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Andi DUNLAP

▶ top producer/
cover story

Photo by Angela Diamond
Photography



Black Pearl Realty

Would you believe me if I told you that with faith, hard work, and the right people, one could build an empire in just four years? If this scenario sounds incredible to you, that's okay. Andi Dunlap, owner of Black Pearl Realty, agrees. Her story *is* incredible. As a REALTOR®, she has uncovered a success that she could never have imagined. That success was waiting for her on the other side of surprising circumstances and uncertainty.

Even though Gary Dunlap, her husband of 10 years, is a seasoned mortgage broker with more than 20 years of experience, the idea of becoming a full-commission household was intimidating, especially with a newborn. In 2017, when Andi was 36 weeks pregnant with their now 4 ½ -year-old daughter, Brayli Rae, she was let go from what she thought was a promising job opportunity with a real estate developer. She made the switch after working for more than six years in payroll for an accounting firm. It was a strategic move. Andi had been taking real estate courses on the side, and the job seemed ideal for her situation. It would come with full benefits, maternity leave, and part-time hours after Brayli was born. When it was all said and done, her employer was unable to provide maternity leave, and the job was no longer a fit. The timing wasn't great. Andi and Gary had just purchased their first home, and Brayli was on her way. This kind of pressure could strain any marriage.



Photo by Angela Diamond Photography

Despite this shocking setback, Andi and Gary hung in there. Andi continued studying for her real estate exam, which she passed in October that year. Baby Brayli was just 3 weeks old. Andi spent her first year after activating her license caring for her baby girl, not paying real estate much mind. In 2019, with Gary's encouragement, she took the bold step to enroll Brayli in daycare so that she could commit herself fully to her career. Her real estate dreams quickly became her reality. It turned out that Gary and Andi made quite the dynamic duo. As a team, they go above and beyond to meet the needs of each client. Gary, with his extensive lending knowledge and willingness to jump in and pick up the occasional closing gift, has been an indispensable resource for Black Pearl Realty. Clients who utilize both Gary and Andi's services enjoy a super-fast, more streamlined process, making the overall transaction much easier. Even those clients who choose another lender reap the benefits of the knowledge that Andi has gained from Gary about the lending process. Having this kind of in-house mortgage lending connection, coupled with the fact that she's an incredibly driven, hard-working woman, sets her apart from other REALTORS®.



IF YOU
WANT MORE,
YOU CAN
DO MORE.
”



Photo by Olive & Pearl Photography

Andi trusted God’s plan for her life by accepting the doors that were closed and pivoting to forge her own path. The journey has been rewarding. Now Andi has found a forever career that allows her to build generational wealth to pass on to her children. That’s right. After trying on and off for the past couple of years, Andi and Gary are expecting their second child despite taking a break from fertility treatments. Another surprise. Brayli is going to be a big sister soon! With the support of her husband, Andi strives to set an example for their children.

What she finds most fulfilling about her career is her ability to help others achieve things they themselves may have never thought possible. With her expertise, Andi guides her clients on the path to homeownership, a vital tool for financial freedom. She can step in and assist those in need when others might turn their backs on them. She is fortunate enough to provide the life for her family that she and Gary design while making a difference in her community.

Andi is a dream chaser. She dreams not just for herself, but for her children as well. “It’s my goal for our kids to have pages and pages of passport stamps from different countries,” she shares. Everyone’s definition of success is different. Picture the home you want. Imagine the kind of car you’d like to drive. Envision an amount in your bank account. One day, you will look around, and that will be your life.



using the same lender as everyone else. If you’re working with them, you should have a good reason for that. You want someone who knows the ins and outs of closing deals. Finally, understand that other REALTORS® are not your enemies. Viewing them as such will only make transactions more difficult than they need to be. REALTORS® need one another to make this industry work. A gracious, respectful, and professional attitude will take your real estate career further than you could ever imagine. Dream big anyway.

Andi Dunlap, REALTOR®
Black Pearl Realty
(806) 773-2290
andi@adunlaprealty.com

That’s when you know you’ve made it. As for Andi, she has no intention of stopping when she thinks she’s made it. She knows that in this line of work, the sky is the limit. There is no cap on how well you can do as a REALTOR®. She says, “If you want more, you can do more.”

