator.

Even then, her favorite part of the job wasn't grading papers. It was solving problems.

"If a child was struggling in my class, I knew there was a way to either teach differently or pivot to find a solution," says Lauren.

Helping people overcome obstacles became second nature. By 2020, however, Lauren knew she needed a new challenge. Like

many people during the pandemic, she found herself reevaluating her career. During a conversation with a respected local builder, he pointed out something she had never considered: The community desperately needed another trusted local mortgage professional.

"I didn't even know what a loan originator did," Lauren admits with a laugh. After plenty of late-night research and discovering that a lot went into loan origination, Lauren earned her license and immersed herself in the business. For four years, she intentionally learned every corner of the industry, studying compliance, underwriting guidelines, operations, and every moving part behind a successful transaction.

"If I was going to be part of the chaos," she jokes, "I wanted to run the circus." In November 2024, she launched LH Lending LLC. What began as a small brokerage has quickly grown into a thriving company with five loan officers and two dedicated support professionals. Even in today's challenging mortgage market, the brokerage continues to increase its production year after year.

Building a Team She Can Count On
When Lauren opened LH Lending, she envisioned a small brokerage where she could simply do what she loved: pave the way for real estate ownership or assist people. She figured it would be her and one other

person, and honestly, she was perfectly happy with that. Life, however, had other plans.

As business grew, so did the team. Today, LH Lending includes five loan officers and two dedicated support professionals who work together to keep every transaction moving smoothly. An internal processor, licensed support staff, and additional processing assistance help ensure clients receive the same level of communication and care from application to closing.

"A year ago, I was drowning," Lauren admits. "I wasn't meeting deadlines because I didn't have the support I needed."

Now, she lights up when talking about the people around her. Building the right team hasn't just allowed the company to grow; it has allowed the client experience to improve. "Clients who've worked with us before have noticed the difference," she says. "They've told me how smoothly everything ran and how much they enjoyed working with our team."

The Mortgage Detective
Lauren jokes that part of her job involves becoming an "FBI investigator." She isn't far off. If another lender says a loan can't be done, Lauren doesn't immediately accept the answer. Instead, she starts asking questions.

Were the right assets considered? Is there another loan product available? Would a different lender

I ask a lot of questions, and in return, those puzzle pieces align to help find solutions."

“I’ve never been transactional; I’m relationship-forward.”



interpret the guidelines differently? As a wholesale mortgage broker partnered with more than 20 lenders, Lauren has access to financing options for borrowers, that even many loan officers, never realize exist.

What’s her secret? Lauren treats every loan like a high-stakes investigation, going to bat for borrowers where other lenders throw in the towel. She knows there is a home for almost every buyer, even if it takes finding a diamond in the rough. “I take it personally if I can’t get somebody approved,” Lauren says. “Anybody can handle a 740 credit score with a down payment. But what about the person with a 620 who just needs the right questions asked? I don’t take no for an answer,” she says. “I ask a lot of questions, and in return, those puzzle pieces align to help find solutions.”

Communication Counts

Lauren believes communication shouldn’t stop with the buyer. Whenever one of her clients goes under contract, she personally calls the listing agent. One simple question has become her trademark: “Are your sellers purchasing another home?” It seems small, but the answer can change everything.

“I’ve had agents tell me no lender has ever asked them that question before,” she says.

That proactive communication has helped LH Lending become a preferred lender for multiple real estate groups throughout coastal Georgia. Lauren also believes buyers already have enough on their plates. Between inspections, moving trucks, utility transfers, and endless paperwork, the mortgage

process shouldn’t create unnecessary stress.

If her team can locate documents, coordinate with title companies, or gather information without asking the client to do more work, they will. “I only ask borrowers for things we truly can’t get ourselves,” she explains.

The Teacher Never Left
Although Lauren changed careers, one thing never changed. She’s still a

teacher. Only now she’s teaching families instead of students. Just as she once translated economics into lessons teenagers could understand, she now explains mortgage guidelines, financing options, and underwriting requirements in language buyers can actually follow.

“I don’t promise the process will always be easy,” Lauren says. “But I do promise to simplify it as much as possible.” Her clients are incredibly loyal. More than 80 percent of eligible refinance clients over the past five years have returned to work with Lauren again.

No Off Switch

Lauren’s work ethic doesn’t disappear when she leaves the office. She’s also a professional bodybuilder. Training before sunrise, balancing nutrition, running a growing company, and raising two active boys with her husband of fifteen years requires remarkable discipline.

“I really don’t have an off switch,” she admits with a laugh. “Even in my downtime, being on the go is normal. My out-of-office time is usually found in the gym, on a golf course, or doing something for fun.”

She also enjoys golfing, although she’ll be the first

to joke that her handicap hasn’t improved. “I tell my husband I get to see more of the golf course than he does,” she laughs. That same drive fuels every part of her life, whether she’s preparing for a competition, helping a real estate agent save a difficult transaction, or searching for a lending solution.

She’s motivated by knowing people walk away feeling supported and confident in the experience they received. While mortgages are the service her team provides, she believes relationships are the true business they’re in.

“I’ve never been transactional; I’m relationship-forward,” she says. “I don’t build my business one loan at a time. I build it one relationship at a time. My goal has never been to simply get someone to the closing table. It’s for them to walk away feeling the process was smooth, proactive, efficient, and that they were genuinely cared for. I want to be the lender they call first for every future purchase, refinance, investment property, or question along the way.”

