

"No city could be more beautiful than Charleston during the brief reign of azaleas, no city on earth."

— Pat Conroy



Dear Reader,

We are humbled and grateful to introduce you to the fifth edition of Lively Charleston Maga-

As the flowers bloom and the pollen settles on literally every square inch of the Lowcountry, we can't help getting excited for sunny days and warmer weather. From the iconic must-visits and hidden gems of Charleston to the rising film industry, this issue has something for visitors and locals alike.

and southern charm make this city a highly

sought-after wedding destination, especially in these Spring and Summer months! This issue's feature story shines a light on the booming local wedding industry with special insights from seasoned wedding photographer Leigh Hayward, of Leigh Hayward Photography. Her experience behind the lens offers a unique perspective on how to pull off the perfect day.

Of course I want to shout out our incredible team and local partners whose hard work and dedication help make this magazine come to Charleston's rich history, vibrant culture life. A huge thank you to our talented writers Kaleb Hunt, Tre Manchester, and Tim Loss, our

amazing Chief Editor and writer Marissa Trudo, and our brilliant Creative Director Crystal

We truly hope you're able to enjoy a good read, learn something new, or discover a new local business as you flip through our latest issue.

Cheers!



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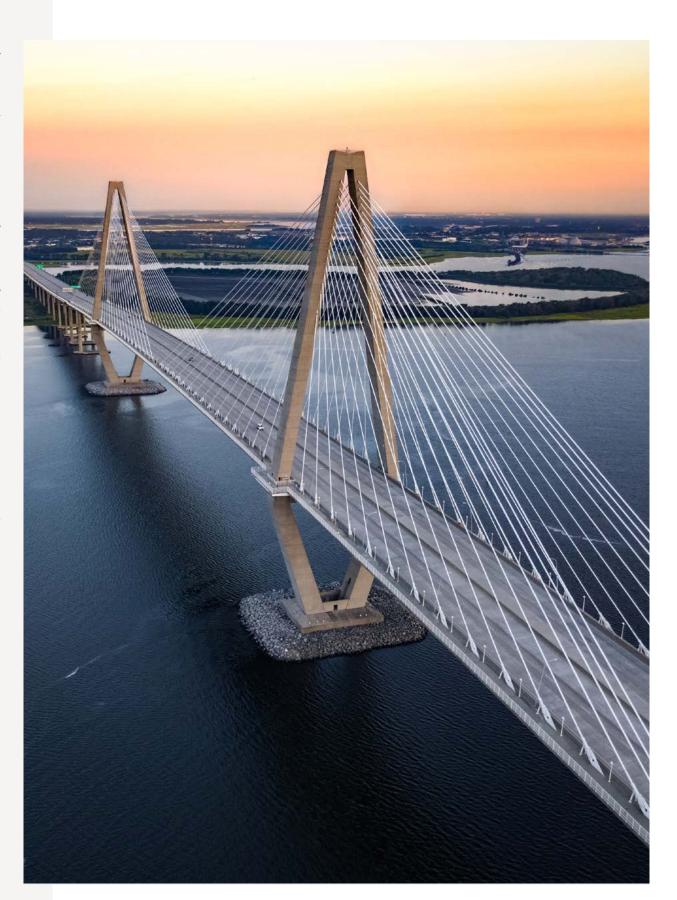


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CULTURE

Top 5 Places to Visit

By Kaleb Hunt

As a traveler and guidebook writer, Charleston feels to me like one of those places no matter how long you live here you still feel like there is more to do. If you're not sure where to start, simply walk down King Street, in the heart of Charleston, and enjoy the various shops, bars, restaurants, and historic homes. Some of the historic homes are even open to the public and give you the opportunity to really immerse yourself in the history of Charleston.



One of the best things to do in Charleston is actually outside the city's limits. Charleston is surrounded by some of the country's most beautiful coastlines. The alluring beaches are easy to get to and quiet, which makes for a perfect day trip with family, friends, or solo.

Here are a few places I recommend for first time visitors, or residents

wanting to get out and explore the beautiful city they live in.

KING STREET & THE **SOUTHERN PENINSULA**

Charleston has a huge selection of small boutiques, restaurants, and bars all within a short walk. If you want to experience the quintessential Charleston day, start from the top of King Street and make your way all the way down to the Charleston Harbor; then circle back up East Bay Street, stopping along the way to indulge in the many local shops and tourist attractions.

Some must see attractions during your stroll through downtown include: Rainbow Row, The Battery, The Pineapple Fountain, and The Market. Hitting all of these in one day may be exhausting and will definitely get all the walking you need, but it is totally worth it!

