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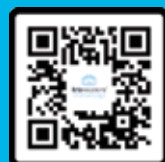
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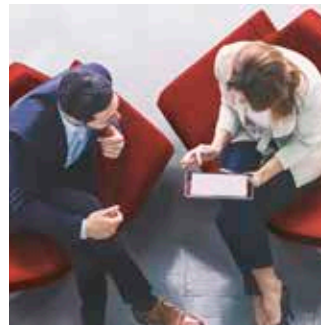


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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at [jeff.white@realproducersmag.com](mailto:jeff.white@realproducersmag.com)

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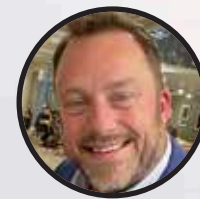
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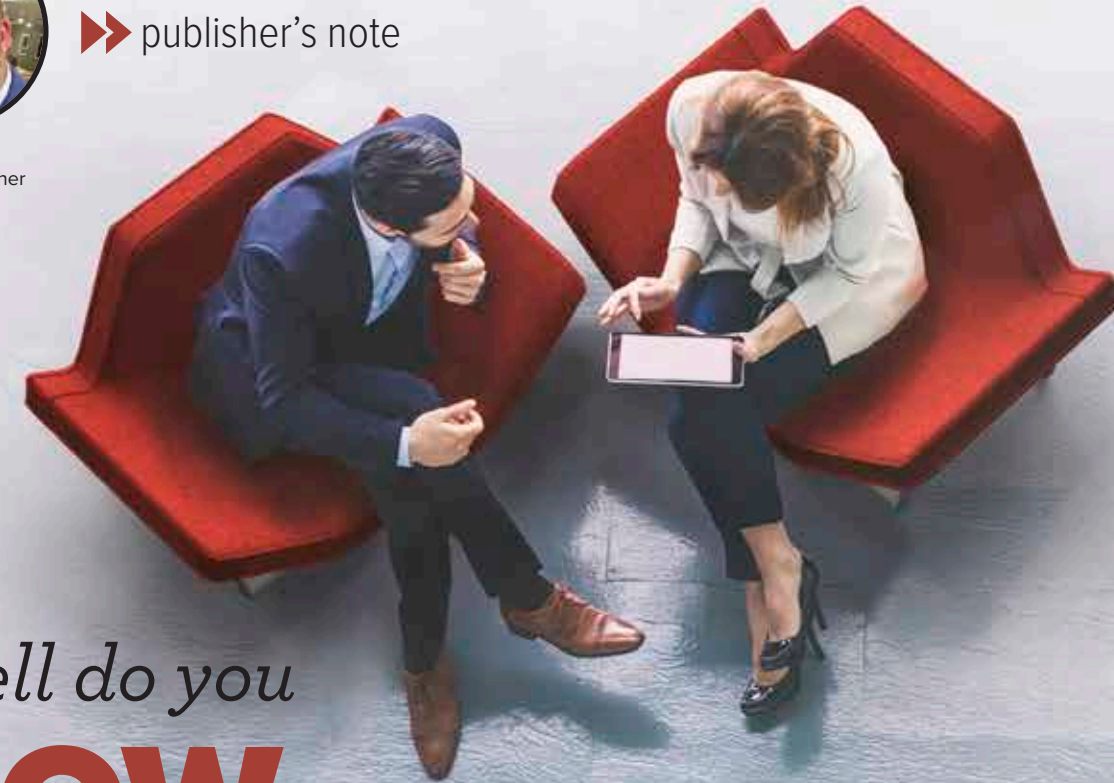
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Jeff White,  
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▶ publisher's note



*how well do you*

## **KNOW** *your fellow* **AGENTS?**

I say often that the heartbeat of REAL PRODUCERS is simply to elevate the culture of our local real estate community by inspiring us to know one another better. When we know one another better, we treat each other better. When we treat each other better, we learn to trust one another. When we trust one another, it's a pleasure doing business together.

So let me ask you a question. How well do you know your fellow agents in our local community? Next time you have the opportunity to co-op a deal with another agent, how important is it to you that you have a relationship with them beyond simply knowing their name? For some agents, a simple handshake and "let's have good communication" is enough, but let me suggest to you that should be the absolute bare minimum.

Solid business relationships help us all navigate the journey to the closing table in a much smoother way. It creates synergy and a more

positive experience for the buyer, and seller, resulting in repeat business for everyone involved, including our vendor partners.

