

# **Your Home Loan Specialists**



Brian Lott 601.214.0555 NMLS# 109405



Jennifer Walker 769.203.0784 NMLS# 367043



Chris Honea 601.624.3900 NMLS# 546371



Kathryn Walsh 601.946.0003 NMLS# 83104



Will Harris 601.596.5757 NMLS# 926522



Ashley Jones 601.467.5498 NMLS# 1506130



Garrett McMullin 601.497.1430 NMLS# 1954411



Adam Price 601.248.9110 NMLS# 1697723



Matt Root 601.341.9427 NMLS# 546753



Frances B. Cothren 601.392.1352 NMLS# 464594

NOLA Lending Group has the experience and expertise to guide home buyers through the financing process. With Loan Production offices across the state of Mississippi, plus all over the South, our lending specialists can assist your clients in determining which type of loan is the most appropriate and affordable.

#### Nobody knows Mississippi like NOLA Lending Group.

- VA Loans
- Conventional & FHA Loans
- Jumbo<sup>2</sup> & Condo Loans

- RD Loans Finance up to 100% of home value<sup>1</sup>
- Purchases & Refinance
- Local Lenders with Personal Touch



Mississippi Loan Production Offices: Ridgeland · Vicksburg · McComb · Natchez · Hattiesburg

601.707.0101 NolaLending.com

Available only in select markets to qualified borrowers. Financing cannot exceed 100% of the subject property's fair market value. Consult your tax advisor regarding deductibility of interest. The services and products advertised are not approved or endorsed by HUD, USDA, the Department of Veterans Affairs, or any government agency. 2To qualify the minimum loan amount is \$548,250.00. Interest rates nay increase after consummation Additional restrictions apply. This does not constitute an offer to lend. All loans are subject to qualification, underwriting guidelines, required documentation, and credit approval. Not all applicants will qualify for all products offered. All loan programs, terms, and interest rates are subject to change without notice and are only available in select markets. Fidelity Bank



#### MEET THE CENTRAL MISSISSIPPI REAL PRODUCERS TEAM



**Dees Hinton**Owner/Publisher



**Abe Draper**Photographer



Carolyn Foley

Ad Strategist



Susan Marquez
Writer



Kayland Partee
Videographer/
Photographer



**Cindy Raborn**Assistant Publisher

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at dees.hinton@realproducersmag.com.

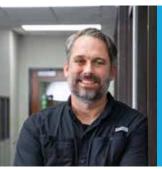


#### **TABLE OF**

# CONTENTS



ublisher's Note Dees Hinton



Top
Producer
Michael
Manuel



24
Partner Spotlight
Les and Cheryl
Battles



Summer Social Night Recap



RP.

If you are interested in contributing or nominating a Realtor® for certain stories please email us at **dees.hinton@realproducersmag.com** 

**DISCLAIMER:** Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Central Mississippi Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.





This section has been created to give you easier access when searching for a trusted neighborhood vendor to use. Take a minute to familiarize yourself with the businesses sponsoring the publication. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the publication!

ΔΗ	ΝΔΤ	LIRAL	<b>SOAPS</b>
		UITAL	JUAI J

Magnolia Soap and Bath Company 2305 Jackson Avenue West Oxford, MS 38655 (662) 255-2870 www.MagnoliaSoap andBath.com

## CARPET CLEANING Executive Carpet Services

(601) 436-6000

#### **CLOSING LAW FIRM**

Renfroe and Perilloux (601) 932-1011

## GENERATORS-SALE & SERVICE

Generator Technologies, LLC (601) 291-7899 www.Generator-Tec.com

GUTTERS

Dun-Rite Gutters, Inc.
(601) 605-0000

#### **HOME INSPECTION**

Benchmark Home Inspections (601) 813-6287

Smith Home Inspections (601) 310-3199

#### HOME WARRANTY

First American Home Warranty (601) 212-4441 Home Warranty Inc. (260) 433-4027 homewarrantyinc.com

