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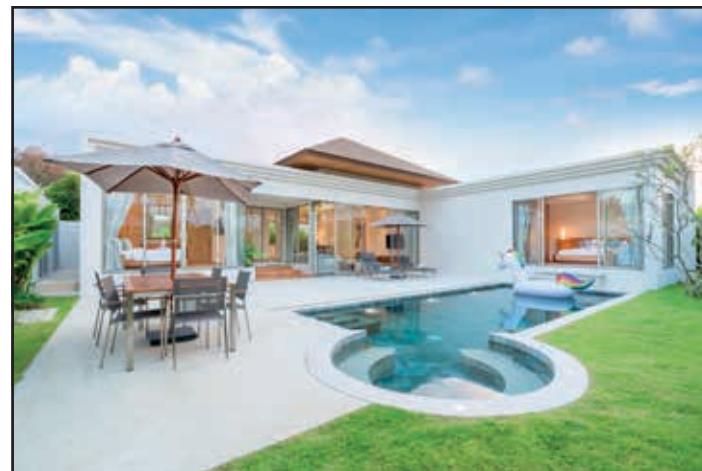
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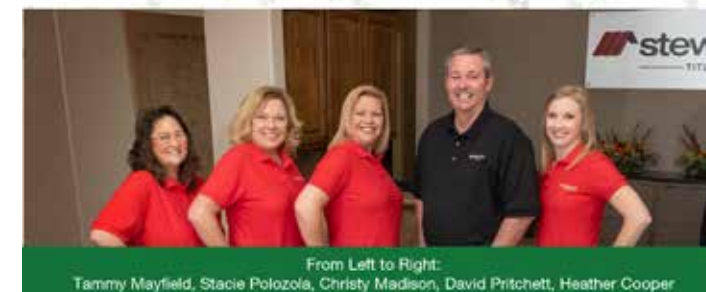

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Monthly Mortgage Tips from Whitney Chaney

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Jaden Timmons

Lift yourself up by lifting up others

▶▶ top producer/cover story

Story by Lindsey Wells
Photography by Angela Bachmann Photography

Think about the people you help each day. Everyone you see, everyone you walk by on the sidewalk is living their own complicated life full of heartache and happiness, just as we all are. Each individual has their own family, each family has their own story, and the purchase or sale of a home is the beginning of a new chapter. Jaden Timmons takes his role in those stories seriously. As an agent with Progressive Properties, Jaden is his clients' trusted advocate. When he started in real estate in 2017, Jaden's tenacity, coupled with his caring heart, set him apart in an industry where it's easy to blend in.

Everyone's definition of success is different. Jaden became a REALTOR® after graduating with a bachelor's degree from Texas Tech at the age of 23. For him, success is measured by human impact. He has developed a heart for wanting those around him to experience financial freedom just as he has. "By taking the guidance given to me by my mentor, I started to share in his mentality that helping those around me comes back exponentially," Jaden said. He and his wife have been together since their freshman year of high school at 14

years old. They married at 19 years old and are now planning for kids in the future.

Jaden was blessed to be the top producing residential agent at Progressive Properties in 2019 and 2020 and was also named Rookie of the Year in 2017. But, if you ask him, the rewards he is most proud of are not on a plaque with his name but the ones given to the new agents that he has been able to help through his experiences.



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Aaron Pool, Robyn Pool, Jaden Timmons, Sarah Pereida, Brandon Tyler and Kelci Tyler
Darce Ross Photography



Jaden's clients are just as important as his fellow agents. "Right now, I'm really focusing on making sure each one of my clients has a one of a kind experience," he said. "I want the buying and selling process to be enjoyable and as smooth as possible. My goal is to make every client a permanent one for all of their real estate needs."

Because of the success he saw around him from day one as a real estate professional, Jaden set a very high expectation for himself – one that has not gone unnoticed.

"Jaden is not only one of the best agents I have ever been around – which is evident in him accomplishing Top 3 REALTORS® in Lubbock in only his fourth year – but more importantly, he is an incredible individual," said Brandon R. Tyler, Jaden's broker at Progressive Properties. "He is the kind of guy that, having him as a friend, it can't help but make you a better person. His outlook on the balance of business and fun is something I desperately needed when he came my way for the first time as a college sophomore. I will never forget that first meeting and the discussion we had; I will never forget sending him back to college (since he was on full scholarship) and thinking I would never hear from him again. MAN, WAS I WRONG! When he came back to my office two years later, he was more

eager, more hungry, and more creative than anyone I had ever met. I knew success was right around the corner for him!"