Andi was generous enough to leave us with some words of wisdom for new agents. First, she recommends going full-time as soon as you can. “It was the best decision we have made,” she shares. Then, you need to find yourself a mentor, team lead, or experienced top agent to show you the ropes. They must be someone with a track record of success. Don’t let them out of your sight for the next six to 12 months. Go on every appointment—work from 8 a.m. to 8 p.m., and work weekends! Remember, you will get out what you put in. While you are learning, build your sphere and market to them. We can’t all have a Gary, but find a local lender who cares about your success. Avoid

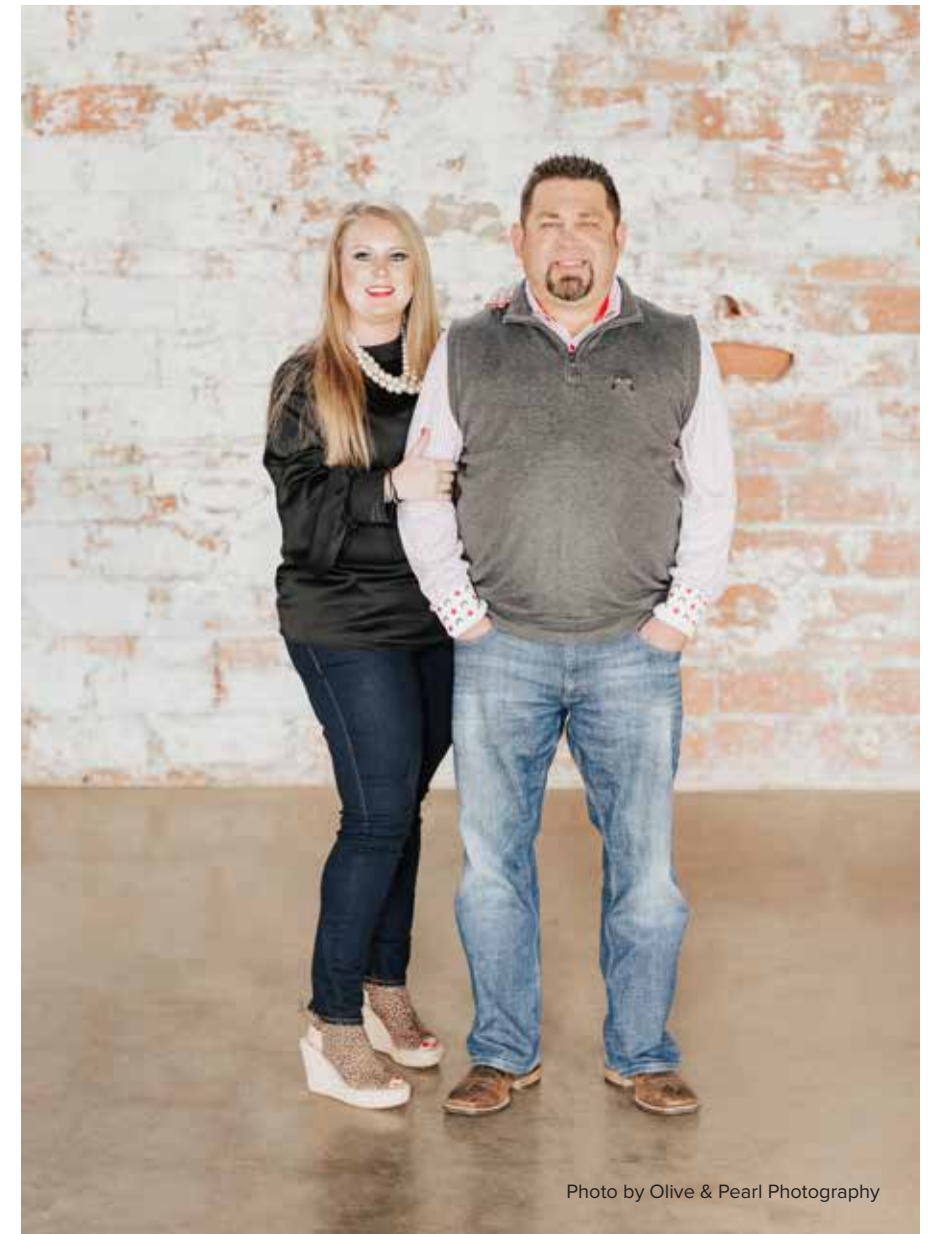


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RUSTY & TAWNDRA FERGUSON

RUSTY'S BUG STOP

Story by **Caroline Kelsick**

Rusty and Tawndra Ferguson are the proud owners of Rusty's Bug Stop, a locally owned, full-service pest control company that services residential and commercial properties. They protect homes and businesses from unwanted pests, including roaches, spiders, mice, termites, ants, and more. Additionally, they perform WDI Inspections, also referred to as termite inspections, for real estate transactions to assist homebuyers in purchasing a home for their family. "Our sole principle at Rusty's Bug Stop is to bring excellent customer service and satisfaction into every home we step into," Tawndra shared. "We work very hard to build and maintain a one-on-one relationship with every single customer we get the privilege of meeting."