ANGEL OAK

There is a very good reason why visiting the Angel Oak Tree on Johns Island is at the top of many bucket lists. Upon pulling up you are encompassed by old southern oaks making the reality of life feel like a dream. But the main attraction is the Angel Oak Tree sitting at approximately 65.5 feet tall with a canopy that spans a total of 17,000 square feet - making

it the one of the largest living trees east of the Mississippi. The tree has been growing for over four centuries, though many locals claim the Angel Oak to be around 1,500 years old. The park is open daily and makes for some beautiful pictures or picnics for a wonderful date spot.

SULLIVAN'S ISLAND

The beach community by Sullivan's Island operates at an even slower

pace than Charleston, and it's only a short 20 minute drive away.

I like to head that way in the morning, stopping first for Vicious Biscuit, then going straight to the beach to watch the sunrise.

When the inevitable hunger kicks in again, the cute and quaint town of

Sullivan's Island has plenty of options including Dunleavys, Mex I, and Hometeam BBQ. If you don't drink too much at any of these wonderful spots then going back to the beach to catch the afternoon southern sun is a great way to end the day.

SHEM CREEK

This might be my favorite place to relax and enjoy drinks and food while catching some beautiful scenery. Stop by any of the quintessential waterfront Charleston restaurants and watch the occasional dolphin pop up in the nearby water. Be careful, it is very easy to stay there all day!

ONE OF THE MANY **PLANTATIONS**

One of the reasons Charleston has been a staple for travelers since the 1600s is the historical plantations that sprawl across all of Charleston.

The groves of azaleas and caest collections in the nation.

65 acres of terraces are among America's oldest landscaped gardens and the grandeur of Drayton Hall is a glorious example of Georgian Palladian

mellias at Magnolia Plantation & Gardens are among the larg-At nearby Middleton Place, the architecture. Mcleod Plantation is home to a grand oak thought to be more than 600

years old while the picturesque avenues of oaks at Boone Hall delight fans of The Notebook.

So, if you are looking to spend a day with nature as the focal-point, one of these beautiful plantations is the perfect place.

que blend of southern charm, historic architecture, and have made it an attractive location for filmmakers looking to the city's versatility as a location.



By Tre Manchester

As you read this magazine, you will realize Charleston is undoubtedly known for its rich history, stunning architecture, and charming streets. However, it's also a city with a burgeoning film scene that's continued to make waves in the industry. With a unique blend of southern hospitality and a growing talent pool, Charleston has become an attractive location for filmmakers looking for a beautiful backdrop for their stories.

One of the most notable events on Charleston's film calendar is the Charleston International Film Festival. Founded in 2007, the festival showcases a wide range of films, from shorts to feature-length movies, and attracts visitors from all over the world. The festival has become a key event in Charleston's cultural calendar, with many locals and visitors eagerly anticipating its arrival each year.

The festival has become so popular due to the support it receives from the local community. Charlestonians are passionate about their city and take pride in showcasing it to visitors. The festival has become a platform for local filmmakers to show their work, and for the city to demonstrate its hospitality and love for the arts.

Charleston's film industry has also seen a boost in recent years due to the state's generous tax incentives for filmmakers. These incentives have attracted productions to the area, further showcasing the city's beauty and potential as a location for film. A wide range of productions have demonstrated the versatility of the city as a location for different types of stories. From historical dramas to romantic comedies, here are some of the types of movies that have filmed in Charleston:

HISTORICAL DRAMAS

Charleston's rich history has been a source of inspiration for filmmakers, and many historical dramas have been filmed in the city. "The Patriot," starring Mel Gibson, was set during the American Revolution and filmed in locations around Charleston, including the Old Exchange Building and Drayton Hall Plantation.

ROMANTIC COMEDIES

The local charm and natural beauty make it an ideal location for romantic comedies. "The Notebook," based on the bestselling novel by Nicholas Sparks, was filmed in Charleston and features scenes at the College of Charleston, Boone Hall Plantation, and Cypress Gardens. "Dear John," also based on a Nicholas Sparks novel, was set and filmed in Charleston and tells the story of a soldier who falls in love with a college student.

THRILLERS

Historic buildings and cobbled streets have also been used as a backdrop for thrillers. "The Jackal," starring Bruce Willis and Richard Gere, was filmed in Charleston and features scenes at the Gibbes Museum of Art and the College of Charleston. "The Dangerous Lives of Altar Boys," a coming-of-age thriller starring Jodie Foster, was also set and filmed in Charleston.

