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Mission 1st Mortgage Inc.

real producer

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O'SHEA

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APRIL 2022



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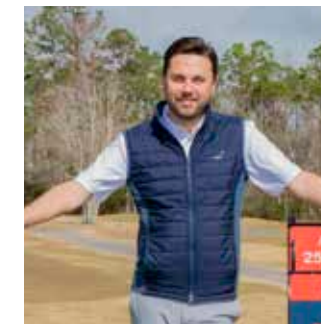
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▶▶ happy anniversary to me!

By Robert Orso

Mobile Bay Real Producers

TWO YEARS IN PRINT

Time flies when you are having fun. This month marks the two-year anniversary of *Mobile Bay Real Producers* being in print. We have outlasted the pandemic!

The fun part is meeting with all of you top agents (Real Producers) and reading your interesting and amazing stories. The work part is lining up content, photography, and dead lining the magazine every month, along with meeting with advertising prospects and attempting to educate them on the value of what we do for REALTORS® and what we can do for their businesses.

This magazine would not be possible without the support of our advertising partners and the amazing team I have behind me. I often thank the advertising partners, but this is a perfect opportunity to show appreciation for my team pictured on the team page in the front of this magazine.

Photographers - Each month, James Avera of Avera Design and Jon Jeffress of Deep South Focus Photography and his team produce amazing photos to keep the quality and attractiveness of this publication extremely high.

Writers - Jill Clair Gentry, Dave Danielson, and Olivia McNorton interview the content subjects and consistently turn out beautifully written, professional articles to capture the best details of your stories.

Ad Manager - Heather Johnson works with our advertising partners from the beginning and monthly to create and manage all the ads and change them as often as the client desires.

Social Media - Asia Schnoes of Southernview Media keeps us alive and growing on social media.

Videographer - Lew Thomas of Adobe House Media videos all our social events and produces amazing videos for us to post on social media and YouTube.

Support Staff - And most recently, Olivia McNorton, a Springhill College graduate with a degree in Journalism, has joined the team as publishing assistant and writer. Many of you have recently met Olivia via phone, text, or email.

There is a popular book out called *Who Not How* by Dan Sullivan. It is about having the right people in the right seats. Although how we run our businesses is important, who we have filling the roles and positions is more important. I am thankful for a talented team.

2022 is all about growth and doing everything better this year than last year. Wherever we are lacking, we want to level up. I welcome your feedback and constructive criticism. I realize that not all of you completely understand that this magazine is YOUR magazine. Sure, we do all the work of putting it together, printing, and shipping it, but you may have noticed this is all about you. Additionally, the social events we attempt to host each quarter are your events! And it is all FREE for all our Real Producer REALTORS®.

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Contact Robert Orso: (251) 209-3868
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Mission 1st Mortgage Inc.

MADE TO LAST

A lot of things can come and go in life. But some relationships are here for the long run.

That's where Mission 1st Mortgage Inc. shines.

Bryan Dewberry is President of Mission 1st Mortgage Inc. ... a partner you and your clients can count on with results that are made to last.

APPLYING EXPERIENCE. CREATING EXCELLENCE.

Bryan has picked up a lot of valuable experience in his life that he applies to his leadership of the organization.



“WHEN WE DO OUR PART AND KEEP THOSE RELATIONSHIPS STRONG WITH CLIENTS, WE KNOW WE’RE ALSO SUPPORTING OUR REAL ESTATE PARTNERS.”

He is a veteran of the United States Marine Corps, serving for eight years. And he also worked for several years in the mortgage business before moving forward and starting Mission 1st Mortgage Inc.

“Through my prior work, I saw the good and bad. In the process, I saw that the experience many customers received wasn’t fantastic in a lot of

cases,” Bryan remembers. “I just felt that at a company level, there just wasn’t that strong emphasis on providing that strong customer service experience.”

One element Mission 1st Mortgage Inc. has focused on is VA loans.

“We did very well with that, and it’s something that has continued to be

a point of emphasis for us,” Bryan explains. “We take pride in being well-versed in the VA process to make it easy for both the REALTOR® and the client.”