Let's talk about those partners for a moment. As many of you know, the ads you see in this magazine are not simply advertisers, they are PARTNERS. We encourage you to look to our preferred partners as a trusted resource. They all have come to us from recommendations from top agents like you, so they have been vetted and approved by other top professionals in our industry. As always, if you would like a personal introduction, I would be happy to do so.

As you read the stories in this month's edition, we hope, you will be inspired to find common ground with every agent and partner so that next time you talk, you will find the experience a pleasure and in so doing, elevate the culture. Welcome to *Chattanooga Real Producers!*





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Q&A  
with

**Gabe Whitmer**

AT FIRSTBANK MORTGAGE

**& Kathy Boehm**

AT REAL ESTATE PARTNERS

**Q: HOW LONG HAVE EACH OF YOU BEEN IN THE BUSINESS?**

**A: Kathy:** 7 years

**A: Gabe:** 8 years

**Q: WHAT DID EACH OF YOU DO PRIOR TO YOUR CURRENT CAREER?**

**A: Kathy:** Prior to this, I worked in design and retail sales. Many of the skills that I learned transferred well into the real estate field.

**A: Gabe:** I started and ran a t-shirt company for all four years of college. When I graduated in 2009, I sold the company. I felt like the best way to learn during college was to put the business into action. I started working for AT&T and leading local markets before having the amazing opportunity to be mentored in mortgage by Jill Green, who has been known around town as a mortgage guru before going into running a Short Term Rental Hedge Fund.

**Q: HOW DID YOU MEET AND WHAT WAS YOUR FIRST IMPRESSION?**

**A: Kathy:** I received a referral from a good friend who does business more in the commercial realm. He already had his clients pre-approved with Gabe when I took over, and there was just great communication throughout the process. Toward the end of the transaction, Gabe said, "Hey, I'd like to take you to coffee and just introduce myself." I have had very few lenders offer to do that, and it stood out to me that he offered just to sit down and have a cup of coffee. And honestly, that's what initially impressed me.

**A: Gabe:** One of the things we (our team) have found is we want to do business with like-minded people. And so when I see someone who is taking care of clients as if they are family, it makes me want to do business with them. With Kathy, it was really that simple. It became very clear early on that we have similar philosophies of how we communicate and how we take care of clients.

**Q: WHAT MAKES YOU WANT TO CONTINUE TO DO BUSINESS TOGETHER?**

**A: Kathy:** Every time I've worked with Gabe, it's always been the same consistency. He treats my clients like family. And that's exactly how I like to treat people

too. So it is a great feeling as people are going through the process. I know that my clients are in good hands and are being treated well. What stood out to me was the level of communication. And on the flip side, there was a time I was the listing agent and received a pre-approval letter from Gabe. I was able to explain to the sellers that this was a fantastic team and I knew things would run smoothly with Gabe's team.

**A: Gabe:** Chattanooga is a small town, and we have a lot of overlap. Since we've been doing business together, we've become great friends. That's the goal of everyone we work with. I've had the privilege to get to know Kathy's husband, Andrew, and he's a sports junkie. Well, I'm a sports junkie. He's probably a smarter sports junkie than me, but we connected. It's because we have been able to build a trusting relationship, and it has become a pleasure to do business together.

**Q: HOW ARE YOU NAVIGATING THE VOLATILITY IN OUR CURRENT MARKET?**

**A: Kathy:** Really, it's times like these that remind me that I should be touching base with my clients. We haven't had much time to do that in the past couple of years. Now is a fantastic time to foster those relationships and seek to help find solutions to the current challenges in the marketplace.

**A: Gabe:** I agree. We are just reaching out to clients and our REALTOR® friends simply to touch base. Many times, the conversation is asking, "How's your family? How are you navigating the economy, etc.?"

“

THERE ARE MANY TIMES I MAY NOT KNOW HOW TO GET A CLIENT FROM POINT A TO POINT B, BUT I HAVE RELIED ON

**GABE, WHO KNOWS HOW TO HELP**

**FILL IN THAT GAP, AND HOW TO**

**HELP GET THOSE PIECES IN PLACE TO**

**MAKE IT POSSIBLE. -KATHY**



**Q: WHAT WOULD YOU WANT REALTORS® TO KNOW ABOUT EACH OTHER?**

**A: Kathy:** I think Gabe is very experienced and has a highly capable team. So there's that. But I also know he is someone who's going to value your client like a family member, treat them well and communicate well. And that's a great partnership. That's what you're hoping for. Gabe and his team exemplify that. There are many times I may not know how to get a client from point A to point B, but I have relied on Gabe, who knows how to help fill in that gap, and how to help get those pieces in place to make it possible. For me, a win at the very end is when the client is satisfied and we know we have knocked it out of the park.