Home Warranty of America (601) 572-7522

Home Protection Caren Messina (707) 580-2460 www.ORHP.com

Old Republic

#### **INSURANCE**

Adam Ryan State Farm Adam Ryan (662) 251-5106

Andy Eaton Insurance Agency (601) 939-0102

Jeff Zachary -State Farm Insurance (601) 362-4100

#### **LANDSCAPING**

MGC Landscapes (601) 906-2593

#### LAW

Herr Law Firm, PLLC Lindsey Herr (276) 732-8670

# MOLD TESTING & REMEDIATION

Green Home Solutions (601) 988-7840

#### **MORTGAGE LENDER**

Citizens National Bank (601) 607-3725 Www.yourcnb.com

Mississippi Mortgage (601) 316-7326 www.mississippi mortgage.com

NOLA Lending (985) 612-2132

Planet Home Lending (601) 421-9667

Success Mortgage Partners, Inc. (601) 213-7559

MOVERS/RELOCATION
Armstrong Relocation,
United Van Lines

#### (601) 856-8504

(662) 719-5707

PHOTOGRAPHY
Abe Draper Photography

## PHOTOGRAPHY & VIDEOGRAPHY

Partee Photography (601) 566-4568

#### REAL ESTATE TITLE/ ATTORNEY Luckett Land Title

Luckett Land Title (601) 622-8191

### REAL ESTATE/TITLE/ MORTGAGE

Jernigan Copeland Title, LLC (601) 427-0021

## ROOFING & CONSTRUCTION

No Drip Roofing LLC (601) 573-7323

Pro - Shield Roofing and Construction (601) 559-1758

Watkins Construction & Roofing (601) 966-8233 www.watkinsconstruction

ROOFING CONTRACTOR
Dickerson Contracting, LLC

T&M Contractors (601) 927-4556

(601) 502-4032

inc.com

## TERMITE & PEST CONTROL

Abel's Premier Pest (601) 874-1187

Family Termite and Environmental Inc. (601) 933-1014







Licensed & Bonded • Insurance Claims Specialists • Financing Available • Free Estimates • All Types of Roofing Systems • Serving All of Central MS





Contact info: info@dickersonllc.com | (601) 502-4032 website: www.dickersonllc.com







Commercial
Advertising
Editorial
Real Estate
Event

abedraper10@gmail.com
662.719.5707





#### **Jackson's Trusted Moving & Storage Company**

- Safe, easy & convenient virtual survey option
- Local, long-distance, & international moving
- Short & long-term storage
- Full or partial packing/unpacking
- Crating & specialty item packing
- Home renovation moving & storage
- Organization & settling-in services
- Appliance & specialty item dis-/reassembly

1223 Highway 51, Madison, MS 39110 | 601.856.8504 | Jackson.ArmstrongRelocation.com

# PARTEE

PHOTOGRAPHY

Portraits Events Weddinas Real Estate Videography

Agent for United

Kayland **Partee** 

- @ParteeFilms
- @ParteePhotography





Get great service & great rates.

Adam Ryan FSCP, Agent 115 Laurel Park Cove Ste 204 Flowood, MS 39232 Bus: 769-251-ADAM www.adamryan.net

2001875

You know I'm always here with Good Neighbor service. But I'm also here with surprisingly great rates for everyone. Call me for a quote to see how much you can save. You might be surprised.

Like a good neighbor, State Farm is there.

Individual premiums will vary by customer. All applicants subject to State Farm" underwriting requirements



#### BUYER INSPECTIONS • SELLER INSPECTIONS • MOLD TESTING



With Smith Home Inspections, you will get a lot more than just an inspection. The best part is it's Free!

90 Day Warranty | MoldSafe | SewerGard | RecallCheck a Full Concierge Service and More!

To lean more, or schedule an inspection online, visit www.SmithHomInspectionsLLC.com











**Joshua Smith** Certified Home Inspections MHIB #0681 601-310-3199



Re-key service

#### YOUR LOCAL REPRESENTATIVE



Melissa Harmon Account Executive 601-572-7522 Melissa.Harmon@hwahomewarranty.com

HWAHomeWarranty.com



# Publisher's IOTE DEES HINTON

I was looking back at the publisher's note from a year ago, September 2020. It was all about decisions and that publisher's note is still very applicable today! We are each still facing daily life decisions.