CREATING STRONG BONDS

As Bryan says, the bond with real estate partners is a central part of success.

“It’s all about relationships in this business,” he says. “When we do

•••

our part and keep those relationships strong with clients, we know we're also supporting our real estate partners."

Education is part of the drive for Bryan in what he and his team do each day.

"We know that buying a home and going through the mortgage process can be super stressful for some people, with the amount of money and the time-frame involved, and the fact that, often, they have no concept of what's going on. That all adds to that feeling of anxiety," Bryan says. "Our goal is to take that anxiety away and to answer questions along the way. Our goal is to help clients be at ease and calm."

It's about delivering a benefit that lasts long beyond the deal.

"We want to help clients by turning them into confident consumers. We want them to know they can come back to us as a resource after the fact, too," Bryan emphasizes. "We're in the process with them, and we understand their fears. We're here to do whatever we can to make sure it's not



as overwhelming for them as they thought it would be."

TANGIBLE BENEFITS

Mission 1st Mortgage Inc. is a mortgage broker. That translates into tangible benefits for the people who Bryan and his team serve.

As he says, "As a mortgage broker, we're not beholden to any one company. We work for the client and the best deal for them."

FAMILY TIME

Bryan enjoys time spent with his family, including his wife, Danielle, who also works at the company. Their cousin, Erika Taylor, also is a member of the team, working as a Processor.

"That dynamic of working together is fantastic. We have a great time together. We don't feel like we have

lost time with each other," he says. "We're all motivated on the same path and have the same mindset. We understand what's going on and constantly working together, even when we're not working."

Bryan and his family enjoy being outside, kayaking, exploring nature, and visiting local points of interest in their free time. They also look forward to time spent visiting family. Bryan also has a passion for cooking.

STRENGTHENING THE COMMUNITY

Giving back is central to Bryan's world, too. He participates with the Marine Corps League and the American Legion and has served at every level of local leadership over the past 14 years.



He also serves as Chair for a local 22-kilometer suicide awareness hike.

"It's a peer-to-peer networking event for veterans where they are paired up with someone who will be there for them whenever they're having those tough times," Bryan explains.

As Bryan considers the difference he and his team are proud to deliver to clients, one paramount characteristic comes to mind first.

"Honesty is at the heart of how we serve," he says. "We're available to talk with them, and we put things in easy-to-understand terms. We tell them exactly what we can do for them upfront, and we don't backtrack that later on."

In the process, they provide a level of service that is made to last — seeing clients through on the path that they're on.

"We don't just deny people and send them on their way. We find a way and a timeframe to get them qualified," Bryan says. "We always make sure they know what it takes to get on the path to get a home, and you can call us at any time to ask us questions. You don't have to pay us. Just give us a call and ask us questions. That's why we're here."



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JONES

LAUREN



▶▶ rising star

By Dave Danielson
Photos by Kayley Robinson, Deep South Focus Photography

MINDSET MAKES IT HAPPEN

Great achievements begin with clear visions and positive actions ... they're the elements that fuel the path to progress.

That's an area where Lauren Jones excels.

As a REALTOR® with Keller Williams Mobile, Lauren proves that a good mindset can make it all happen.

Finding a Way Forward

Lauren has faced hurdles like everyone, but she always finds a way forward no matter what circumstances or challenges she may face in the course of everyday life.

"I'm an overcomer. I've gotten through a lot in life ... exuding strength and knowing there's always beauty ahead," Lauren explains.

Lauren sees the reality of each situation around her and then finds the best path forward for herself and those she serves.

"I focus on positives in life. But even if a situation is not positive, I always want to find a way to make it truly positive," Lauren points out.

"If I have a positive mindset, that makes such a big difference. If I have that, then I believe that helps create the best possible outcomes in different situations."

Rewarding Retail Experience

Lauren excelled in the retail world before earning her real estate license at the end of 2020.

"I started out working with PINK, when I got a job as a sales associate





and worked my way up in the business for 10 years,” she says.

From that point, Lauren worked her way up through time, eventually becoming Store Manager and then moving on to South Florida with PINK in Sarasota.

From there, she moved with the company to Chattanooga, where she helped open stores all over the nation.