ONE THING KATHY DOES WELL IS SHE WORKS BOTH WITH FIRST-TIME HOME BUYERS AS WELL AS LUXURY BUYERS.

**SHE DOES BOTH EQUALLY WELL AND TREATS THEM ALL THE SAME, REGARDLESS OF PRICE POINT. -GABE**

**A: Gabe:** There is never a ball that is in the air that gets dropped. It is reassuring to know and expect a smooth process at the closing table. It doesn't mean that things always go without a hitch, but when those things come up, you know the best interest of the client is taken in. And another thing is we talk about creative ideas a lot. We've done some creative purchase and sales agreements, on how we have rewritten them or what was best for the client and how to make the seller happy with it. Partnering with someone also involves a level of sacrifice. There have been times we've been on the phone at 10:30 pm because we needed to get a quick amendment done before closing. You also want to know if your partners can be on the phone when they need to be.



**A: Kathy:** Yes, I agree, it is a commitment to the client. Our goal is to get them into the house that they want and in the price range they need. That is equally important to both of us!

**A: Gabe:** One thing Kathy does well is she works both with first-time home buyers as well as luxury buyers. She does both equally well and treats them all the same, regardless of price point.







# Emily Daniel

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## CELEBRATING LEADERS

Behind every real producer is a strong leader. Excellent managing brokers, owners and leaders are something worth celebrating! We love to highlight the human behind the brokerage and give a glimpse into what makes these industry titans tick. Love your broker? Nominate them today!

## TOP PRODUCER

Every cover of *Chattanooga Real Producers* features a top 50 agent. Despite what you might think, that local legend REALTOR® you're thinking of right now is a *real human being* with quirks, hobbies and even mistakes. She may be a household name, but have you ever seen her house? Did you know he has 17 cats? You get the picture. We love getting to know our top performers ... nominate one now!

## MAKING A DIFFERENCE

Many real estate agents know the importance of giving back, and we celebrate that! Our "Making a Difference" column spreads awareness for great nonprofit organizations and good causes. If you are involved with a nonprofit or philanthropic cause (volunteer, founders, etc.), share yours today!

## MENTAL HEALTH MINUTE

REALTORS® face a unique set of challenges from month to month, day to day and even minute to minute! A lot rides on your shoulders, so it's important to take your mental health seriously. Press pause with us for a moment and maybe even learn something about yourself you didn't realize before. If there is a specific struggle, topic or trigger you'd like to see discussed in an upcoming article, please reach out!

## FUNNY STORIES

Everyone knows there are some funny, bizarre and/or downright crazy situations that happen in your life as a real estate professional! This column is your chance to share those funny stories with other agents so we can all be in on the joke. Email a brief story to see it in a future issue!

## AND MORE!

As we grow, we will be able to do more types of content, so we are *always* open to input and feedback from you! Please do not hesitate to speak up!

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# meet Amy Collett



Passion  
For  
People  
& Land



**Amy Collett grew up playing on her grandparent's farm as a child, enjoying spending time outside and exploring the land. Now as a REALTOR®, Amy has maintained that same passion for the land and all that comes with it. Due to her hard work, she has built a strong personal brand around land and farms and loves to represent families with both. With over \$30 million in career volume in three years, Amy is proving that hard work pays off.**

As a young adult, Amy learned to communicate effectively through several jobs. She spent time as a waitress, learning how to build rapport and serve, and then as a flight attendant with Delta Airlines, where she met people from all over the world. Finally, she spent some time with State Farm on a national disaster team following storms, tornadoes, and fires around the country and resolving insurance claims. During all these jobs, she improved

her skillset and learned how to relate to anyone. "Learning how to navigate different personalities and needs" was her biggest strength when she entered real estate. She eventually moved into a role as an HR Director where she took up real estate as a part-time job.

During her time traveling with State Farm, she learned how to build a house from the ground up. Combined with her long-time love of remodeling and decorating, Amy decided to take on real estate. While working a full-time position, she would use her lunch break to make calls and set appointments and did open houses and showings on weekends or after hours. Her career thus far had taught her to be "attentive and authentic", and after a year of hard work and determination, she went into real estate full-time.