"Jaden, I am beyond grateful for the impact you have made on my life. You have blazed a trail for me, uncovering a passion I didn't know I had," Brandon added. "Myself and this brokerage will be forever changed by you and the heart you share with us daily. We love you and CANNOT WAIT to see what you have in store for 2021 and beyond."

For the up-and-coming agent, Jaden has three sound pieces of advice: "1. As agents, we aren't working against each other in transactions, we're working on the same team towards the same goal. 2. SHOW UP every single day with a mindset to serve. 3. A support group is imperative; have the right people around you to not only support but guide and encourage your success."

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Kylee Garcia

rising star ◀◀

Photography by Angela Bachmann Photography

McDougal Realtors

When did you start your career in real estate?

August 2019.

What did you do before you became a REALTOR®?

I worked for our family's business in Hawaii. We built custom homes. I worked alongside our clients helping them select their interior finishes.

What are you passionate about right now in your business?

Right now, it would be learning as much as I can about the industry. As a new agent, I want to soak up as much information as I can from tenured agents, take as many CE classes as possible, and reach out to lenders. Education is powerful, and what I believe is going to help me grow my business.

What has been the most rewarding part of your business?

Helping clients that believed they did not have a chance to purchase a home and getting them all the way to the finish line and making that happen.

What was your biggest challenge as a REALTOR®?

There are so many hats you must wear. You must be knowledgeable about finance, lending, construction, contracts, etc. So, having a good database of people that know how to handle issues when they arise is very important. When starting out, that is a big challenge when you are new to the area and the profession.



How does real estate fit into your dreams and goals?

I chose Real Estate because I love everything to do with homes. My last job allowed me to help people build their dream homes. Now I can help people every day find their existing dream home or build one. I love that Real Estate allows for me to be a mom and wife as well as a businesswoman. I love owning my own business, but my kids are only little for a short time and I understand how important this time is. I love picking them up from school, being the classroom mom, and driving them to their sporting events while still being able to financially provide.

What's your favorite part of being a REALTOR®?

The people that you meet. I have met some incredible clients and colleagues.

Define success. Tell us about your family.

Success is something that I have been taught from a very young age. My dad was a high school basketball coach for the past 45 years and recently retired in 2019. Success was measured every Tuesday and Friday night in our household. I was very aware of how winning and losing made you feel. My dad taught me when I was young to set goals and write them down. It is impossible to be successful without having a vision. I think it is important to set long-term goals, but you must break it down and simplify it to a daily obtainable goal.

A major part of success for me has been setting a routine. Show up to work even when you do not feel like it, eat healthy even when it does not sound

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How many years have you been a REALTOR®?

One year and four months.

What is your career volume as a REALTOR®?

\$2,805,000.00

What was your total volume last year?

2019: \$322,500.00 2020: \$2,482,500.00

What awards have you achieved as a REALTOR®?

McDougal Companies, 2019 Rising Star Award. I set a goal at the beginning of 2020 to become McDougal Realtors, Rookie of the Year. We are days away from knowing if I have attained this goal.

Favorite books?

Honestly, I find myself listening to podcasts more than reading. I love Crime Junkies or any Self-Motivation podcast.

Are there any charities or organizations you support?

I am a supporter of Children's Advocacy, March of Dimes, Samaritan's Purse. In Hawaii, I was involved with a group called Radiant at our church. This is a ministry for women. I oversaw all the decorations for each event every month.



To whomever I met along the way, I want them to remember that I treated them with kindness, and God's light shined through me in everything that I did.



What are your hobbies and interests outside of the business?

My interests outside of my business are my kids. My kids are actively involved in sports. They play all sports year-round. Baseball is my favorite. I grew up in a house full of girls and we lived in a basketball gym, so I am finding myself loving to be at the baseball field. Right now, I am coaching my 9-year-old in basketball.

When we are not at the field or a gym you can find us outdoors. Living in Hawaii for as long as we did, being outdoors is our favorite. My older son loves fishing, we have paddleboards that we brought back with us from Hawaii and we will take them to the lakes around the area.