I also said in that publisher's note, "2020 has been a wild ride so far!" Well, that ride has certainly continued into 2021! We are still making many of the same decisions today:

- · Go to work or work from home
- Gather in large groups or not
- · Go out to eat or not
- · Wear a mask or not
- · Vaccinate or not

I could go on and on with examples of decisions that we are continuously facing.

All three of this month's features also made big decisions in their lives and career paths to get where they are today. They each made huge changes and their decisions have been good ones!

One of the biggest financial decisions that people make is the purchase of their home. They turn to REALTORS® to lead them to their best decision. It is still very fulfilling to meet, get to know, and feature many of the top

REALTORS® in our area. They are committed, driven and compassionate about their clients. The same can be said about our ad partners. They are the best of the best.

Central Mississippi Real Producers remains committed to helping the top REALTORS® and our ad partners come together, strengthen relationships, and produce more business.

We are happy to continue this good decision! Stay safe!



God Bless, Dees





# Open Houses, Closed Deals

Financing a home is a big deal — and your clients should have access to quality resources and support. Borrowers need expert guidance, competitive rates and fees, and loan options that work for them. You can count on Brian Creely's industry experience and Success Mortgage Partners' long-standing reputation to get your clients financed and into their dream homes.

#### LET'S GROW BUSINESS TOGETHER

- Quick turn times
- Variety of loan programs
- User-friendly digital loan application
- Lead activity tracking
- Open house automation
- Single property websites
- Co-branding materials
- ....and more!

# Contact Brian Creely today!



Brian Creely
Branch Manager
NMLS# 409170
Office & Efax: 601.658.9567
bcreely@smprate.com
232 Market St, Ste 214,
Flowood, MS 39232

## 601.213.7559 WWW.BRIANCREELY.COM



Success Mortgage Partners, Inc. supports Equal Housing Opportunity. NMLS ID# 130562. This is informational only and is not an offer of credit or commitment to lend. Contact Success Mortgage Partners, Inc. to learn more about your eligibility for its mortgage products.











ichael Manuel has a pas-Michael spent the next ten years at sion for helping people. It's that passion that led him originally to pursue a career as a full-time minister. After graduating from Pearl High School, Michael went to Belhaven to play soccer and study pre-med. But halfway first four years." through college, Michael felt the Lord was calling him to take a different path and he changed his major to biblical In 2012, God began to stir a new thing studies. He attended New Orleans Baptist Theological Seminary, which

had an extension office in Clinton. "I did

most of my studies in Clinton and went to New Orleans for some classes."

Pinelake Church. "I started there a year into seminary, working as a student pastor." While he loved student ministry and teaching, he was tapped to move to Clinton in 2008 to start the Pinelake campus there. "I was the campus pastor in Clinton for the

in Michael's heart. Michael resigned from his position at Pinelake and began working with a small group of people at a new church plant.

"Throughout my life, one of the ways God has continually used me is in starting new things." Along with this new journey came the need for a new job. Michael began exploring options that would allow him to continue to use his passion for helping people.

One of those options for Michael was real estate. While he didn't know anyone in the real estate industry, Michael was drawn to the field because he knew it would be a way to continue helping others during a big season of their lives when they were

either buying or selling a home. "That was the catalyst for considering real estate." At the time he was considering real estate, he went to lunch with a good friend from ministry, Mark Metcalf. The two discussed career changes and Mark revealed that he was considering going into real estate as well. Mark and Michael decided to dive in together.

"I took the real estate course online and got my license in 2013," he recalls. Michael met with Phil Landers, someone he knew from

Pinelake, who is the founder and co-owner of the Keller-Williams franchise in the Jackson area. "Phil told me he had spent time with the Lord that very morning and said God spoke to him, telling him that someone new would come into the company who would make an impact. Phil asked me if I was that person."

Michael joined Keller Williams and says he has benefitted greatly from the training the company provides. "I was trained to be a pastor, but I wasn't trained on how to sell real

estate," he says. "I am so grateful for the training and guidance I've received." Michael says the training he received at Keller Williams helped him get established in real estate, but it is the company's corporate culture that keeps him there. "Keller Williams' values are 'God, Family, Then Business.' Those values are lived out every day and that makes it an ideal place for me." Michael serves on the Agent Leadership Council (ALC) where he works to promote that work-life balance for Keller Williams' employees.