Originally from Portales, NM, Tawndra and Rusty moved to Lubbock in 1997 with their two young children, Tyrel and Tessa. Soon after, they moved to a home in between Ropesville and Levelland, where they have been for the last 22 years. Rusty worked for a fertilizer company for five years before switching to a job in pest control. In 2007, the couple took a leap of faith and decided to start their own company. It started out with just the two of them —Rusty worked as the sole technician, scheduling his own appointments, while Tawndra handled the office work after getting home from her full-time job. Two years after starting the company, Tawndra left her job to help Rusty full time. Today, the company employs five technicians while Rusty handles all termite inspections. Their daughter, Tessa, recently began working alongside Tawndra in the office. They are proud to be a locally

owned and family-operated pest control company.

Outside of work, Rusty and Tawndra love spending time with their children and grandson, Terrik. Their son, Tyrel, works as a food and beverage manager at a resort hotel in Scottsdale, AZ. Tessa and her son, Terrik, live in Lubbock, and Rusty and Tawndra love taking Terrik on adventures. Rusty and Tawndra spend their free time volunteering at their church, fishing, riding their ATV on trails, and vacationing in the mountains. In both work and life, Tawndra and Rusty want to be known as gracious, caring people who genuinely love others and the work they do day to day.

Rusty and Tawndra want top-producing REALTORS® to know they can help in the home-buying process. "One step that should not be overlooked is having a termite inspection completed, and Rusty's Bug Stop can be the one to do it for you!" Tawndra shared. "We provide fast and efficient service to meet your option period deadlines and provide you and your client a report within the hour. We will be with your client every step of the way to answer any and all



Tawndra and Rusty Ferguson with daughter, Tessa. Photo by EMW Digital.

questions they might have about termites and the inspection process."

Each team member at Rusty's Bug Stop loves creating long-lasting relationships with customers and teaching them about pest control. Their technicians stay up to date with the newest and most effective treatments, making sure they can best serve their customers. "Many of our customers have been with us since the business was just getting started and have become like family to us," Tawndra said. "Without our wonderful customers, we would not be where we are today!"



Rusty and Tawndra Ferguson
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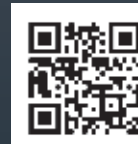
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Pictured from left to right: Chase Hoodenpyle, Kennedy Wood, Darcy Driggers, and Blaine Temple

For more than 40 years, the John Walton Education Foundation has provided scholarships to students who attend school here in the Lubbock area. This has been a way for the Lubbock Association of REALTORS® (LAR) to help people in our community continue their education dreams.

The foundation was created to fund scholarships for students attending Lubbock Christian University, Texas Tech University, Texas Tech Health Sciences Center, Wayland Baptist University, and South Plains College. Last year, we started offering scholarships for students attending a Lubbock area accredited trade school.

We awarded our first trade school scholarship in 2021 to a single mom who wanted to pursue a career in welding. Because of the scholarship, she was able to graduate in May 2022 and has already found a well-paying job that will enable her to support her children. And this is just one of the great stories from past recipients.

At the end of May, we had the opportunity to honor the 2022 scholarship recipients. Ten students were awarded scholarships to help with their education needs. Those recipients are:

- Darcy Driggers, LCU
- Chloe Gilliam, TTU
- Chase Hoodenpyle, TTU
- Lexi Howard, SPC
- Alan Mann, LCU
- Abigail Provost, TTU
- Scout Sonnenberg, TTU
- Seree Sturdivant, TTU
- Blaine Temple, LCU
- Kennedy Wood, TTU

The John Walton Education Foundation is supported by donations from LAR members. We are so appreciative of the people who make donations to the foundation year after year. If you haven't donated to the foundation in the past, I urge you to do so. All of the money raised is used for scholarships. Not only does donating make you feel good, but it's also a great tax write-off for your business.

You can find out more information about the John Walton Education Foundation at www.lubbockrealtors.com, and you can scan the QR code below that will take you directly to the donation page. I have been supporting the foundation for many years, and I encourage you, as the top producers in the Lubbock area, to do the same. It only takes a little to make a huge impact.



▶▶ letter from the president
By Rich Eberhardt, Lubbock Association of REALTORS®



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▶ spotlight
REALTOR®

LEIGH ANNE BROZO

WestMark
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Story by **Caroline Kelsick**
Photography by **Ragan
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Leigh Anne Brozo began her real estate career in February of 2006. After graduating from high school, she worked in banking before going to school to be a court reporter. She then became a stay-at-home mom for her twin daughters, Aubrey and Brittney. Years later, Leigh Anne developed an interest in becoming a REALTOR®, despite outsider doubts. “A friend and neighbor of mine was a REALTOR® at the time and actually tried to talk me out of it!” Leigh Anne shared. “But



I really wanted to give it a shot. I prayed about it, took classes, passed the test the first time, and everything just fell into place.” Currently, she works for WestMark Companies as a residential sales manager and agent.