“I really enjoyed what I was doing, but the thing was I was working 70-hour weeks consistently,” she remembers.

Expanding Her Skillset

Lauren’s dad added another element to her experience, as well.

“My dad has always owned an insurance agency, so I also got my Property and Casualty agent’s license and worked with him for a bit,” she recalls.

In time, Lauren decided to go back to the University of Alabama at Birmingham, where she earned a degree in marketing with a minor in finance. She graduated in August 2019.

“At that point, I had my daughter in January 2019. I stayed home with her for 18 months,” Lauren says.

“I went through a divorce in March of 2021. I had just started in this field, but going through that gave me the drive to do what I did. I helped 31 transactions last year for almost \$7 million in sales volume. Retail gave me good experience for real estate.”

“It’s fun helping families and first-time homebuyers ... and helping people live out their dreams. **And it’s a rewarding feeling to know that a lot of them have turned into my friends.**”

Passion for the Profession

The passion Lauren has for what she does is easy to see.

“I love making the connections with people ... and seeing people’s faces

light up with joy when they find the home they find,” Lauren says.

“It’s fun helping families and first-time homebuyers ... and helping people live out their dreams. And it’s a rewarding feeling to know that a lot of them have turned into my friends.”

Wonderful Life

Family is at the heart of life for Lauren. She cherishes time spent with her 3-year-old daughter, Eliana.



In her free time, Lauren loves being outside and enjoying Mobile.

“I love being close to the beach ... and I really like to shop, and I enjoy music and going to concerts,” she says. “Reading is a big favorite of mine, as well. I read a book each month.”

Congratulations to Lauren Jones. Through time, she continues building forward with resilience, creativity, and a commitment to making good things happen for those around her. Those around her know that her positive mindset makes it happen for them and their families.

To contact Lauren about her article: (205) 370-6287 soldwithlauren@kw.com.



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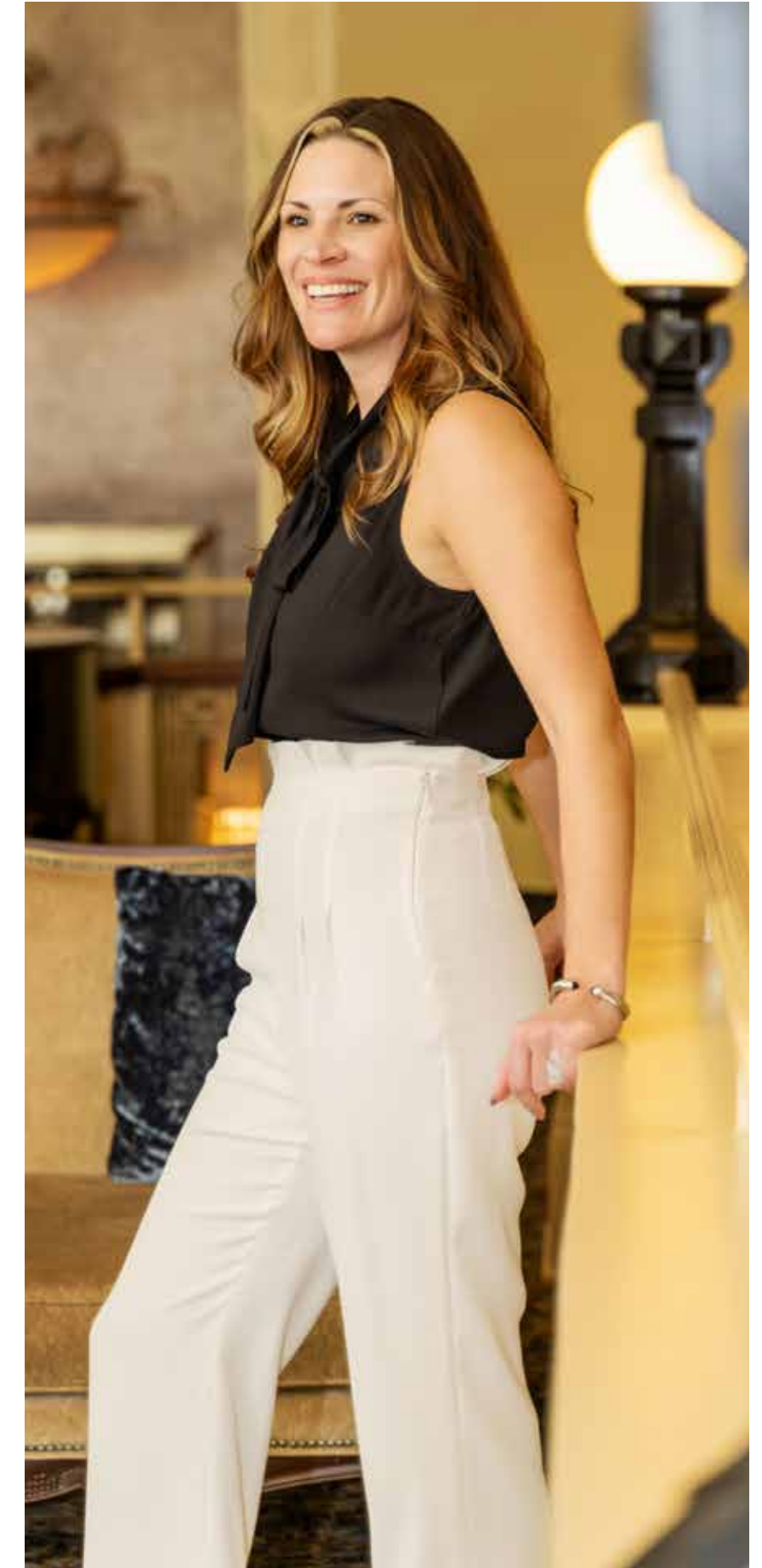
Heather O'Shea is a woman with clear priorities. She has spent the last several years building a successful real estate career, consistently in the top 10 percent of her company, and she has stayed true to her desire to make sure her children know that they are her No. 1 priority.