12 • September 2021 Central Mississippi Real Producers • 13 • • •

Michael married his wife, Megan, in August 2004. The couple lives in Clinton with their two sons, Myles (12) and Maddox (5). The boys play soccer and Michael has had the opportunity to coach their teams. "I

think sports are important for kids," he says. "It keeps them active while also teaching them lessons they'll take with them into adulthood." Michael recently launched the "Mississippi Home Team" at Keller Williams,

where he utilizes many of the leadership lessons he learned playing soccer in high school and college.

When they have the opportunity, Michael says his family enjoys















traveling. "We went to the Grand Canyon over spring break. We try to take a trip every chance we get." The family is still active in the small church Michael helped start in Clinton.

"The thing about real estate is that many people say they get into it because of the flexibility - getting to set their own hours," he laughs. "That is true to some extent, but it does take a lot of time and effort to be successful in this field." Michael says he loves that he gets to work with people from all different backgrounds. "I work with all ages, races, and financial situations. I've told people that I do more marriage counseling as a REALTOR® than I ever did as a pastor! The reality for me is that being a REALTOR® is a ministry. I walk people through major transitional periods of their lives, and I enjoy making that walk easier for them. I believe my training and experience as a pastor have helped me in this real estate ministry. I'm doing the same kind of work, only it involves the buying or selling of a home."

























#### James E. Renfroe

Renfroe & Perilloux, PLLC 648 Lakeland East Drive, Suite A **Flowood, MS 39232** 

601.932.1011 • www.MSLawfirm.biz

- Residential & Commercial Real Estate Closings
- Title Confirmation
- Title Searches
- Title Litigation Wills and Estates
- After-hours Closings
- Mobile, STATE-WIDE Closings
- Certificates of Title
- Business Formations Bankruptcy





We specialize in 6" half round Aluminum & Copper





- Top Quality Gutter Installation, Repair & Cleaning Services
- Competitive Prices from Copper Gutters to Leaf Guards
- Free Estimates & Professional Consultation
- 2 Year Warranty on Installations

Mark Dungan, Owner 601-605-0000 Madison, MS

Central Mississippi Real Producers • 19 18 • September 2021



Written by Susan Marquez. Photography by Abe Draper Photography

# Missie BRAY

Missie Bray never dreamed she would work in the world of real estate, or that she would ever become a REALTOR®. Her life previously led her through the medical field, where she spent over thirty years. "I loved the work I did and thought I'd be there forever," states Missie. A native of Canton, Missie graduated from Canton Academy before attending Holmes Community College, Belhaven, and the University of Phoenix, where she earned her EMT license and Bachelor of Science in Psychology.

Missie got to a point in her life where she wanted to explore ideas for the next chapter in her life. Reflecting back, she says, "My older sister had become a REALTOR® in Florida and she was killing it! She was my inspiration, along with my previous REALTOR®, Julie Davis, who helped me sell my house and buy another several years ago. From the beginning, Julie recognized something in me and she asked me to join her team." But at the time, Missie was content where she was in her career. "I had never considered doing anything else, including selling real estate!"

After really examining her life and speaking with her sister, then with Julie, who had become her mentor, Missie decided that maybe real estate was something she could do and enjoy. Going from a job that provided a consistent paycheck and converting to a commission-based pay worried Missie in the beginning. She quickly realized that being a part of a team and having access to thousands of leads in a database, along with the excellent training and

team support was very beneficial for a beginner real estate agent. "I jumped in with both feet and didn't look back!" After making the decision that she was going to become a REALTOR®, Missie got her license on February 6, 2019, passing both the State and National exams in one sitting. "I joined the Julie Davis Team of ReMax Connection and enjoyed constant one-on-one training, web-based training, team sharing, and the team taking me under their wing, making me feel like a part of the work-family. Because of that, I was able to close my first client within months!" Missie went on to say, "I haven't missed a single paycheck since joining the team."

Many people have preconceived ideas of what a REALTOR® does. "We don't just get dressed up and walk clients through houses," Missie laughs. "I learned that there is a huge technology aspect to this job, as well as lots of legal work and paperwork. I have also learned that developing relationships with lenders and other vendors is essential to getting things done in a timely manner. There is so much more to this job than just showing houses. There are a lot of moving parts, and we must pay attention to all of them to make it the best possible experience for our clients."