How are you different?

I feel like I am different because most people see me as kind or friendly. I was voted my senior year of high school as, "Senior Most Friendliest." However, I think sometimes kindness can be mistaken



for weakness. My mom has always taught me to be kind but to be a strong woman that can compete with the best of them. Real Estate can be tough, there is a lot more rejection than there is reward. I think this attribute allows me to be able to compete in this industry.

What do you want to be remembered for?

I want to be remembered for being a good wife and mom, one that has worked all day and can still put a home-cooked meal on the table. A dependable friend and a thoughtful daughter. But to whomever I met along the way, I want them to remember that I treated them with kindness, and God's light shined through me in everything that I did.

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In lieu of "events," we are honoring top REALTORS® with celebratory lunches and it has been a huge success!

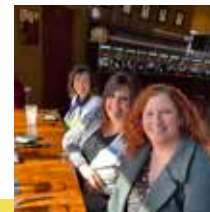
Additionally, we are highlighting the current months featured REALTORS® with monthly "reveal" lunches.

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- **City First Mortgage** - Kate and Colton Conner
- **BenchMark Mortgage** - Christine Covington and Brooke Borchardt
- **PrimeWest Mortgage** - Phebe Ellis Roach
- **Grimes Insurance** - MaryAnn Grimes and Ryan Reynolds

The lunches have been an enormous success and we are going to keep them as a part of our platform. We are excited about our next event in early March.

If you are interested in attending or sponsoring, please let us know.



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Aaron Garrett

OF FAIRWAY INDEPENDENT MORTGAGE CORPORATION

Let's face it: more times than not, real estate and uncertainty can go hand-in-hand. Markets change, and things don't always go as planned. While buying a home can be trying, the closing is always the happiest part—for all parties involved. Since getting into the mortgage industry, Aaron Garrett, a loan officer for Fairway Independent Mortgage Corporation, has made it his mission to bring happiness and an unmatched level of personalization and service to each client.

Fairway Independent Mortgage Corporation was founded in 1996 and currently employs over 9,000 individuals nationwide. The Lubbock office opened four years ago, though it didn't have a full-time team until December 2019. Now, the office staff consists of Aaron, Loan Partner Cameron Lambo, Processors Megan Oldham and Krista Hays, and Branch Admin Assistant Becky Ruddock. The Lubbock branch is a part of The Brian McCauley team in Dallas that is a team of 10.

Aaron has been in the world of banking for 10 years and a loan officer for four. He started on the IT side

of things for a local mortgage company before seizing the opportunity to jump into the client-facing side of things. "It's been the best move I've made and I love working with people," he said. "Each client has a different story and a new opportunity to get them into the home of their dreams."

At Fairway Independent Mortgage Corporation, customer service is a way of life. They are dedicated to finding great rates and loan options for their customers while offering some of the fastest turn times in the industry. "Our goal is to act as a trusted advisor, providing highly personalized service and helping you through every step of the loan process, from application to closing and beyond," Aaron said. "It's all designed to exceed expectations, provide satisfaction and earn trust. Since opening our doors more than 25 years ago, our team has helped thousands of Americans achieve their dream of homeownership. Ranked as one of the Top 10 mortgage companies in America by Mortgage Executive Magazine, we have funded more than \$300 billion in

loans since the company started and more than \$65 billion in 2020 alone."

So, it's no surprise that Fairway was ranked as the No. 1 mortgage company to work for in the nation by National Mortgage News in 2020. This company strongly believes that the way they do things is just as important as what they do. Every team member is guided by the company's Core Values which define how they work and how they interact with each other, team members, and local communities.

"Fairway is a full-service mortgage lender with a wide array of innovative products that can help make homeownership more affordable with the speed and service their clients deserve," Aaron said. "Fairway is dedicated to finding great mortgage rates and providing some of the fastest turn times for its buyers. We strive to exceed expectations, guarantee satisfaction and earn trust."

The company's desire to help out doesn't end at the front doors of its offices. For 20 years now, Fairway

Cares, the charitable arm of Fairway Independent Mortgage Corporation, has been providing support to individuals and families facing a critical illness or dealing with the loss of a loved one. Currently, its programs include sending care packages and providing financial assistance.