"I am a steady producer right now, and that's exactly where I want to be," Heather says. "I've got two daughters. One is grown, and one is about to turn 16. Kids grow up so fast. I want to cherish every minute."

Heather is grateful to be in an industry that allows her to decide how her business is structured and what goals matter most to her.

"For me, it's not about chasing production awards right now," she says. "Those things are wonderful and fulfilling, but during this season of my life, I'm going to work the way I want to work, and that's the beauty of real estate. I chose to do this so I didn't have to work 60-70 hours every week and miss all of my kids' activities. I don't have to miss a thing right now. When I become an empty nester, that will all change. I have big dreams and plenty of time to work toward them."

...





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Heather says only taking on as much work as she can handle alone is great for her family, but it's also in her clients' best interests.

"I love to share my story with my clients while they share theirs with me," she says. "I believe it gives a bond and a great understanding of one another, and they seem to like that."

One of the benefits of knowing the level of business she wants to focus on is the ability to provide even greater service to those she works with.

Heather began her career as an agent eight years ago, but she spent 12 years before that in a sales and management role for companies that performed construction, interior design, and remodeling work. Interior design is a passion of Heather's, and she loves to incorporate that into her real estate business today.

"I love to make things beautiful, and I love to make people happy," Heather says. "My construction and design experience has helped a lot. With buyers, I love to step into a home and

“

I love to make things beautiful, and I love to make people happy.

help them envision how to make that space their space. I love to help sellers stage homes. It's all second nature to me to have those conversations."

Managing emotions and expectations is essential in the way Heather serves her clients.

"I pay close attention to my clients and what they tell me they are looking for at the very beginning—that is very important to me," she says. "It is very easy to get caught up in too many details that are not always in line with their overall goal. I am very honest with them and try to remind them of those goals, so the process does not become overwhelming for them, and they are always appreciative of that."

Another key to Heather's success and satisfaction with her career is her choice of brokerage.

"I am with Roberts Brothers for so many reasons," she says. "It's a household name in Mobile. They go to great lengths to be a staple in the community, and they are always sharing something new and valuable with their agents. At Roberts Brothers, everyone knows how important their role is in the company's success as a whole. The support team is seamless, and the management team is

strong. All of that combined takes the guesswork out of everything."