In her first year as an agent, Missie became a multi-million-dollar producer and was named Rookie of the Year. "That success comes from having such a strong team leader and mentor as well as having the support from other team members. "Julie has been a great mentor and coach – she has









taught me so much about the real estate industry! The person I have become since joining the team is solely in part due to my work family."

In her second year as an agent, Missie was named top team agent for volume and transactions. In the beginning of her third year, Missie decided it was time to advance herself and took the broker course, which led to getting her broker's license. She is now an associate broker. At the beginning of this year, Missie was also promoted to sales manager within the Julie Davis Team of RE/MAX Connection. This allows her to share her knowledge with the next generation of real estate agents. "I am excited to see where the next chapter of my life leads me!"

Along with her team, Missie also credits her broker, Danny Ward, and his wife Vickey, as well as Bethany Purvis, ReMax Connection's director of agent success, with helping her along the way. "They are responsible for the support, motivation, and training that has been essential to my success." Missie feels she would not be where she is in her success if it wasn't for the clients, and future clients, she serves. "Without my clients, I wouldn't have such a rewarding career in real estate, so everything I do on a daily basis I do for them." Missie says the most rewarding part of her job is when a client is happy and satisfied. "I start the journey with them and stick with them all the way through, keeping them motivated. I love working with first-time home buyers, and those who think they may not be able to get into a home. When I get that phone call that the lender says it's a go, I get so excited for my clients!" Missie says getting referrals is the best affirmation. "That means that without a shadow of a doubt, I did the best I could for them."









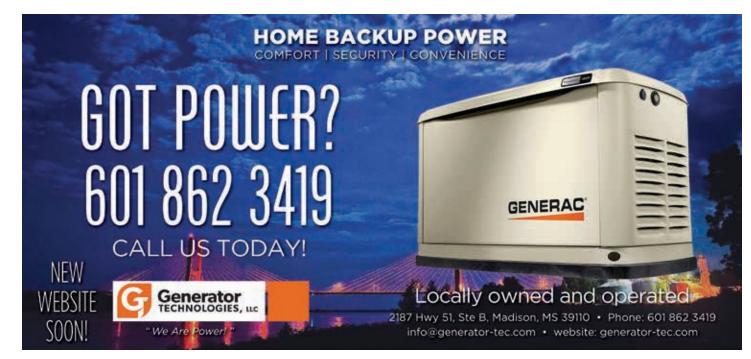




Missie Bray and Julie Davis

Overall, Missie feels she owes most of the credit for her successes to her parents. "They taught me the importance of a strong work ethic. My parents always used to tell me to never sit down on a job, meaning to give it my all, and to always work as hard and smart as I can. Those words have stuck with me all these years!"

Missie has been married 33 years to her spouse, and the couple has an 11-year-old daughter. "My spouse is the love of my life, and strongly supports and motivates me daily. Our beautiful little girl inspires me every day to be the best I can be!" One of the passions that Missie and her family have is travel, and they recently returned from a trip to Disney World. "We are also big animal lovers and we try to volunteer at local shelters whenever we can." Observing Missie's success in real estate has motivated her younger sister and niece to go into the real estate field as well. "It's exciting that both of my sisters and my niece are doing the same thing I am. We have all found our niche and we love it!"



#### >> partner spotlight

#### **GENERATOR TECHNOLOGIES**

# Les & Cheryl Battles

Written by Susan Marquez. Photography by Abe Draper Photography

Les Battles and his wife, Cheryl, are partners in a business that is helping others in times of real need. Generator Technologies LLC is based in Madison. The company sells, installs, and services residential and commercial automatic standby generator systems. Mississippi is in what is known by meteorologists as "Tornado Alley." Severe weather is possible year-round,

including heavy storms and winds that often lead to power outages resulting in knocked-out heating and cooling systems that can leave homes vulnerable. A reliable generator can be a lifeline to those with medical needs, including people on oxygen and dialysis, as well as for special needs children and the elderly. Also, people with home-based businesses can't afford to be down

during a power outage. The loss of communications, internet, and ability to recharge devices can be catastrophic.