For Leigh Anne, the most fulfilling part of real estate is helping clients and problem-solving. “A REALTOR® wears a lot of hats and problem solves daily,” she said. “It is not an easy career, but it is a career that is very rewarding.

Helping people fulfill their dreams of homeownership and helping people fulfill their financial goals are two of the most rewarding aspects of the job.” Because of her role as residential sales manager, she gets to lead other agents at WestMark each day, another element of her career that she cherishes. “I strive to be their biggest cheerleader,” she said. “Constant education, constant learning, communication, and support. All of these are necessary to help others achieve their goals.”





Active and continual learning is important to Leigh Anne and the WestMark team. “One of our core values at WestMark is to pursue knowledge,” Leigh Anne shared. “I believe you can never have enough knowledge in real estate. With 15 years of experience, I still learn something new every day.” The flexibility and freedom of a real estate career are also important to Leigh Anne. She has found that this aspect of the work fits well into her career dreams and goals. For new agents, she recommends having the right mindset. “Have the mindset of starting your own business,” she shared. “Be patient, be seen, reach out to your sphere every day, and work hard. Invest in yourself. It’s OK to dream big!”

When she is not working, Leigh Anne loves spending time with her family, her husband of 27 years, Jeremy, and her two 25-year-old twin daughters. Leigh Anne and Jeremy love to travel — especially to visit the mountains or the beach — and to visit their



daughters whenever they can. Attending Texas Tech baseball games is another one of their favorite pastimes. Each morning, Leigh Anne works out at 5 a.m.; she enjoys the solitude and finds exercising to be therapeutic. She is most grateful to her family, who supports her in everything she does, and her work family, whom she regards as the best agents in Lubbock. She also credits Pat Ham as one of the most influential people in her real

estate career. “I was Pat’s part-time assistant for nine years,” Leigh Anne shared. “I really don’t know where I would be without that experience and opportunity.” She strives to lead her career with a positive attitude no matter what adversity she faces. To Leigh Anne, success is defined by loving your work. “Being successful is to love what you do,” she said. “Success is accomplishing whatever it is that makes you happy.”

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WHEN DID YOU START YOUR CAREER IN REAL ESTATE? I started in real estate in November of 2019.

WHAT DID YOU DO BEFORE YOU BECAME A REALTOR®? I worked in EMS and was a stay-at-home mom before I became a REALTOR®.

WHAT LIFE EVENTS LED YOU TO BECOME A REAL ESTATE AGENT? I wanted a career I could grow in and still be able to be a mom and be there for my kids and family. I want to be able to attend all my kids' functions and still have a great career.

WHAT DO YOU FIND MOST FULFILLING ABOUT YOUR WORK? I love getting to help people, whatever their circumstances are. I enjoy making lasting friendships and being able to connect and help people with one of the biggest decisions of their lives.

HOW DOES REAL ESTATE FIT INTO YOUR DREAMS AND GOALS? I have big dreams of running a successful business and continuing to grow my knowledge, and real estate has allowed me to do that.

WHAT SETS YOU APART FROM OTHER REALTORS®? I have a very strong work ethic, and I "grind" or "hustle" a lot and am constantly working on how I can continue to grow and improve my business.

GIVEN YOUR STATUS AND EXPERTISE, WHAT WOULD BE SOME ADVICE YOU WOULD GIVE TO A NEW AGENT? Don't ever feel that you have learned enough. There is always room for improvement, and there is always something to learn in every situation to make you a better agent and a better person. Always be open-minded, listen and take the advice given to you, and be open to growth.

TELL US ABOUT YOUR FAMILY AND WHAT YOU ALL ENJOY DOING TOGETHER. I am married to the love of my life for five years, Blake Bartosh. We have two amazing girls; Kaylie is 9 years old, and Kenzlee is 4. They are very active kids and keep us busy! When we have time, we love to swim as a family, go bowling, or ride around in the Can-Am together! We enjoy spending time together whenever we can.

...



WHEN YOU AREN'T WORKING, WHAT'S YOUR FAVORITE WAY TO SPEND TIME? If I am not working, I love being with my family. Family is very important to me! I want to spend as much time with my kids and husband because tomorrow is not promised, and I want to know that my time was spent showing them they are loved. I enjoy swimming and crafts when there is time.

HOW WOULD YOU DEFINE SUCCESS? I feel that if you have grown or improved and gotten better in something, you have been successful. You don't always have to be number one or the best in everything. If you learn something during the journey and have grown to be a better person or have helped someone when they were in need or helped them grow personally, you have been successful.