Heather works mostly in residential home sales, but she likes to focus on waterfront properties and beachfront properties as often as possible. Diversity in real estate is exciting for her. She's also interested in taking on more commercial clients in the future.

"I have a passion for Orange Beach and want to do as much business at the beach as I can," she says. "I feel really blessed to have the business I have in Baldwin County even though I'm from Mobile."

When Heather isn't working, she enjoys spending time with her daughters, 24-year-old Kenley and 15-year-old Brayden. They love to play golf, go to the beach, and go deep-sea fishing.

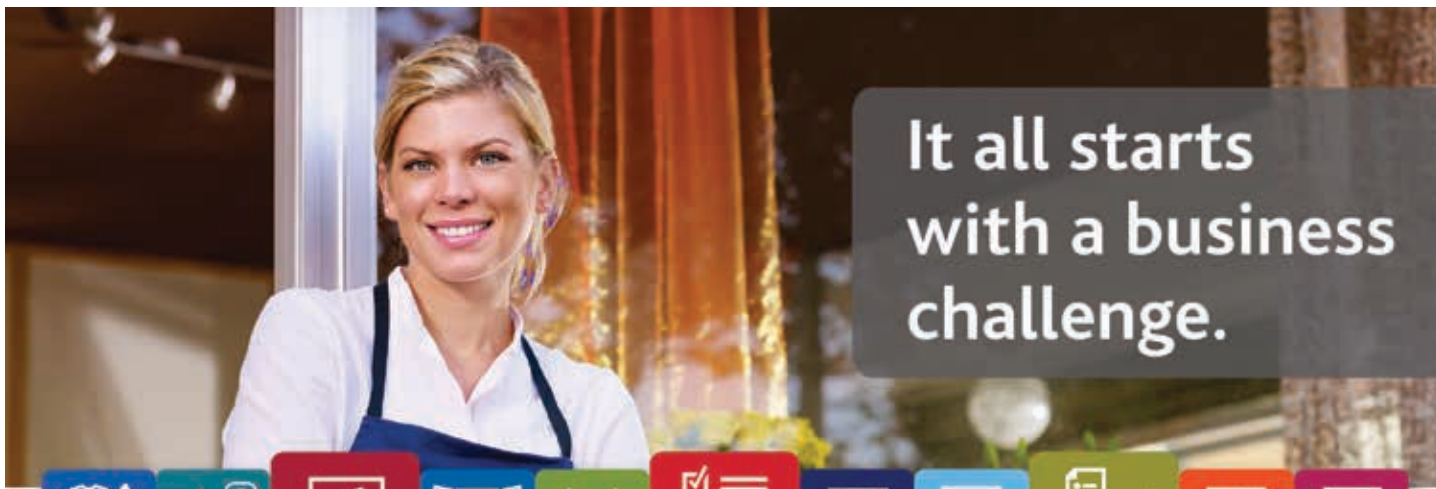
Heather is also a huge supporter of local businesses, especially restaurants, and is passionate about charity work. Giving back to the community that supports her brings her a lot of joy.

Contact Heather

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KEITH MCKINLEY

OF ALABAMA AG CREDIT



ALABAMA AG CREDIT MEETS RURAL CUSTOMERS' LENDING NEEDS

▶ partner spotlight

By **Jill Clair Gentry**
Photos by **James Avera**, Avera Design

Keith McKinley is a financial professional with a passion for agriculture. That made him the perfect candidate to become the new leader of the Alabama Ag Credit's Gulf Coast branch.

McKinley was born and raised in Excel, an agriculture-centric town in Monroe County with a population of 557—one stoplight, a school, gas station, and a grocery store. After graduating from Auburn University in 2004, Keith worked in commercial banking as a lender before transitioning into leadership at multiple credit unions, which opened doors for him to begin his career at Alabama Ag Credit's Monroeville branch in 2017.