Amy's motivation and drive for her business have earned her quick success. She grew up in a family that valued

hard work and a lifelong learning mentality. Both her parents were hard workers and skilled at their craft. She carried that with her in all of her jobs, and it really shines in real estate where she is truly rewarded for her efforts. Combined with her people skills, she was sure to succeed. Her competitive spirit and love of the industry have afforded her the top 20% in a short time, and she has just added a new team member eager to learn and grow.

Amy has worked diligently on her brand and is passionate about what she offers. One of the early listings in her career was a large piece of land. As she worked with her client, she started to build a clientele of people who were looking for land, as no other woman was working with land much. She branded herself as the Southern Land Lady and continued to build her portfolio of success. She loves "the ability to work in the housing industry and own my own business and work at





“  
I have such an  
appreciation for  
our past.”

and visit old ones. Walking the land and hearing stories of the generations it supported gives her a sense of nostalgia from her childhood, and she wants to ensure future generations get to experience the same. She encourages enriching old structures but respecting and maintaining the history. “I have such an appreciation for our past”, she says. She always tries to find solutions to avoid tearing down old structures if possible saying, “It’s like a piece to our past we’ll never get back”.

Just like in her career, Amy loves to spend time outside in her downtime. She loves exercising outside, often running or walking her dogs, and visiting family in North Carolina. She has a soft spot for animals and supports local humane efforts. Her oldest son is a local commercial broker, and her daughter is finishing college. She also loves to garden and do yard work, caring for her own land as much as her clients’.

Amy has created an amazing business in only a few short years. Her dedication to doing great business, managing her clients well, and working hard have earned her a great deal of respect and admiration from her clients. Her steadfast desire to maintain and cultivate the history of the land she works with is a special gift to her clients, as most real estate sales have some memories that are passed on as well. She has earned her title as the Southern Land Lady and will do her utmost to protect the history and legacy of the land she helps to buy and sell. Preservation is seemingly becoming less important, so I’m glad Amy is working hard to do her part.

my own pace”, she says. However much Amy enjoys the freedom of owning her own business and helping others, she is deeply passionate about the history of real estate.

If walls could talk, Amy would definitely listen. In working with land and farms, she shows a passion for the history, memories, and power behind what land can do. “I do have a passion for land and farms, especially barns”, she states. She has a strong desire to find buyers that will respect and preserve the land and the history it holds. For example, a recent listing on 200 acres houses an 8,000 sqft Colonial revival home along with an 1830s log

cabin. She sees value in both buildings and the effort that previous generations put into building a home for their families to grow. There is a history and legacy in each log or brick of a building, sometimes laid well over 100 years ago. She desires to be one of the people who helps to maintain the history of the land in a balanced way while the area and community develops.

Traveling for work affords her the opportunity to explore the greater community and enjoy the land it contains. She loves being able to find new places






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# ANGIE STUMBO



## ► broker spotlight

By Emily Daniel  
Photos by Hayley Ownbey

## PUTTING THE PIECES TOGETHER

There's a point in life most people buy into the theory that you need a boring job to be successful. However, people who are working in their passion and find joy in their vocation are the ones who have found true success. Angie Stumbo, Broker/Owner of EXIT Realty Stumbo & CO, is one of those people. She never loses sight of the importance of her role in the lives of her clients and her office, but she also brings the fun.

Growing up, much of Angie's life was centered around music. "I grew up singing with my family in church and music is a family tradition," Angie shared. "My parents met each other because both sets of grandparents were singing together in a quartet. It's always been the heart of our family." Angie studied music in college, earning both an undergraduate and graduate degree. She also met her husband, Jon, in college.

In 2008, Angie and her family were living in Georgia. Jon was working in construction. Angie was teaching music at the private school her kids were enrolled in. "We got a first-hand taste of the crash of 2008 when we lost our home," she reflected. "It really allowed me to understand what it meant to own your home and then watch the dream disappear." While this time in their lives was a struggle, looking back, Angie sees it as a blessing. Not owning a home gave their family the flexibility to relocate to Tennessee when her dad got sick in 2013.

Before they moved, Angie's children had always been homeschooled or attended a private school she worked at. In Tennessee, the best option was to put the kids in public school. "I know it doesn't seem drastic to most, but educating my children myself or being onsite for their education was something I was very passionate about," shares Angie. "This decision was incredibly difficult for me; however, it led me to where I am today in my career."