HOW WOULD YOU DEFINE SUCCESS? I want to be remembered for my bright, bubbly personality and having integrity and for working for my clients. I want people to remember my strong work ethic and that I helped people along my journey and built others up. I want to be remembered as someone who put her family first and was always willing to help other people.

WHAT ARE YOU MOST GRATEFUL FOR? I am so grateful for having a very strong support system. I could not do what I do if not for Blake, my amazing, supportive husband, who has helped me so much! I am grateful for my understanding kids, who are flexible with my changing schedules.

WHAT IS SOMETHING THAT NOT MANY PEOPLE WOULD KNOW ABOUT YOU? I graduated high school early at a young age with a CNA license, which is when I knew I wanted to help people. I then went into a missions program and did mission work. After mission work, I went to school for my paramedic license. I loved working in EMS and getting to help people during some of the scariest moments of their lives. I think that experience has helped me be the agent I am today. I am able to connect with clients on a personal level, no matter their situation. I have made some very strong friendships with the clients I have worked with. Blake and I also own the Bruno



Steel House in Ransom Canyon. Something funny about me is I have a huge obsession with llamas. If I could own a llama farm, I would be in heaven!

WHAT DOES THE FUTURE HOLD FOR YOU, PERSONALLY AND PROFESSIONALLY? The future goals of the business are to run a successful team and share my knowledge with other agents so they can have a great business. Blake and I would also love to grow our own personal investment portfolio. Personally, we look forward to watching our girls grow to be successful people. We want to travel more and are always wanting to make new friendships and lasting relationships!

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Do you know another industry leader who we should feature in a future issue of SSRP? Email us at ssrp@realproducersmag.com.



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BODINE

Each of us has a choice to make. We can either answer the call in our lives or ignore it. While predicting the future is impossible, living your purpose is invaluable.

Andrea Bodine of Madewell Real Estate knows this better than anyone. “Real estate is my love language,” Andrea says. Truthfully, she’s always been a REALTOR® at heart. How many kids do you know who would skip the cartoons and watch the Saturday morning home show with their moms? She didn’t know it, but Andrea’s choice to follow her passion and become the REALTOR® she was always meant to be would bring her success, fulfillment, and even an incredible opportunity to honor her dearly departed mother’s legacy.

After graduating from Texas Tech University with a degree in communication studies and public relations, Andrea was working with the American Cancer Society as a district representative. In 2002, however, a friend of hers was approached about a position with a local home builder, David Rogers Homes. When her friend asked her what she thought about it, Andrea enthusiastically told her, “If you don’t take it, I will!” Fortunately, Andrea did not need to take her friend’s position because three months later, David Rogers Homes had a role for Andrea as well.

She would work for them for 10 ½ years before accepting a position at Visit Lubbock, The Convention and Visitors Bureau. Andrea found the role genuinely impactful. Although she had grown up in Lubbock, she wasn’t fully aware of all the wonderful aspects that make Lubbock such a phenomenal

Madewell
Real Estate



▶ featured
REALTOR®

Story by Carissa Reddick
Photography by Alicea Jare
Photography



place to live. Thanks to her time with Visit Lubbock, she is able to share those aspects with current and prospective Lubbockites alike.

Andrea had not yet truly embraced her calling, despite working in the field for some time. In 2014, at a conference surrounded by thousands of people and still mourning the recent passing of her dear mother, Andrea listened tearfully to Simon Sinek's "Golden Circle" presentation. While meditating on the concept of the "why" behind what you do, she could hear God's voice. He was telling her that she wasn't doing what she had been called to do. "Life is too short not to fulfill your calling," she says. This pivotal moment was the turning point for Andrea. She began flipping homes and working toward her real estate license.

Andrea has found success doing what she loves. Helping buyers find their sanctuary in the world brings her joy. Helping sellers move on to the next chapter in their lives brings her satisfaction. She takes pride in the fact that she has learned her craft well so that her clients can lean on her expertise. If you're a new REALTOR®, Andrea recommends you do the same. She also suggests that you track your progress; reinvest in your business; build strong relationships with others in the industry; and, of course, set aside money for taxes.

By following the aforementioned keys to success, Andrea has been able to provide a beautiful life

“Real estate is my love language.”



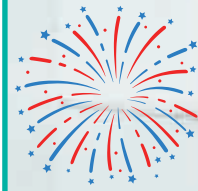
for her clients and her family. She is the loving mom of 4-year-old Raegan (RaeRae) and two fur babies, Charlie and Beasley — her sweet, lazy labs. The choice to answer her calling has allowed her to honor her mother's memory in the most incredible way. Her mother, Susan E. Rushing, was a dedicated counselor and job placement advisor at South Plains College. For a year and a half after each closing, Andrea set aside money toward a beautiful goal. On what would have been her mother's 68th birthday, November 28, 2018, she was able to donate \$10,000 to the college to start an endowed scholarship fund. The fund grew for three years, and the first Susan E. Rushing scholarship was awarded in the spring semester of 2022.