COMEDIES

The Holy City's laid-back and friendly atmosphere makes it an ideal location for comedies. "The IO Year Plan," a romantic comedy about two friends who make a pact to find love in IO years, was filmed in Charleston and features scenes at popular locations such as King Street and the Charleston City Market. "The Ghosts of Girlfriends Past," starring Matthew McConaughey and Jennifer Garner, was also set in Charleston and features scenes at the Old Exchange Building and Magnolia Cemetery.

In addition to these types of movies, Charleston has also been used as a location for television shows, including "Outer Banks," "Southern Charm," and "The Righteous Gemstones." The city's versatility as a location has made it a popular choice for filmmakers looking to tell a wide range of stories.

Beyond the film festival and tax incentives, Charleston is home to a growing community of filmmakers, actors, and production crews. Local filmmakers like Brett Haley and Brad Jayne have found success with their indie films, while actors such as Bill Murray and Danny McBride have established a presence in the city. The growth of the industry has also led to an increase in job opportunities, with local businesses like Trident

 $\label{thm:continuous} \mbox{Technical College offering training programs for a spiring film makers.}$

Another key factor in Charleston's film scene is its unique architecture and natural beauty. The city's historic buildings, cobblestone streets, and stunning waterfront make for an ideal setting for filmmakers looking for a picturesque location. The nearby beaches and marshes also offer a wealth of natural beauty, adding to the city's versatility as a location.

Our city's unique blend of southern charm, historic architecture, and natural beauty have made it an attractive location for filmmakers, and the local community's passion for the arts has helped to foster a vibrant and supportive film scene. As Charleston continues to grow and evolve, it's clear that its film industry will be an integral part of its cultural identity for years to come.



Blueberry Orange Spritz

This refreshing cocktail pairs perfectly with a warm summer's day. The bright, citrusy flavors and bubbly texture make it an excellent sipping spirit. Cheers!



Ingredients

I I/2 oz. Cointreau (or another orange liqueur)

1/2 oz. freshly squeezed lemon juice

7-8 blueberries, for muddling, plus more for garnish

oz. soda water

2 oz. sparkling wine (like prosecco, cava, or champagne)

I lemon wheel, for garnish

Recipe

In a cocktail shaker, combine orange liqueur, lemon juice, and blueberries, and muddle the ingredients.

Strain into a stemmed glass over ice, and top with soda water and sparkling wine.

Gently give the cocktail a stir to combine the ingredients and garnish with a lemon wheel and blueberries.

Recipe and photo from Elliott Clark, aka Apartment Bartender, from Food52. Copyright © 2023.

Watermelon Feta Salad

This unique, sweet and salty combination would make a wonderful addition to any summer meal! The vibrant colors, satisfying crunch, and fresh bursts of flavor are sure to become a household favorite in no time.

Ingredients

½ large watermelon cut in squares (about 8 cups)

I Persian cucumber, sliced

½ small red onion, thinly sliced

4 oz. crumbled feta cheese

2 tbsp chopped fresh mint leaves, plus more for garnish

¼ cup extra-virgin olive oil

3 tbsp lime juice

I tbsp honey

½ tsp Kosher salt

¼ tsp freshly cracked black pepper

Recipe

Place the watermelon in a large bowl. Add the cucumbers, red onions, feta cheese and mint leaves around the watermelon.

In a small bowl, whisk together olive oil, lime juice, honey, salt and black pepper.

Pour the dressing over the salad ingredients and toss gently to combine. Garnish with more fresh mint leaves, and serve cold.

Recipe and photo from Yumna Jawad from Feel Good Foodie. Copyright © 2023.





FOOD & DRINK

Charleston's Hidden Gems: 5 Must-Try Restaurants & Dining Experiences

By Tre Manchester

If you're new to Charleston, it's easy to get sucked into all the dining experiences around town. With a myriad of options catering to all cuisine types, from Italian to southern comfort, we've narrowed down the spots the locals know and love. Quick disclaimer: it would be impossible to list ALL of our favorites, so this list is simply five we can't live without.

RKITCHEN

Heaven for any foodie, this intimate experience isn't replicated anywhere else in town. This reservation-only establishment features a five course dining experience with a new menu created every morning by the chefs.



Kitchen-side tabletops and bar top seating means you are face-to-face with the craftsmen behind the counter as they reveal their meal to you at the start of your course and walk you through each dish and their inspiration behind its creation.