Les and Cheryl are offering affordable home generator solutions that will give homeowners peace of mind for years to come. The couple didn't always have their sights set on owning a generator company. Both





from Kosciusko, they met after high school through a mutual friend and became close friends but eventually went their separate ways. Les ended up in the Air Force, working on generators. After his discharge, he attended Mississippi State, where he studied electrical engineering. After college, Les worked for several electrical contracting companies before starting his own electrical contracting company in 1999. "We were bought out by another company which was a three-trade company, providing air conditioning, plumbing, and electrical

services," explains Les. "I ran the electrical department." During his time there, Les saw that stand-by generator systems were a growing business. "More and more people were wanting them," he says. Seeing opportunity, Les looked into starting his own generator-installation business. "I realized it needed to be a standalone company with a storefront that focused only on generators."

Les and Cheryl, after knowing each other for over thirty years, reconnected a few years ago and ended up getting married. Cheryl had spent her career at PricewaterhouseCoopers.

"We worked on the business plan together for the generator business," she says. Les went to a Generac annual conference in Las Vegas and when he returned, he learned that not only had the company he was working for been sold, but his position had been eliminated. "They were getting out of generators altogether."

The time was right, and Cheryl joined Les to start the business in 2019. The timing couldn't have been better for a business like theirs. Within months of starting their business, the Covid pandemic was in full swing and more people were working from home than ever before. There were also a few natural disasters, including hurricanes, tropical storms, and a major ice storm. "Demand for stand-by generators for the home is at an all-time high," says Les. "The demands on the electrical grids are high nation-wide."

Of course, Covid has added a few complications to the generator industry. "With the demand so high, the supply chain has been an issue," explains Cheryl. "We are now ordering weekly so we can try to stay ahead of the demand. Most of the products we carry are made in the United States, but the microchips are manufactured out of the country, and getting those in can be a slow process."

The business began in Les and Cheryl's home, but they soon ran out of space. "We were working out of our garage," says Les. Now located on Highway 51 in the Gluckstadt area, Les says the business is now better equipped to serve both installation and maintenance needs of their customers. Les handles the sales, installation, and service side of the business while Cheryl handles the business end. "We are together pretty much 24/7," laughs Cheryl. "But we make it work. We have our own offices, and we have regular meetings.

• • •

24 • September 2021 © @realproducers realproducers realproducers realproducers realproducers com Central Mississippi Real Producers















We may not always agree with each other, but we always work it out."

The generators can run on either existing natural gas or propane. "If a home already has natural gas, we can do a turnkey job," says Les. "If propane is used, the homeowner will need to contact their propane provider about installing a gas line to the generator." Initial consultations are provided at no charge so that the size of the generator can be determined based on home size and need. Financing plans are available. "Each sale comes with a five-year warranty and routine maintenance for the first year," says Cheryl. "We also have other maintenance plans available, and we offer extended warranties on both parts and labor."

"It's not unusual for us to work with REALTORS®," says Les. "We often get called to inspect a unit that is in a house going on the market. We will do a thorough check-up and provide information for future homeowners. Or we may be called out by a homeowner or REALTOR® on a home purchased with an existing generator. We will also do a thorough check-up and explain how to operate the unit."

Recently returned from Wisconsin where the Generac headquarters is located, Les says he has been re-certified and factory-trained on generators up to 250 KW, something that is done on a regular basis. "We are a Generac sales and service dealer, and we have been pleased with the excellent training, service, and support that Generac provides."

The Battles are involved with the Homebuilders Association of Mississippi. The couple resides in Madison with their two "fur babies." Molly is part German shepherd, part lab, and "100% rescue," according









to Les. "I found her on the side of the road after doing an installation." Their other pup is Max is a Schnoodle – part schnauzer, part poodle. Between them, Les and Cheryl have four children and four grandchildren. The family enjoys traveling, and their go-to place to relax is Anna Maria Island, FL.





# Combine Home & Auto. Save big.

Jeff Zachary, Agent 101 Lake Court, Suite B Jackson, MS 39232 Bus: 601-362-4100 jeff@jeffzachary.net

Good things happen when you combine your home and auto insurance with State Farm\*. Like saving an average of \$894.\* Plus, you'll have a good neighbor like me to help life go right.