Trusting your passion can be nerve wracking. Speaking of nerves, here's a fun fact: Andrea's ears aren't pierced because the thought of touching her ears makes her nauseous. Is it a bit strange that Andrea is bold enough to dive headfirst into real estate but can't touch her own ears? Of course. They say God doesn't call the qualified but qualifies the called. After 20 years of chasing this love of hers, we feel confident saying that Andrea is both called and qualified.

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AMERICAN BANK OF COMMERCE

Story by **Danielle Kidwell**
Photos by **Alicea Jare Photography**

Years ago, one of Jessica's mentors shared something that has had a profound impact on her professional career. He said, "If you do what is right for the customer, you'll never have to worry about loan volume." That advice has guided Jessica in her successful career as a mortgage loan officer.

Jessica began her 13-year career in the mortgage business as a personal banker in Southern California at Wells Fargo. Nine years ago, life led Jessica and her three children to Lubbock where she is a mortgage loan officer and the mortgage loan branch manager for West Texas at ABC Bank. When she first started, she was providing customers with credit cards and home equity lines of credit. James Arnold, CEO of ABC Bank here in Lubbock, saw something in Jessica and promoted her to mortgage loan officer when they first opened their mortgage division. Fast forward six years, and now she manages the

mortgage department in the Lubbock market, not only producing her own loans, but also recruiting loan officers who work with her to help more families live the American dream.

One of the biggest differences in doing business in Lubbock versus other markets is that to borrowers, REALTORS®, and everyone involved in the mortgage process, relationships still matter, which is where Jessica shines. She said, "One of the best parts of being a lender here in West Texas is that I get to form lifelong relationships with REALTORS® and borrowers alike."

When you get to know Jessica, you quickly learn that she is known as a lender who fights for her borrowers. When underwriters want to deny the loan, Jessica goes to work. She thrives working with the borrower, the REALTOR®, and underwriting to find creative solutions to close the loan. She said, "Any lender can pre-qualify borrowers and close easy deals. I want to be known for closing deals regardless of how difficult they are."

As one of the only lenders in Lubbock who specializes in loans for Lubbock Heroes, Jessica gets so much satisfaction helping firefighters, police officers, nurses, and teachers get into the homes of their dreams. "It's such a great way to give back, to be able to help those



that help all of us so unselfishly every day," she said. "I love helping them realize their dream of home ownership." Being a Heroes lender is important, but knowing how to incorporate all the Heroes credits in conjunction with her other programs like down payment assistance, bank statement only, first-time home buyers, real estate investors, medical professional loans, FHA, VA, Home Ready, Home Possible, and Home One and in-house options is really where Jessica sets herself apart.

Jessica shares that one of the most fulfilling parts of her role is, "When your borrower gives you a big hug at closing and tells you 'thank you, thank you, thank you for all you do. We never thought this was possible.' It makes me feel like I have made a difference in someone's life." One of

her favorite memories is when she helped a lady buy her first house at the age of 62. Jessica said, "She kept telling me 'I never thought I could be a homeowner ever, and you made that happen for me.' There were high fives and tears of joy, and we both did a happy dance after closing!"

When she's not fighting for her borrowers, building relationships with REALTORS®, or recruiting new loan officers, Jessica stays busy with her three children, Nathan (17), Trenton (15), and Taylor (10). When she isn't in the office, you'll find Jessica either with her kids, on the pickleball court, or enjoying a Texas Tech basketball or football game.

Throughout her successful mortgage career, Jessica has found what her mentor taught her to be 100% true. As she has pursued fighting for each and every one of her borrowers to ensure they fulfill their dreams of homeownership, she has found that what has ensued is increased loan volume each and every year. "I am so incredibly fortunate to have a career where I get to help people live out their dreams," she said. "It is so rewarding and never feels like work. I will forever be thankful to all the REALTORS® who trust me with their clients, James Arnold who took a risk on me five years ago, and my children."