With two locations, on the Peninsula and West Ashley, this is a unique restaurant experience you don't want to skip.

MUSE

Nestled on Society Street, you're likely to walk right past this place if you don't keep your nose up. Blending in with the rest of the historic homes on this block, Muse offers a cozy, romantic dining experience.

With porch-side seating and indoor dining, you can't go wrong with either option in this dimly lit setting. Dive into delicious Italian dishes such as their Chef's special bruschetta, Veal Scallopini, and the extensive wine menu.

THE ROYAL AMERICAN

Coming in third on our list is our pick for some nightlife action, The Royal American on Morrison Drive. A neighborhood bar and restaurant with an aesthetic resembling rustbelt Americana, you won't be disappointed if you wander in here on a Saturday night.

Local artists and bands rock out on a small stage at the center of the venue. Their energy can be felt in every corner of this establishment.

One oddly interesting feature of this joint is the lights hanging from the ceiling. Don't be surprised if a rowdy crowd starts swinging them back

and forth as the rest of the stage lighting makes this venue come to life.

THE COMMODORE

Joining our run of nightlife bars is The Commodore. A vintage jazz club hailing from the 1980's, the Commodore boasts "Good Vibes, Live Music, and a Touch of Class." As a staple in the jazz circuit, indicated by the timeless photos on the wall, the club still hosts jazz and funk acts from across the country.

With live music five nights a week, local and regional acts are regularly scheduled. And who knows, on occasion, you may get a surprise performance by national acts dropping by to belt it out in this historic venue.

TEMPEST

Coming in to round out our list is Tempest! This one sits slightly outside our "hidden gem" criteria since it was voted Best New Restaurant in the Country by USA Today in 2020.

Tempest is a destination offering seasonal, locally sourced seafood delicacies and a robust wine list. Hyper-local South Atlantic Seafood makes up the majority of this restaurant's menu, including chilled and charcoal roasted ontions

To cap off the night, a rose for the ladies and a cigar and cognac for the men are their dessert staples to conclude the evening.

That concludes our list of five hidden gems in Charleston. Next time you're up to explore the town and try something new, pop by one of these great spots to shake things up a bit!







Wedding season is just around the corner in Charleston, SC and couples all around the Lowcountry are gearing up for the big day. If you're looking for a picture perfect backdrop for your special day, Charleston is the place to be. With charming cobblestone streets, historical architecture, lush gardens and plenty of romantic waterfront views, your wedding photos will be sure to stand out.

In addition to its breathtaking backdrops that suit any style of wedding, Charleston has a vibrant mix of culture and history. The city's rich heritage of Southern charm, hospitality and culture combine to make Charleston one of the most sought-after wedding destinations in the world - whether it's a simple ceremony by the water or a lavish event on Boone Hall Plantation, this city is guaranteed to provide everything needed for an unforgettable wedding experience.

To help us better understand Charleston's booming wedding industry from the perspective of one of the experts, we sat down with seasoned wedding photographer Leigh, of Leigh Hayward Photography, who shared some of her insights.

As a wedding photographer, Leigh has an incredibly unique perspective in that she is often present to document all the big moments of a couple's love story – from



capturing the proposal to the engagement photos; all the way through the Big Day to the couple's grand exit from the reception. And it's an honor she does not take lightly.

With over 22 years of experience, Leigh's passion for photography developed (pun intended) during her time at art college in London, after her grandfather gifted her two of his vintage film cameras. She quickly fell in love with exploring Europe & Asia behind the lens of a camera. After graduating college, she did photography work for a fashion studio in the UK, before moving to Charleston and starting her own business, Leigh Hayward Photography, where she found her true passion in being able to capture a family's legacy through photography.

When you think of a Charleston wedding, visions of sherbet-colored houses with wrought iron balconies and cobblestone paths may come to mind. Wedding venues ranging from historic plantations and churches to beautiful gardens and waterfront locations provide endless options for the perfect ceremony backdrop. Two of Leigh's favorite outdoor locations to shoot a wedding are Magnolia Plantation & Gardens and Middleton Place, where the natural landscape sets the perfect stage for capturing all the special moments during a wedding. Additionally, she loves to shoot in historic homes such as The Gadsden House and Governor Thomas



Bennett House, both of which have elegant piazzas ideal for capturing the charm and historic elements of the architecture into the photos. Leigh's favorite part of the wedding to shoot? "When I get 15 minutes alone with the newlyweds." That's where the magic happens in the photos. The pre-wedding jitters have dissipated and what's left in its place is pure joy and excitement.