Aaron and his wife, Denita, have been married for 20 years and they have two daughters, Britney, 21, and Shelby, 17. Britney married her husband, Riley, in October and surprised the family on Christmas Day with the announcement that they are expecting a new baby.

Aside from his family, cars are Aaron's passion. "They have opened some doors for my business and actually were the introduction to Fairway through one of my monthly get-togethers," he said. "I started the local Coffee and Cars organization. We meet the first Saturday of every month at Cook's Garage from 8 to 10 in the morning. It is typically free for anyone to attend but at least once a year we charge a fee for multiple things like attendance, merchandise and a rally through west Texas. All proceeds are donated to a local charity. It's a nice way for us to give back."

806-319-9700

AaronGarrett.com
6303 Indiana Avenue,
Lubbock, TX 79413



Aaron Garrett | Photography by Bailey Bolton



Photography by Bailey Bolton



Photography by Angela Bachmann

realtor spotlight

Cheryl ISAACS

You can't buy a good reputation:
YOU MUST EARN IT

Story by Lindsey Wells
Photography by CjDuncan Photography

Before becoming a REALTOR®, Cheryl Isaacs taught business subjects at Monterey High School, plus a brief one-semester stint at Tahoka High School after graduating from Texas Tech. When she and her husband were transferred to live in Austin, Cheryl found that there were no teaching jobs available, so she opted to get her real estate license in 1974 and began working for a builder.

In 1981, the couple moved back to Lubbock and Cheryl went to work for Rick Canup Realtors, which is now Coldwell Banker Trusted Advisors, where she still is today. Nearly 40 years at the same company is almost unheard of in this industry. "Rick and his wife, Nelouise, were personal friends, so it was a no-brainer that I would work for them," Cheryl said. "It has been a wonderful place to work all these years, and I have never even thought about going anywhere else."

Because of her background as an educator, Cheryl feels like every client should be taught about the process of buying or selling a home. "If they know what to expect, it is easier to work through all the unexpected 'stuff.' A lot of times, it goes right over their heads, but they learn quickly when the process starts," she said.



Challenges in this profession are different every day; Cheryl has been in the business so long that she is no stranger to the issues that accompany each and every change. The first big change she experienced was getting her first cell phone. "I said I would never have one. It didn't take long to change my mind," Cheryl said. "Technology (computers) was the next big change. I remember we all went to classes on how to use the computer. I need to go back and take the classes again. We just thought it was complicated way back then."

Nevertheless, if you ask Cheryl, real estate is hands down the best career any person could have. It has given her lifelong friends – clients and other agents – who are the true rewards in this business.

When Cheryl became widowed in 1999, her goals changed. She saw how short life is and how precious our time is on earth, and that we need to live it to the fullest. "My goals changed to where I would schedule travel for two-week periods twice a year," she said. "I wasn't sure how that was going to happen, but my sister-in-law invited me to be part of a travel group from Mississippi. In the spring and in the fall we would go to Europe for two weeks; it's always a different country so we have seen a lot. Of course, in 2020 we could not go because of the pandemic, but hopefully, it will start up again in 2021.

This is a hobby that I never dreamed I would really get to enjoy as much as I do."

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OVER THE YEARS -- 1981 TO NOW

...

Being a part of the LAR and working on every committee led to Cheryl being President of the association in 1994. “That was a fun year and the years after that were exceptional,” she said. Cheryl has received countless awards from the association and feels extremely fulfilled in her service to the best association in Texas. She also served on TAR committees during this time.

“Integrity and honesty are characteristics that should always go beside the name of a Realtor” I hope to leave a legacy of a “good name” when I retire. I have been a member of Trinity Church for 40 years. My business is a God -Based business and I give Him the praise for blessing me so abundantly.

Cheryl Isaacs, REALTOR
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Home Warranty

Written by Nicole Langley

Bringing peace of mind to homeowners, real estate agents, and builders is at the center of the mission for Choice Home Warranty and Sheri Lane. As a one-stop-shop for home warranty products, Choice Home Warranty services the entire life cycle of the house, from the time it is built and beyond. Because they believe that protecting a home should be simple and economical, they offer warranty plans to fit every need and budget.