For Lauren, every mortgage begins as a puzzle. The greatest reward is watching every piece fall perfectly into place for the families she serves. 🏡



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Chad Hull has built a career on relationships, not transactions. Long before he became a successful real estate agent, he learned the value of hard work on a Wisconsin farm, where mornings started early and everyone was expected to pull their weight. Today, those same lessons guide the way he serves clients throughout the Atlanta market.

Growing up just outside Madison, Wisconsin, Chad experienced a childhood filled with chores, baseball, fishing trips, and plenty of fresh air. “Farm life teaches you accountability at a young age,” he says. “When people are depending on you, you learn that showing up isn’t optional. It says something about your character.”

That mindset would become the foundation for everything that followed. After college, Chad landed what he considers his first real career, working in marketing and promotions for the PGA TOUR. The job allowed him to travel to tournaments across the country and even play some legendary golf courses after events wrapped up.

“I have a lifetime of stories from that experience, and it remains one of the most memorable years of my life,” he says. It also became one of the most important years of his personal life because it was when he met the woman who would become his wife. When her contract ended and she

returned to Wisconsin, Chad had a choice to make.



“I followed the girl,” he says with a smile. “Nearly 30 years later, I’d say that worked out pretty well.” That decision led him into a 16-year career in national sales, where he developed leadership skills, learned the art of negotiation, and discovered that people, more than products, were what he enjoyed most.

Ironically, real estate wasn’t part of the original plan. After relocating to Atlanta for another career opportunity that didn’t work out, Chad found himself doing personal training, another longtime passion. One of his clients happened to lead a successful real estate team and asked if he would consider working part time as an inside sales agent.

“I jokingly tell people I was ‘tricked’ into real estate,” he says. It didn’t take long before something clicked. “After making enough calls and setting appointments for other agents, I thought, ‘I’d rather be the one going on these appointments.’” That realization opened the door to a career that perfectly matched his personality.

“I’ve always been a people person,” Chad says. “I enjoy sitting across the table from someone, asking questions, understanding what they’re trying to accomplish, and helping them solve a problem.”



Photo submitted by Chad Hull



Photo submitted by Chad Hull

Today, Chad serves clients with The Agency, a brokerage he says feels more like family than a workplace. “It’s difficult to put into words how fortunate I feel to be part of The Agency,” he says. While he appreciates the company’s technology, marketing support, and collaborative environment, it’s the people who make the biggest difference.

“We spend an enormous amount of our lives working, so being surrounded by people you respect, enjoy, and genuinely care about matters.” Ask Chad what defines him, and the answer isn’t production numbers or awards.

“Gratitude is probably the word that best describes it,” he says. His faith, family, and relationships shape both his personal life and his business philosophy. He believes nearly every good thing in life comes through other people, and one of his long-standing prayers reflects that belief.

“Lord, continue to place people in my life whom I can positively influence and who can positively influence me.” That perspective influences how Chad approaches every client relationship.

“For most people, buying or selling a home represents one of the largest financial decisions they will ever make,” he says. “That responsibility is never something I take lightly.”

While many professionals focus on market statistics, Chad is most energized by the stories behind every move.

“Every client has a different story,” he says. “I love learning who they are, what they value, what they’re trying to accomplish, and why they’re considering a move. My ‘why’ has always been centered around helping as many people as I can successfully navigate what can be one of the biggest financial and emotional decisions of their lives.”

Outside of work, Chad stays active through fitness, a passion that dates back decades. Many people are surprised to learn he once competed in amateur bodybuilding, an experience he says taught him discipline and consistency. “Having a goal is important, but a goal by itself doesn’t accomplish much,” he says. “You have to break it into manageable steps, develop a process, and consistently execute those steps over time.”

Golf also remains a favorite pastime, especially when it involves spending time with family or participating in charity tournaments. Family remains at the center of everything Chad does. He and his wife have been together for nearly 30 years and are the proud parents of three daughters, including identical twins.

“
I want to be
known as
someone who
showed up for
people.”



“We’ve always been a very close family,” he says. “At the end of the day, family is really at the core of everything we do.” Perhaps no experience better illustrates Chad’s approach than one unforgettable client.

Over two years, he helped a gentleman named Mr. Wallace explore the idea of downsizing from the horse and cattle farm where he’d built a lifetime of memories. There was never pressure, only conversations and patience. After Mr. Wallace unexpectedly passed away, his family trusted Chad to sell the beloved property.

The farm quickly found the right buyers, a family whose daughter needed acreage for her horses. Even more meaningful, Mr. Wallace’s family donated some of his handcrafted furniture to the new owners and his taxidermy collection to a local environmental preserve, creating a lasting tribute.

“That transaction reminded me that real estate is rarely just about property,” Chad says. “A home can represent decades of someone’s life, their family, their memories, their traditions, and their legacy.”

For Chad, that story perfectly captures why he loves what he does. “I’m certainly proud of what I’ve accomplished professionally,” he says, “but I hope the production numbers are never the most interesting thing about me.”

Instead, he hopes people remember something much simpler. “I want to be known as someone who showed up for people... Homes will be bought and sold, markets will change, awards will come and go, but the way you treat people and the relationships you build can last a lifetime.”



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