The magic of Charleston carries onto the beaches with magnificent sunsets and calming moonlight. Exchange vows under the stars, let the waves carry your promises and toast to a lifetime of love – no matter what time of year, you'll be certain to have an experience that you and your guests will always remember.

Over the years, Charleston has become a top destination for weddings, including celebrity weddings. From movie stars to reality tv stars, an impressive array of celebs have chosen to have their weddings in the Holy City. While there is no doubt that Charleston provides a romantic and elegant backdrop for any wedding, for celebrities who can afford to host a lavish wedding anywhere in the world, what makes Charleston such a popular choice? For example, Boone Hall Plantation is a popular spot for many due to its picturesque landscape and was the venue of choice for actors Ryan Reynolds and Blake Lively in 2012. Actress, author, and business mogul Reese Witherspoon wed first husband Ryan Phillippe on the grounds of Old Wide Awake Plantation on the Stono River in 1997. Leigh believes it's the combination of the city's history, stunning architecture, culture and food, along with the small town charm, that makes Charleston such a popular place to have a wedding. It's also an easy access point for couples with relatives flying across the Atlantic

leigh hayward

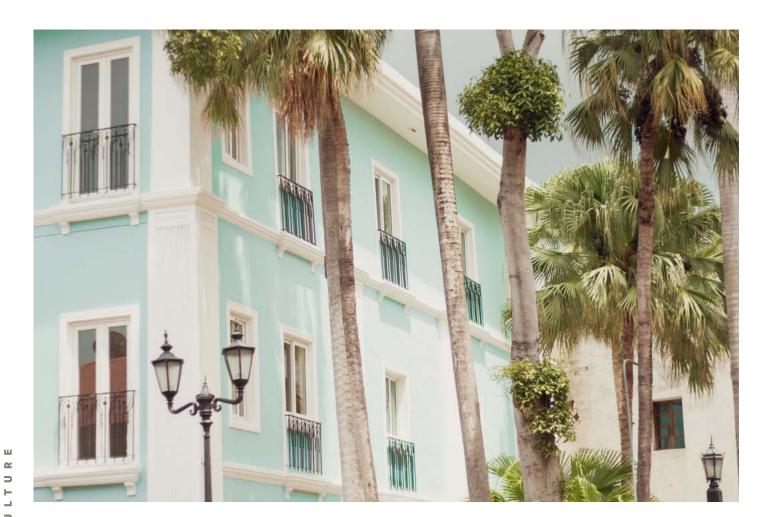
for the big day. Between the pristine beaches, old historic homes, cobblestone streets, and expansive moss-covered oaks, how could we blame them? Charleston also offers luxurious amenities for its guests – spas, fine dining and luxury hotels are all convenient to the wedding venues and can help make the occasion extra special for both the bride and groom as well as their guests.

From the start of the planning all the way to that unforgettable day, Charleston offers a variety of ways to customize your wedding experience, ensuring your day will be distinctively special. Whether you're looking for locally crafted cuisine or unique Southern touches like the iconic Spanish moss, you can be sure your love story will be told through the sights, sounds and flavors of the city. As you start to plan your own perfect Charleston wedding, you will find that there are a plethora of wedding vendors to choose from – another perk to being a high demand wedding destination. From wedding planners to caterers, bakeries, florists, photographers, entertainment, and more, you are sure to find experienced and talented vendors that fit your budget and taste.

When it comes to choosing a wedding photographer, Leigh has two pieces of advice for couples just beginning their wedding planning: first, do your research before you choose your photographer. You want to make sure their style matches yours. For instance, Leigh's photography style is light and bright, evoking the joy and happiness of the day. However, some photographers prefer a dark and moody style that feels more intimate and romantic. Taking the time to do this before hiring a photographer will help to ensure you are working with someone who will bring your unique visions to life. When looking at their portfolio of work, be sure to check out a FULL wedding gallery and not just the prettiest photos highlighted on their website. "You want to see a full wedding gallery from start to finish and see what a whole day looks like - from getting ready, the ceremony, newlywed photos, the reception, cake cutting, all the dancing photos, to the sparkler exit," Leigh suggests. Then, if you feel like their style is a good match, her second piece of advice is to read reviews and see what other people are saying. For her, it's obvious to see in person that she is super friendly and bubbly; but she says that doesn't always come across on her website as much as it does when you read the reviews that consistently mention her positivity, good vibes, and professionalism.