Sheri has been working in home warranty for 10 years as the top salesperson in North Texas. "I moved over to Choice Home Warranty after witnessing the costly out-of-pocket charges being sent on to the homeowners by other warranty companies. As a single mother myself, I had a hard time explaining these unwarranted costs to the homeowners and REALTORS," she said. "This is when I decided I needed to make a change for all of us! I am here to give y'all a better warranty experience. Please reach out to me for testimonials and more information regarding our comprehensive coverage and what sets us apart from the other options. I am always available!"



Sheri Lane

Choice Home Warranty offers 13 months of coverage with all of its policies and has one of the lowest service fees in the industry. Sheri explains that "working for a company that is not as corporate and more customer-driven, I am able to make decisions on behalf of the realtors and their clients, which saves precious time." One of the most fulfilling aspects of working with Choice for Sheri is her ability to save her clients thousands of dollars. "At Choice, we really do what we say we're going to do, and help people daily."

Sheri is the mother of two: Christopher, who has just graduated from Texas Christian University, is a software developer and made a rapidly developing app, Vuzag, and Brooklynn, who has fought a two-year battle with cancer and is in her Freshman year at Fordham University in New York City, where she is on the Dean's scholarship. Sheri enjoys traveling, volunteering, and is involved with Make-A-Wish and several veteran organizations.



Brooklynn and Christopher



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▶▶ letter from the president

By Teresa Smith, Lubbock Association of REALTORS®



Texas REALTORS®

Be Aware of the Ides of March!

Actually the first of March is certainly bringing changes. At LAR we want to be sure you are aware of these changes.

Updates to the *One to Four Family Residential Contract (Resale)*:

- **Paragraph 2C:** The definition of *Controls* was updated to include both software and applications used to access and control accessories along with dedicated hardware solely used for the accessory.
- **Paragraph 4:** This paragraph now contains lease information, including references to the new residential and fixture lease addenda as well as information on natural resource leases to which seller is a party.
- **Paragraph 5:** The revised section combines payment of earnest money and termination option in a single provision and calls for payment of the termination option fee to the escrow agent.
- **Paragraph 8:** The previously proposed version removed the language stating the brokers' fees obligations. This language was added back in.
- **Paragraph 10:** A Smart Devices section was added to clarify that those

devices get transferred with the sale of the property.

- **Paragraph 21:** The notice information changed to allow for more email addresses by updating the email to read *Email/Fax*.
- **Paragraph 23:** This paragraph was deleted to follow the changes to Paragraph 5.
- **The Broker Information page** now contains additional space for team names.
- **Disclosure language** at the bottom of the Broker Information page was updated regarding broker compensation.

Other recent changes that we all need to be aware of are changes to the Code of Ethics and Professional Standards.

Standard of Practice 10-5:

REALTORS® must not use harassing speech, hate speech, epithets, or slurs based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

This proposed Standard of Practice directly flows from the requirement to not deny equal professional services or be parties to a plan to discriminate. Specifically, bias against protected classes

revealed through the public posting of hate speech could result in REALTORS® not taking clients from certain protected classes or not treating them equally, which would lead to violations of the Fair Housing Act due to overt discrimination or disparate impact.

(Previously Standard of Practice 10 only applied to real estate related activities. It has been expanded to include all activities of REALTORS®.)

Finally, you may need to update your business website links. The Consumer Protection Notice has an updated version. You'll need to update your site to include the latest version.

Consumer Protection Notice links labeled "Texas Real Estate Commission Consumer Protection Notice" must be in at least 10-point font, but if the link is shortened to read "TREC Consumer Protection Notice," then it must be in 12-point font. Likewise, links to a completed Information About Brokerage Services notice labeled "Texas Real Estate Commission Information About Brokerage Services" must be in at least 10-point font, but if the link is shortened to read "TREC Information About Brokerage Services," it must be in 12-point font.

Note: TREC amended the Consumer Protection Notice effective February 1. Be sure to link to the most up-to-date version.

Change is inevitable. We want to keep you up to date on the latest information! If you have questions, please talk to your broker first. Additional information is always available on the Texas REALTORS® site – texasrealestate.com

Happy Spring Y'all!!



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TIFFANY COOK



Angela Bachmann Photography

DREAMS REALLY DO COME TRUE!