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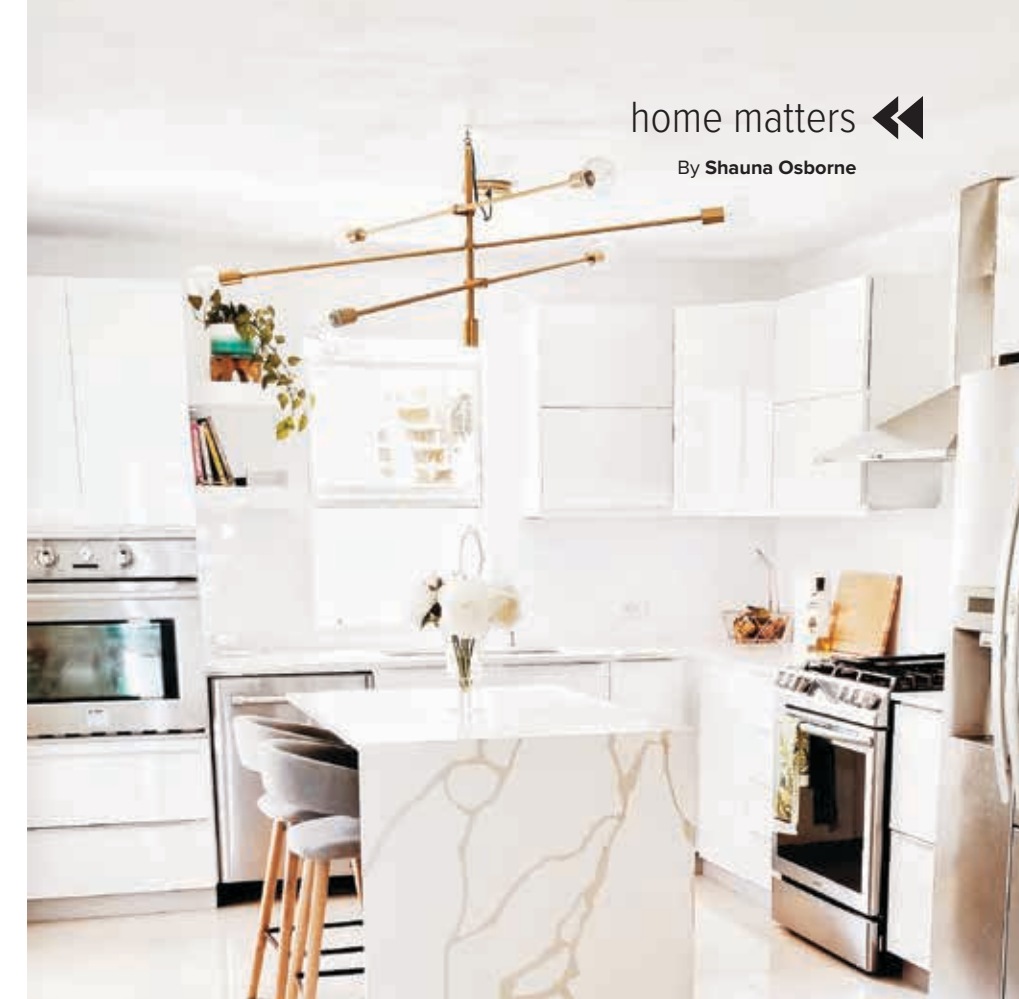
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THE MAGIC OF A TIDY KITCHEN

A sparkling clean and clutter-free kitchen? This idea feels like an unattainable dream for many of us, looking around at our overflowing drawers and cabinets and jam-packed countertops. The kitchen is the most-used room in nearly every home, the center of the family's day-to-day living, meaning it sees a whole lot of activity every day ... and a whole lot of mess. Luckily, the overwhelming task of tidying up your kitchen can be made easier by breaking the job down into categories. Here are a few questions to keep in mind while working through your kitchen space:

How often do I use this? Do I have multiples of this item? Would I buy this again today? Does this item make my life easier?

Ready to get started? Grab a box and plunge in!

- **Linens:** Mismatched, worn out, or heavily stained dish towels, cloths, and oven mitts can be re-purposed as cleaning rags, donated to an animal shelter, or thrown out.
- **Cooking utensils:** Assess their condition (look for cracks, peeling, warping, etc.) and how many of

each you need, keeping in mind how often you cook and what you use most. Consider separating utensils into "frequent use" and "seldom use" spaces.

- **Kids' utensils:** Unless your children/grandchildren are 3 and under, most all the dinnerware you've kept for them can go. Bye-bye, sippy cups!
- **Spices, oils, etc.:** Pull everything out and discard any you don't use or that are expired. Then, stick to the basics, knowing that you can always re-purchase "one-recipe ingredients" in the future if needed. Store these items out of bright sunlight and with labels facing forward.
- **Fridge/freezer:** Take time to wipe down and disinfect your fridge and freezer from top to bottom, and while in there, check expiration dates and re-organize sensibly, with items you use most at eye level. Discard anything expired, freezer-burned, disliked, or that is an unnecessary multiple.