“The opportunity to work at Alabama Ag Credit was an opportunity I could not refuse. It allows me to work with farming families, agribusinesses, landowners, and land professionals. Growing up in a small rural town, I knew and worked alongside those heavily involved in agriculture. These folks taught me the meaning of hard work and instilled values which have made me who I am today,” Keith says. “I am now able to give back to communities that have given so much to me—it’s a dream job.”

A player in rural real estate lending
Keith transferred to the Gulf Coast branch in January 2022 to take on the role of VP Relationship Manager after the retirement of the previous leader.

He looks forward to ensuring Gulf Coast customers and partners know that Alabama Ag Credit can help them finance more than large parcels of land.





“To me, it’s all about relationships,” he says. “I guess that’s in life in general, but especially in this job. My Christian faith is the most important thing, and I have always taken on that servant mentality. I would rather serve than be served, and this job is all about that. In my opinion, you need to have that type of mindset to succeed in our industry. We want to be there for not only our farmers, agribusinesses, and landowners, but also professionals working in our territory: real estate agents, brokers, and business owners.”

The Farm Credit System

Alabama Ag Credit is different from commercial lenders or credit unions.

Dependable, consistent credit and financial services are essential for the financial cooperative’s agriculture business model.

Most producers they serve are paid once or twice per year. Business is full of risk—natural disasters, droughts, the economy, and even geopolitical conflicts can affect their bottom line.

“Our goal and purpose at Alabama Ag Credit is to serve rural Alabama,” he says. “We handle anything from a small rural home site lots to large tracts of land and everything in between. We work hand-in-hand with farming families and businesses, providing working capital for operating expenses and expenditures. Recently, we have received a lot of requests for rural home construction and permanent financing.

“If real estate agents/brokers have clients looking to buy or build on land in a rural area, we would love the opportunity to assist. There is no minimum or maximum amount of acreage that we can finance.”

Currently, most of the Gulf Coast branch’s portfolio consists of land, but Keith says he looks forward to expanding their business with local farming families and agribusinesses.

“We want to make sure we are top of mind when it comes to those types of loans,” he says. “We want to be there for all our customers’ needs.”

Keith says working in the rural communities of Mobile, Baldwin, and Washington counties is a privilege.



In addition to being risky, their business is also essential. All our basic needs—food, clothing, shelter, and transportation—are rooted in agriculture. Without the success of farmers and the rural communities around them, our society would collapse.

That’s why the Farm Credit System, of which Alabama Ag Credit is a part, was established a century ago in 1916. The Farm Credit system is a nationwide network of customer-owned financial institutions that

provides loans and financial services specifically to U.S. farmers, ranchers, rural homebuyers, agribusiness, and rural infrastructure providers. Each cooperative is governed by its customers, and all profits are either reinvested into the cooperative or given back to customer-owners through patronage dividends. Farm Credit does not receive any government funding or tax dollars; instead, it raises funds through the stock market and is regulated by an independent federal agency.

“In 2021, our net income was \$22 million, and we gave \$12.1 million back to our customer-owners in March,” Keith says. “That gives us a huge advantage over commercial lenders and helps us effectively reduce the interest our customers pay.”

Contact Keith
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» broker in charge

By Dave Danielson

Photos by Jon Jeffress, Deep South Focus Photography

ANDREW LEWIS

WISE LIVING REAL ESTATE,
ORANGE BEACH



GOING THE DISTANCE

Do you remember those assignments in school where you weren't given a letter grade? Instead, it was a completion grade. You either passed or didn't, and there were no incentives to go above and beyond.

It's likely that Andrew Lewis didn't hold back even in those situations.

It's because as the man who serves as Qualifying Broker at the Orange Beach Office of Wise Living Real Estate, Andrew is used to going all in ... and then going the distance for those he serves.

"I love having opportunities to share my gifts with people," Andrew says.

"I'm authentic in my relationships with people, and I tend to have people get to know me very quickly. I'm committed, and I really like to do things that go far beyond. I go the extra yard for them."



GETTING HIS START

Andrew earned his real estate license in Louisiana in 2016 and moved to Alabama in 2018.

"That's when I got my Alabama reciprocal license here," he recalls.

In 2020, Andrew became a Broker in Alabama. He also holds his Broker's license in Florida, as well.