If you had asked Tiffany Cook how real estate fits into her dreams in goals a couple of years ago, her answer would be vastly different than it is today. Initially, her goal was to grow a successful business and fund a great life for her family. Instead, her real estate career seemingly morphed into a dream job where she can help her teammates make their goals and dreams come true. Tiffany considers her role as a Business Coach for Keller Williams Realty to be a blessing.

Before joining Keller Williams in March 2018, Tiffany's career focus was in the apartment industry. While she liked what she did back then, she has found her true passion lies in coaching others. When asked what her favorite part of being a coach and REALTOR® is, she said, "Without a doubt, it's about building genuine relationships with the people I love to coach. Secondly, it's being surrounded by powerful leaders who challenge my thinking to strive for excellence. I have access to some of the most brilliant minded and big-hearted people you'll ever meet in this world. I would not be where I am today without the leaders in my life: Jason Vinson, Tim Minnix, Tara Newton, Pam Titzell, and Stacey Rogers. You are the people you surround yourself with the most!"

It's rare to find a leader who truly counts your successes as their own. Tiffany Cook is one such leader. The emotion she feels upon seeing her teammates achieve success, seeing their smiles stretching ear to ear as they revel in their achievements, is something that brings her great joy. "It's also extremely rewarding to be in business with Jason Vinson, my coach,

mentor, and friend. He discovered the coach within me, believed in my potential from day one, and has supported my professional development every step of the way," she added.

Tiffany coaches 100 of Lubbock's best agents, primarily comprised of new agents in their first year of the business. This last year (2020) was filled with so many obstacles, including a pandemic that many feared would significantly impact the real estate market. Despite the challenges, the coaching team closed over \$73 million in volume and set numerous production records in their market.

As with any rewarding career, Tiffany's role as a Business Coach has not been without its challenges. It causes her great heartache to see her teammates struggle to believe in themselves. "It's not uncommon; each of us deals with limiting beliefs, doubt, and fear at some point in our business," she said. "Anyone who has been in this position has heard me say, 'Borrow my belief in you until you find yours.' I know by personal experience, we will have tough days, and knowing that someone else cares can make all the difference." ...



Angela Bachmann Photography





•••

Tiffany's husband, Dusty, works for Occidental Petroleum as an Environmental Technician and entertains the local community as part of a band, The Local Nobodys. They have been married 12 years and have two incredible children, Cash, 11, and Presley, 8. Cash has a passion for sports, anything outdoors, and is a big fan of the Houston Astros. Presley has a massive passion for music, loves to sing, and recently began playing the ukulele.

When she isn't busy with her family's extracurriculars, Tiffany enjoys waking up early in the morning and journaling her gratitude while listening to music from her favorite playlist. During the summer, you can find her cruising her beautiful neighborhood in the golf cart, catching the occasional sunset, and likely enjoying a glass of wine on the patio with friends.

"I have experienced peaks and valleys in both my personal life and business over the years. I truly believe the experiences have given me the opportunity to better relate to people on so many levels. I'm obsessed with growing a positive mindset and being learning-based in all things," Tiffany said. "At the end of the day, I would love for people to know that I center my life on faith, family, and friends. It's all about being comfortable with who God made me, being vulnerable even when faced with critical judgment, and cultivating meaningful relationships in this world."

Tiffany Cook
806-790-1670 | tiffanycook@kw.com

Angela Bachmann Photography



“

I have experienced peaks and valleys in both my personal life and business over the years. I truly believe the experiences have given me the opportunity to better relate to people on so many levels. I'm obsessed with growing a positive mindset and being learning-based in all things.



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LAR

INSTALLATION BANQUET

The ballroom of the Overton Hotel was full of music, laughter, and camaraderie during the installation of 2021 President Teresa Smith and the 2021-2022 Directors. Although the crowd was smaller than usual, everyone in attendance was there to support our LAR Leadership. In addition to the installation, Vanessa Dirks was awarded the REALTOR® of the Year award for 2020.

Donna Sue Clements and Coby Crump acted as emcees for the evening and Jacky Howard's band Ground Floor provided the music for the evening. We heard from 2020 President Ken Harlan and enjoyed a video message from our TREPAC Champions Hans and Franz (a.k.a. Jacky Howard and Tony Lloyd).



Photography by **Tonya Peterson**



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