CALL ME TODAY.



\*Average annual household savings based on 2016 national survey of new policyholders who reported savings by switching to State Farm.

State Farm Mutual Automobile Insurance Company • State Farm Indemnity Company, Bloomington, IL.

State Farm County Mutual Insurance Company of Texas, Dallas, TX • State Farm Lloyds, Richardson, TX.

State Farm Fire and Casualty Company • State Farm General Insurance Company, Bloomington, IL.

State Farm Florida Insurance Company, Winter Haven, FL.

1606203



## Residential and Commercial All Inclusive Pest and Wildlife Company



If you need need Pest Control, including Termite Control and WDIR, Traps or Removal Service, call us at (601) 874-1187.
Emergency Service is available.

John Abel, Owner abelspremierpests.com

# Buying a home?

Get a great rate, fast online approval, and trusted advice from a five-star mortgage lending team.



👚 Flowood, MS Team



RANDALL HARPER
Retail Sales Manager
601-882-0767
NMLS ID#1325728



MASON NOOE Mortgage Loan Originator 601-882-0768 NMLS ID#1179797



RUSSELL HOOD Mortgage Loan Originator 601-882-0769 NMLS ID#1538138





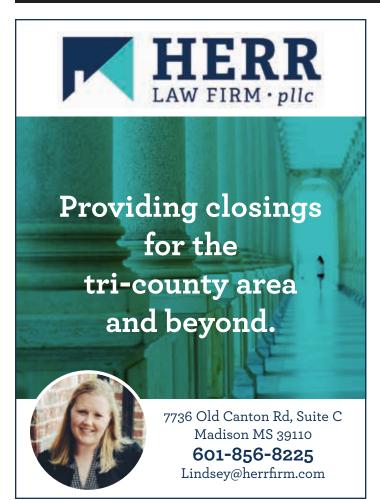
Five-star rating based on actual third-party customer reviews gathered by SocialSurvey on 3/15/19.

© 2019 Planet Home Lending, LLC | 321 Research Parkway, Suite 303, Meriden, CT 06450 |

www.nmlsconsumeraccess.org | NMLS ID #17022



SATISFACTION GUARANTEED • IN BUSINESS SINCE 1996 • LICENSED / BONDED • FREE ESTIMATES • INSURANCE CLAIMS







# -Summer SOCIAL NIGHT Recap















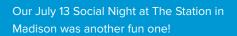
• • •











We not only celebrated our past four month's features but also celebrated *Central Mississippi Real Producers'* two year anniversary.

Thank you again to our sponsors for making this night happen and to all of our ad partners for the great door prizes!

If you couldn't make this one, we hope to definitly see you at the next one!











**30 • September 2021** Central Mississippi Real Producers • **31** 

















































































#### **SEPTEMBER IS**

# Ovarian Cancer



AWARENESS

anuary 29, 2020, was just a normal day for me - until it wasn't. I went to the dentist that morning for a routine check-up, ran some errands, visited with a friend, and then went to a Pilates class. The workout seemed harder than usual and near the end of class, I felt/heard (I'm not sure) a pop in my abdomen. It hurt bad - and I wasn't sure what was going on, but remember thinking "I've done something to myself." I stayed put until we were dismissed, then drove myself home. The pain was getting much worse. By the time I got home, I was sweating and feeling like I was about to be sick. I called my adult children and they headed my way. Before they arrived, I decided I needed to call an ambulance. This was my first personal medical emergency and I have to say, the responders - the fire department and EMTs - were great. They were professional, took good care of me, and put me at ease. That was also my first ride in an ambulance. I had been given something for pain and was relaxed enough to guess with the EMT what I may have done to myself.

At the ER, I was given more pain medicine, and needless to say, if I had pain, I didn't know it anymore! The ER doctor did a quick exam and sent me down for a CT scan. When the doctor returned to the room, the news was not good. All I really remember is the word "cancer" being repeated over and over. I looked at my children and they both had tears running down their faces. I thought "There is no way I have cancer. I'm healthy and active and nothing is wrong with me."