Before his real estate career, Andrew worked in the oil and gas industry.

"I was a landman with Lamar ... I went out and leased people's property to drill for oil and gas," Andrew says. "In 2014, when the industry slowed down a bit, I talked with a friend about getting a real estate license."

FINDING HIS PATH

When Andrew moved to Alabama, he worked out of the Mobile office. In 2020, when COVID-19 hit, Lamar sent Andrew home.





“At that time, I started working from home with my real estate license, and business really started taking off,” he remembers. “During the summer of 2020, when Lamar said that people could come back to the office, I decided to go full-time into real estate. It wasn’t like I got my license and jumped in immediately.”

As Andrew recalls, the way his immersion into real estate happened over time was very beneficial for him.

“I got licensed in 2016, and I was a \$1 million producer in my first and second years and \$2 million in my third year. I was doing transactions on the side and learning how to do transactions. That way, when I decided to move to full-time real estate, I knew what to do,” Andrew points out.

“I knew how to write a contract and do a listing agreement. It was an easier transition into real estate sales. I was fortunate that I was able to do both for four years and didn’t have to jump in full-time. It sure helped me establish myself and not have to make it or break it.”

REWARDING RELATIONSHIPS

One of the most rewarding parts of his role for Andrew revolves around connecting with new people in his sphere of influence.

“As agents, we pride ourselves on our relationships with our friends, family, and everyone that we meet. I hate to go around plugging my name and saying that I am a REALTOR®. That automatically comes out when they ask me what I do,” Andrew explains.

“Meeting people is the number one thing. People who are successful in real estate are usually that way because we can’t go anywhere without talking with people. It’s fun. It allows me to stay connected with people in my life.”



The results have come all the way around. In fact, in 2021, Andrew recorded over \$10 million in sales volume.

WONDERFUL LIFE

Away from work, Andrew looks forward to time spent with his family, including his wife, Hope, and his children

— 6-year-old daughter Olivia and 2-year-old son John.

One of the parts of Andrew’s work that he appreciates the most revolves around time with his family.

“I would never have thought I could run a business that I love and enjoy and still be able to be home with my family, even when I’m busy, and I’m out showing properties,” Andrew says.

“Even as busy as we get, because of the business I’m in, we still get that

hour here or there where we can go grab ice cream with the kids. It’s great to put the family in the truck and look at properties.”

In his free time, Andrew has a passion for playing golf. He and his family are also engaged in Celebration Church.

As Andrew continues to build for the future, he knows he’s doing so in the place that is right for him and his family.

“We have absolutely fallen in love with the area. I couldn’t imagine living anywhere else. This is where our roots are. Our family is in Louisiana, but this is where our roots are,” he smiles. “We want our kids to grow up in this community and enjoy the things that we enjoy here.”

To contact Andrew regarding this article: (713) 294-5518
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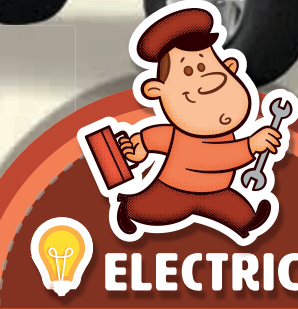
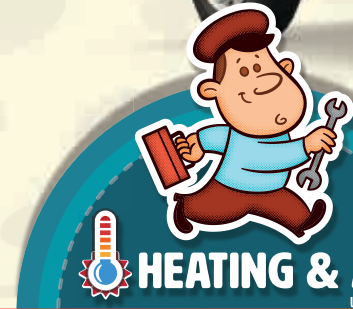
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On Course for Greatness



► real producer and golf pro

By Dave Danielson
Photos by James Avera, Avera Design

You know when you've met someone who creates success and has plenty of good things ahead of him. That's the feeling you get when you talk with Alex Huffman.

As a real estate agent with Bellator Real Estate and Development and a teaching golf pro, Alex is clearly on course for greatness.

Those who know and work with Alex can personally testify that his "Call the Pro" tagline holds completely true.

Professional Parallels

Alex sees real parallels between golf and real estate.