Planning a wedding can be an overwhelming and stressful process overall, but with a little bit of research and an abundance of venue and vendor options, planning a Charleston wedding can be an exciting and rewarding experience. Once you've chosen your perfect venue and identified the right vendors to help craft the wedding of your dreams, you can rest assured that getting married in the Holy City will be an experience like no other. It is the perfect place to exchange vows and begin a life together, as you celebrate your timeless love story set to the romantic backdrop of this timeless city.

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WELLNESS

Soak up the Sun This Summer

By Jeremy Feldman

The arrival of Spring and Summer in Charleston means beautiful weather, delicious seafood, and a plethora of outdoor activities that will keep you active, in shape, and ensure you get plenty of Vitamin D.

First up, "get your feet wet" with water sports such as kayaking, paddle boarding, and surfing. Charleston has various waterways and beaches that allow you to paddle through calm waters, catch some waves on the beach or hang out with sea turtles & dolphins on a guided tour.

Once you've had enough of the water sports, Charleston's beaches are the best place to lounge, soak up some sun, and play all the beach games. Whether it's Folly Beach, Isle of Palms or Sullivan's Island, you can't go wrong planning a day under the sun.

If you're more of the explorer type, you can check out Magnolia Plantation to tour the beautiful gardens and visit the petting zoo or make a visit to Middleton Place for a garden stroll and wine tasting.

If you like to go where the people and good times are, check out one of Charleston's summer festivals. The Spoleto Festival USA in late May and the Charleston Caribbean Festival in mid-July are two you won't want to miss! These festivals feature live music and a ton of various food vendors.

These are just a few of the many outdoor activities that Charleston has to offer during the summer season. Whether you fancy water sports, beachgoing, or festivals, Charleston has something for everyone to enjoy. Cheers to a fun and active summer, and we'll see you out there!

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REAL ESTATE

Agent Spotlight: Tre Manchester

Each month, Lively Charleston Magazine features an interview with a real estate agent from the Lively Charleston Properties team. This month, we're sitting down with Tre Manchester to learn about his journey to success as a Realtor in Charleston.

With a background as a multi-award winning writer, director, and producer in film and commercials, Tre's experience with story and passion for detail is what drove him to a career in Real Estate. He recognizes our homes are not just a setting, rather the foundations of our lives where we make memories, and spend years building our own stories inside their walls.

Why did you decide to follow a career in real estate?

I am not sure I have a definite answer to this question! Real Estate was always an interest I held, originally starting on the investment side. My introduction to it was bird-dogging for a friend on his flips and rentals, and that is where the seed was planted.

My prior career in producing and directing films and commercials gave me the base skillsets of negotiating large dollar amounts, learning how to juggle multiple projects, and ultimately learning how to carve my own existence and success from scratch.

I soon realized Real Estate had the same parallels that attracted me to the business-side of filmmaking. Instead of negotiating budgets it became offer prices; instead of projects it became clients. Being an agent is truly the ultimate job for any entrepreneurial minded person.

$What is one of the {\it biggest challenges you face in the industry?}$

I personally believe the biggest struggle will always be "the weather": outside factors beyond one's control. That could be the economy, the market, or anything in between. The goal is always to insulate yourself, and I think that begins by exceeding the basics every day. Ultimately we're at the mercy of the weather as agents, but if you can learn to excel in your craft and be willing to do more than the average, I believe you can withstand any storm.

You've had a GREAT year, what's your secret to success?

There is no secret really! I have a great support system, mentorship, training, and an incredible team I get to work with each day. Coming from the film world, I recognized early on that a rising tide raises all ships. Collectively driving toward a milestone while helping each other with personal goals is what breeds success in this industry – and any for that matter.

I try to constantly learn, and in turn, share whatever knowledge I have with others. That idea and practice of filling up the sponge and then wringing it clean so to speak, is what makes not only one person, but others successful.

Do you have a mantra or quote you live by?

"Show me your disciplines, and I can predict your results." This particular quote has been impactful to me, and really is the summation of any job or career I have had to date. Growing up I was taught that if I am investing time and energy into a task, don't cut corners...be disciplined in the discipline. Whatever task I am doing at the



moment, I focus on that task and complete it, then move onto the next.

Repeating that process truly is the secret to "success." If you can consistently discipline yourself and stay the course, you will achieve great results.

What's your favorite thing about living in Charleston?

Charleston is a big city with a small town feel. Coming from Chicago where each neighborhood has its own distinct flavor, I immediately noticed a common thread with how the islands versus Mount Pleasant, versus downtown mesh. There is a certain lifestyle to each area and depending on your mood, there's always a place to go that caters to you.