- **Glasses and coffee mugs:** First, eliminate any chipped or cracked glasses or mugs. Next, consider who in the household uses what and how often, plus how often your family washes dishes. Coffee/tea drinkers likely need one or two mugs per day, and many of us have our favorites. Likewise, beer/wine drinkers may have preferred glasses or mugs. Some pieces may have sentimental value, as well. Donate what is left over.
- **Junk drawer:** This drawer (or drawers) is a necessary but potentially scary catch-all place. Now's the time to pull everything out of there and see what's been lurking. Keep only what you need. Discard anything expired, no longer useful, or that would make more sense elsewhere in your home.
- **Toss:** take-out items (sauce packets, plastic cutlery, etc.); mismatched, warped, or stained storage containers; anything broken; "unitasking" gadgets (spiralizer, deep fryer, etc.)

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By Shauna Osborne and Elizabeth McCabe



Improving Your Credit Score

If you are looking to buy a home or a car in the future, especially in the current markets, you may be interested in improving your credit score. The higher the number, the more you can potentially save in securing the best loan. Here are a few tips.

TACKLE CREDIT CARD DEBT

If you have credit card debt, you're not alone. Only 35% of credit card users pay off their credit cards in full each month. The other 65% carry a credit card balance. Pay off credit cards entirely each month to improve your score. Resist the urge to move debt around to a lower APR card. If you have small balances on several credit cards, knock those out first. For larger balances, pay several times throughout the month to have the lowest balance by the end of the billing cycle. Your credit score is directly affected by the number of cards that have balances.

FOCUS ON REVOLVING CREDIT

When it comes to your credit score, focus on the ratio of revolving credit versus the amount actually utilized. The smaller that percentage is — your credit utilization — the higher your credit score will be. In other words, if you have a \$10,000 credit card limit, do not exceed 30% of that total (or

\$3,000). Lower than 30% is even better! Additionally, if your income has gone up lately or you've accrued more years of positive credit experience, you could request higher credit limits, which instantly lowers your overall credit utilization and can boost your score.

BEWARE OF NEW ACCOUNTS TOO QUICKLY

If you think increasing the number of credit cards you have will increase your available credit, think again. Be wary of opening new accounts too quickly, especially if you haven't managed credit for long. Generally, each new application leads to a *hard inquiry*; these add up to have a compounding effect on your credit score. Opening new credit accounts also directly impacts your average account age.

Improve your credit score by thinking twice before you swipe. Taking small steps now can pay off exponentially in years to come.

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FAQ

ABOUT THIS MAGAZINE



Welcome to *Lubbock Real Producers!* Some of you may be wondering what this publication is all about, which is why we have created this FAQ page. Here, we will answer the most commonly asked questions from around the country regarding our program. My door is always open to discuss anything regarding this community — this publication is 100% designed to be your voice!

with the subject line “Nomination: (Name of Nominee)” and explain why you are nominating the individual. Maybe the person has an amazing story that we need to tell, or perhaps someone overcame extreme obstacles, is an exceptional leader, has the best customer service, or gives back to the community in a big way. The next step is an interview with us to ensure a good fit, and then we put the wheels in motion for our writer and photographer.

Q: WHAT IS THE COST TO FEATURE A REALTOR®, AGENT, OR TEAM?

A: Zero, zilch, zippo, nada, nil. **The feature costs nothing**, my friends, so nominate away! We are not a pay-to-play model. We share real stories of Real Producers.

Q: WHO RECEIVES THIS MAGAZINE?

A: The top 300 agents in Lubbock. We pulled the Lubbock MLS numbers (by volume) from January 1, 2021, through December 31, 2021. We cut the list off at #300, and the distribution was born.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a preferred partner in the front of the magazine is a part of this community and will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every preferred partner you see in this publication. We won't even meet with a business that you have not vetted and stamped for approval, in a sense. Our goal is to create a powerhouse network for the REALTORS® and agents in the area and for the best affiliates so we can grow stronger together.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: The process is simple. Every feature you see has first been nominated. You can nominate REALTORS®, agents, affiliates, brokers, owners, or even yourself. Office leaders can also nominate real estate agents. We will consider anyone you bring to our attention because we don't know everyone's story, and we need your help to learn more.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you have a recommendation for a local business that works with top real estate agents, please let us know. Send an email to kathy.pettit@realproducersmag.com.

A nomination currently looks like this: You email us at kathy.pettit@realproducersmag.com



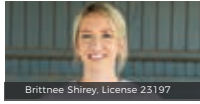
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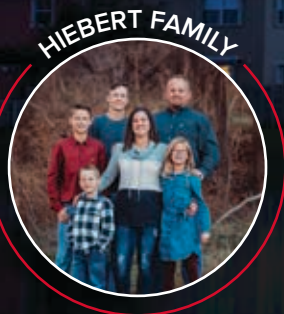
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