"They say golf mimics life. It's taught me to respect those around me and let your results speak for themselves. The more work you put in, the more you see out of it. You can play golf with someone one time and learn a lot about them. It's such an up and down of emotion and reaction. The same goes for one real estate transaction. They're rarely perfect from beginning to end, so it's all in how you compose yourself and take control of the situation," Alex points out.

"I'm an individual agent, and golf is an individual sport. They both require a ton of discipline and patience. People rarely see you practice, nor do they see all the hard work that goes into this business. We all just see the awards on the desk or the Instagram posts from the closing table!"



“*I'm an individual agent, and golf is an individual sport. They both require a ton of discipline and patience. People rarely see you practice, nor do they see all the hard work that goes into this business.***”**

Loving What He Does

The love Alex has for his work is apparent. It's been there for him since he first earned his license in 2005. He's been swinging a club even longer. Alex admits he's a product of the Tiger Woods era, having started playing golf after watching Tiger on tv in 1996 with his grandfather.

"Having been involved in real estate and golf for much of my life, I have loved getting to meet so many people along the way. I've played golf with clients and turned golf buddies into clients. They go hand in hand for me. Almost all my friends are either

• • •

in the business or someone I've met on the golf course," he says.

"I enjoy helping people with one of the biggest and most complex purchases in their life. I work a lot with investment properties vs. the typical residential transaction. I feel honored to work with our investors at 68 Ventures. I love to be a part of the deal. This is a really exciting business from first phone call to the closing table."

In 2013, Alex started a junior golf program in Birmingham, working with underprivileged kids. "I was in Birmingham from 2006 to 2017. It was there I got my start in property management and residential leasing while beginning to teach golf to juniors," Alex says. "After 11 years, I knew it was time to return to the coast."

"When I came back here to Orange Beach in 2017, Rea Schuessler, who I took my lessons from as a kid, had a couple of junior groups during the week at a nearby course. He invited me to come help out when I could, and I really enjoyed being back on the course teaching. When he moved to Mobile in 2020, I started the Alex Huffman Golf Academy in Orange Beach to keep the groups together. Today we have over 150 students from all over Baldwin and Escambia County."



deep sense of gratitude for those who have been there to support him along the way.

"I owe a lot of what I have today to Nathan Cox, President of 68 Ventures. I've learned a lot from him along the way, both in the real estate sense and his overall views as an incredible leader. My golf coach, Rea Schuessler, taught me how to play the game and was a great role model. Growing up around Rea and the membership at Gulf Shores Golf Club as a teenager taught me how

to conduct myself in a professional setting, and I take a lot of that with me today," Alex says.

"Both guys have helped me build incredible foundations in what I do today. I stand on the shoulders of giants with those two guys. It takes a village to make anything successful, though. David Horne and his team at Bellator are amazing and make my job a lot easier."

Enjoying Life

Away from work, Alex enjoys spending time with his girlfriend in Birmingham, along with traveling.

When it comes to giving back, Alex has been involved with the Junior Board for American Cancer Society in Birmingham and the local chapter.



Rewarding Results

Through his real estate career, Alex has made a name for himself through his work for his clients. In 2021, he recorded \$10.7 million in sales volume.

That was just part of his success story. He also helped manage about 160 properties across Baldwin and Mobile county during the same time.

Gratitude

Along the way, Alex has continued to grow with a

The Alex Huffman Golf Academy is also the first Alabama location of the First Tee Gulf Coast, a worldwide program aimed at providing life skills and development opportunities to children through golf.

Leading by Example

Those who work with Alex appreciate his honesty and the fact that he does everything he can to make the process as smooth as possible.



"Real estate is about getting two sides to come together, and you want both sides leaving the closing happy with the result," he says. "I have left a lot of closings very happy, but I can't say the same about every round of golf, ha. Ask any real estate agent or any golfer, and at some point, they all felt one bad day away from quitting. Regardless, there's always something about them both that keep you coming back for more, and that's why golf and this crazy business are so special to me."

Congratulations to Alex Huffman. He makes a positive impact on those around him with consistency, a commitment to excellence, and a dedication to providing the best service. In turn, he ensures that he and his clients are on course for greatness.

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