Any tips for new agents or people considering a career in real estate?

If you are jumping in, go all in. I feel the outside perspective of the industry is all glamor – and while there are plenty of glamorous sides to this industry – most of it is trying and time consuming. If you can be comfortable in the mundane (the prospecting, cold calling, building your pipeline) then you can excel.

$Goals for \, next \, year?$

My goal is to keep growing as an individual both in my profession and my personal life. I have been blessed with opportunity, and I fully intend to not take it for granted. The year will be a success for me if I can help elevate someone else in their mission, while pushing myself to be better in turn.

REAL ESTATE

Featured Listing



2164 BECKENHAM DRIVE Mount Pleasant 5 Bed, 4.5 Bath 5,935 Sq Ft

This gorgeous waterfront property on Darrell Creek is located in the desirable Masonborough neighborhood. The natural gas lit porch welcomes you into the foyer which is accented with decorative inlaid flooring. The stunning living area features custom wainscoting, crown molding and a geometrical coffered ceiling with dimmable lighting. Premium hardwood and marble flooring appear throughout the main level.

The gourmet kitchen includes a GE Monogram wine fridge, built-in dishwashers, a 48" Thermador gas cooktop with 6 burners and a griddle, a hot water dispenser, a Thermador oven, microwave and built-in refrigerator. Off the kitchen is an additional dining area with an expansive 16' ceiling which make for stunning views of Darrell Creek!

The main level master bedroom has direct ac-

3 bedrooms and 2 full bathrooms with stone flooring are located upstairs along with a secondary den/media room. The den includes beautiful custom made cabinets with space for a large tv and theatre seats. The home is wired for sound, cable and DVD from a central location on lower level. The lower level offers a 5th bedroom and plenty of space for a gym, another bedroom or media room.





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Enjoy days on the water with the floating dock, boat lift, and quick access to the Wando River. After a long day on the boat, jump in the pool to relax, watch the sun go down from the large screened-in porch, or head down to the bar room to watch a movie. The bar room features a full-sized hardwood bar with custom builtins, a stemware cabinet, a full-sized GE Monogram glass door refrigerator/freezer with an ice maker, a copper sink, dishwasher, and an independent a/c unit. It's perfect for entertaining with easy access to the pool. The screened-in porch has a custom spiral staircase leading down to the expansive travertine deck surrounding the resort style pool and spa.



REAL ESTATE

How to Benefit From a Temporary Buydown

By Tim Loss

The current real estate market has presented a lot of challenges to prospective homebuyers. From rising home prices to competitive bidding wars, it can be difficult for many to secure the home they want. However, there is an increasingly popular tool that can help homebuyers overcome the obstacles of the current real estate market: temporary interest rate buydowns.

WHAT IS A TEMPORARY BUYDOWN?

A temporary interest rate buydown is a financing option that allows you to reduce your monthly mortgage payments for the first few years of the loan. This is achieved by paying an additional upfront fee at closing to temporarily reduce the interest rate on the loan. The result is a more affordable monthly payment for the homebuyer during the critical first years of homeownership.

The goal of a temporary rate buydown is to make it easier for borrowers to afford their mortgage payments in the early years of the loan. This is particularly beneficial for first-time homebuyers or individuals with limited financial resources, who may struggle with the initial payments on a mortgage. By offering a lower interest rate for a set period of time, borrowers are able to save money on their monthly payments and reduce the risk of default.

Furthermore, temporary interest rate buydowns are not limited to first-time homebuyers. Anyone who is eligible for a mortgage can take advantage of this option. This means that even seasoned homebuyers can benefit from temporary interest rate buydowns and make their monthly mortgage payments more manageable.

HOW DOES A TEMPORARY BUYDOWN WORK?

Temporary rate buydowns can take different forms, but the most common type is a 2-1 buydown. With a 2-1 buydown, the borrower pays a reduced interest rate for the first two years of the loan, which is subsidized by a third-party company or the seller. After the first two years, the interest rate increases to the market rate and the borrower begins paying the full monthly payment.

To better understand how a temporary buydown works, let's take a look at an example. Suppose you're taking out a 30-year fixed-rate mortgage for \$300,000 at an interest rate of 6.5%. If you choose to do a 2-1 buydown,



you would pay an extra fee at closing, which would reduce your interest rate to 4.5% for the first year, 5.5% the second year.

During the first two years, your monthly mortgage payments would be based on the 4.5% and 5.5% interest rate, even though your loan terms state a 6.5% interest rate. At the end of the two-year period, your interest rate would adjust upward to the original rate of 6.5%, and your monthly payments would increase to reflect that higher rate. You would then continue to make payments at the higher interest rate for the remaining 28 years of the loan.