I was admitted to the hospital and an oncologist consult came to visit me the next morning. We discussed what had happened and surgery was scheduled. This is really the beginning of my understanding of my cancer diagnosis. I had a tumor in/on my ovary and had a large cyst that had formed, encapsulating the tumor and ovary. Then, it burst.

But the rupture was a good thing. It meant that my ovarian cancer was caught early, which is unusual. Most cases are not caught until much later. Why? Because ovarian cancer is sneaky. It has been called a "silent killer." In some rare cases, early-stage ovarian cancers may produce symptoms, but in the majority of cases, these don't show up until the cancer has advanced (when the growth of the tumor triggers symptoms).

Several studies show that ovarian cancer can produce these symptoms: bloating, pelvic or abdominal pain, difficulty eating or feeling full quickly, fatigue, indigestion, back pain, pain with intercourse, constipation, menstrual irregularities.

It is important for all women to know the symptoms of ovarian cancer. If you have any of these symptoms and they persist for more than two weeks, go get checked out! I had a couple of symptoms for two or so months but attributed them to other things or

just ignored them. Women are busy - husbands, children, careers, caring for aging parents, taking care of our homes...Many of us put our health on the back burner and really don't pay attention to any small, seemingly insignificant symptoms we might be having. This is one reason why ovarian cancer is the top cause of gynecological cancer deaths - it's found late.

I had a successful surgery and chemo all during the Covid pandemic in 2020! And today, I am one-year cancer-free. I am thankful for the rupture because there is no telling how long I would have waited to go to the doctor. I am thankful for a smart, talented oncologist - Dr. Christine Haygood. I am thankful for my amazing children who checked on me continuously even though we had to stay apart for quarantine reasons. I am thankful for wonderful family, friends, and neighbors that did all they could for me under the crazy circumstances. I'm also thankful for Dees and Dusty Hinton who allowed me to do some work with CMRP while going through treatment and ball headed!! And I'm most thankful for my Lord and Savior "who took hold of my right hand and said to me, Do not fear; I will help you" (Is. 41:13). And He did.

Read the graphic from the Ovarian Cancer Research Alliance. Know the statistics and know the symptoms. It could save your life!

My best to all! Cindy Raborn

# WHAT YOU **NEED TO KNOW** ABOUT OVARIAN CANCER

#### **RISK FACTORS**

Many factors can increase or decrease a woman's risk of developing ovarian cancer.

#### **INCREASES RISK**



FAMILY HISTORY OF BREAST, OVARIAN, UTERINE OR **COLON CANCER** 



**GENETIC MUTATIONS**, LIKE BRCA



POST-MENOPAUSAL



INCREASED AGE

#### **DECREASES RISK**



**PREGNANCY** 



BREASTFEEDING



CAUSE OF **GYNECOLOGIC CANCER DEATHS** 

**CAUSE OF CANCER-RELATED DEATH IN WOMEN** 

MOST COMMON CANCER

IN WOMEN

**EVERY 23** 

**MINUTES** another woman is diagnosed with ovarian cancer in the U.S.

21,750 **NEW CASES** 

will be diagnosed this year

13.940 **WOMEN** will die this year

**WOMEN** will develop ovarian cancer in her lifetime



#### **SURVIVAL RATES**

O MORTALITY O SURVIVAL



48%



A PAP TEST **WILL NOT DETECT OVARIAN CANCER** 

**CURRENTLY THERE IS** 

**NO EARLY** 

**TEST FOR** 

**DETECTION** 

**OVARIAN CANCER** 

Most ovarian cancer cases are diagnosed when the disease is advanced. **ONLY 15%** of cases are diagnosed in the early stages.

#### KNOW THE SYMPTOMS



**BLOATING** 



PELVIC / **ABDOMINAL PAIN** 



If these symptoms occur for MORE THAN 2 WEEKS and these symptoms are new or unusual for you, see a gynecologist and ask about ovarian cancer. Research shows that seeing a gynecologic oncologist for surgery and treatment significantly improves outcomes.

ovarian cancer

Research. Advocacy. Support. ocrahope.org

Statistical information from: American Cancer Society. Cancer Facts & Figures 2020.

**34** • September 2021