BENEFIT

The primary benefit of a temporary buydown is that it can help make your mortgage payments more affordable during the early years of your loan, which can be especially helpful if you're just starting out and money is tight. By locking in a lower interest rate, you'll be able to pay less each month, which can free up more of your income for other expenses or savings

While temporary rate buydowns can be a helpful tool for some borrowers, it's important to weigh the costs and benefits before deciding if it's the right option for you. The costs associated with a temporary rate buydown may include fees to the third-party company or seller, as well as a slightly higher interest rate after the initial period ends. As with any mortgage financing option, it's important to carefully consider the terms and conditions before making a decision. However, if you're considering buying a home in today's market, it's definitely worth exploring this financing option.



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"I cannot say enough good things about **Scott**. He was extremely friendly, helpful and willing to go the extra mile... He advised me from start to finish and made me feel comfortable by explaining the process step by step along the way... I am entirely pleased with Scott and his team... They work so well together and it was a seamless experience!"

"Tori was absolutely incredible to work with! She was extremely responsive and looked into every home we asked her to within a matter of minutes. Every piece of advice that she gave us was completely accurate and we would not have gotten the very first home we put an offer in on if we had not listened to her recommenda-

"Ellie was beyond patient and helpful and knowledgeable and SO sweet... Ellie showed us multiple homes in multiple visit, and gave us amazing insight to each area and home we looked at... Ellie made the entire experience so seamless and fun for us!!"





"Jeremy has been a fantastic realtor for us from start to finish. He's actually worked with us on 2 properties! Super attentive to detail and takes his time listening to what we are looking for, showing us houses and getting the deal done. The entire team at Lively Charleston make the home buying process a breeze!"



"His 'door' was always open, no matter how repetitive our questions were. We were anxious about putting in an offer knowing how competitive offer knowing how competitive the market was... **Kaleb** gave good advice & the offer was accepted... I strongly recommend Kaleb to any first time or seasoned buyer who wants to know that they are his top priority!"



"We worked with Meredith Coughlin to purchase our new home.. She knew about an off market house that fit exactly what we were looking for and managed to help secure it for us in this crazy market... Meredith is kind, helpful, responsive, and very well-informed of the Charleston market. I know for a fact we would not have gotten this home without her!"

HHRRR

"Tre and the team at Lively Charleston are outstanding! Tre is an excellent communicator and was completely engaged in making sure that all aspects of our purchase went as smoothly as possible. Home buying can be a very stressful experience but working with Tre helped to make the process as stress-free as possible... we look forward to working with ya'll again!'





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SMALL BUSINESS SPOTLIGHT

River Bluff Honey

College of Charleston sophomore William Helfgott took his passion for beekeeping from hobby to thriving business at just 15 years old and has no plans of slowing down any time soon. In fact, he is currently working on a second start-up as we speak!

At 14 years old in 2017, Helfgott realized he was harvesting far more honey than he and his mom could ever eat. So he set out on his bike with a backpack full of honey jars and a knack for sales. In only 30 minutes, Helfgott sold out and was forever hooked on the business of beekeeping.

In the Summer of 2018, Helfgott received a scholarship to become a certified beekeeper through the South Carolina Beekeepers Association. By the end of that summer, he was developing partnerships with local stores and continuing to sell out.

After acquiring more hives, he was officially able to launch his first business at the age of 15. Named after the street he lived on, River Bluff Honey was established in June 2018. His honey is now sold in over 30 stores across Georgia and South Carolina. River Bluff Honey has sold over 5,000 jars in over 18 states.

Helfgott plans to continue expanding in Charleston with a goal of hitting 6 figures in revenue before the 5th anniversary of River Bluff Honey this summer. Since starting college, he has partnered with another beekeeper to be able to produce enough honey to keep up with demands.

He is proud to be able to give back through the Lonon Foundation, a Charleston non-profit that provides resources to children affected by their parent or caregiver's cancer.

Helfgott's business savvy doesn't stop at honey, his latest endeavor is called Score. Score's vision is to eliminate profitable waste and bring new customers to local businesses. It will be a way for retail stores, restaurants, bars, and hotels to unload excess inventory at no additional cost to them and help connect locals, students and tourists to deals in

Helfgott is certainly one to keep an eye on as he is bound for a bright future. Follow along @RiverBluffHoney, @Score.App, and @Helfgoat on Instagram!





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