Angie has an infectious personality. From across the room, you can see her telling a story or laughing, and it's something people are drawn to. Naturally, with her outgoing personality, she'd been offered the opportunity to sell a variety of things – none of them ever captured her attention. Real estate was immediately different. Angie recognized it is a topic everyone loves to discuss, and, as importantly, it doesn't bore her. "Real estate is a giant puzzle with each home and each client being a different box of pieces completing a new and interesting picture," offers Angie. "No day is the same and no deal goes the same way. I love the challenge of it!"

Angie started selling real estate in 2015. Her ability to connect with people and make the process of buying or selling a home fun and interesting made her successful. She launched her own brokerage in 2020. Her office is in a charming 100-year-old building in downtown Dayton. When you walk in, you can immediately see Angie's influences of fun sprinkled throughout the office. "I love the location of our office," says Angie. "It allows us to be in the heart of the community." Angie thrives on community and loves being part of the festivals and celebrations in town.



“**NO DAY IS THE SAME AND NO DEAL GOES THE SAME WAY. I LOVE THE CHALLENGE OF IT!**”



“Every time the streets are shut down for festivals, we’re giving out food and prizes and loving on our community. Everyone knows we’ll have something interesting going on that they need to come and check out. We might be known for shenanigans,” giggles Angie. “I do love to have fun!” If you look closely during the strawberry festival, you might recognize her in a strawberry costume adding a layer of fun to the day. “Our office is committed to providing top-notch service to our clients,” shares Angie. “And we have a lot of fun together. I couldn’t do what I do without the incredible agents and staff.”

While she loves real estate and her community, nothing quite compares to how Angie feels about her family. She and Jon have five children – Emmie, Wyatt, Levi, Sam and Jesse. While the oldest three are adults, the younger two keep

Angie’s free time full of sports, school and events. “I love, love, love my big family,” Angie says warmly. “They are my biggest success in life no matter what else I accomplish - forever.”

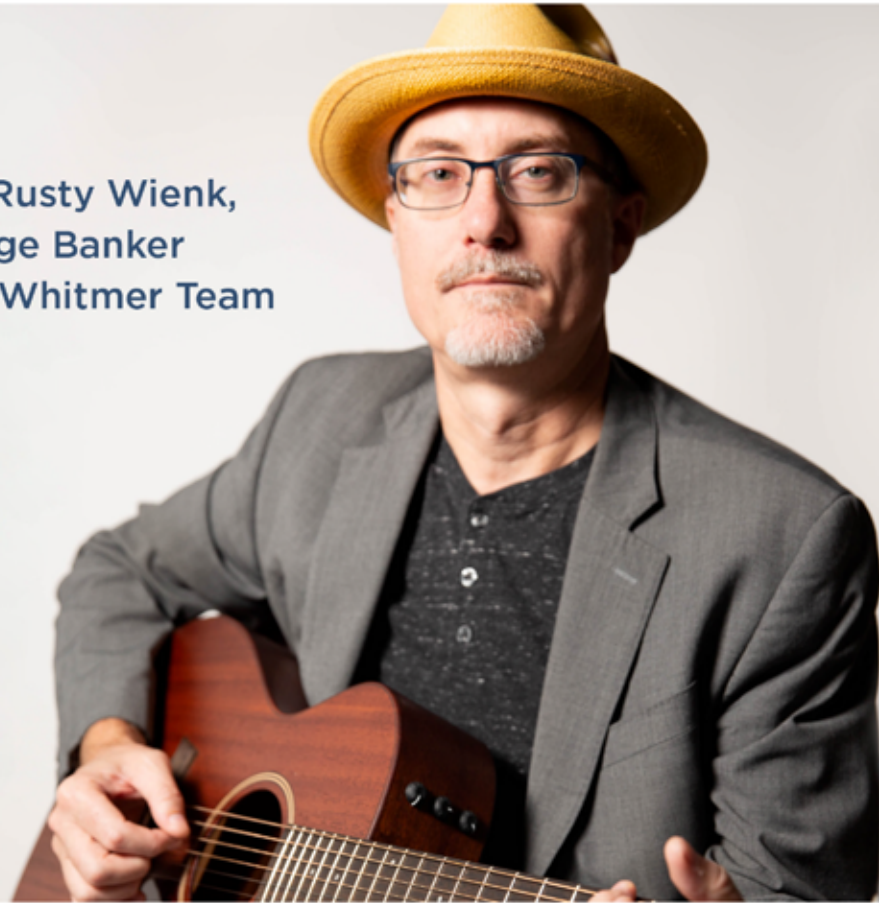
Real estate found Angie at the perfect time in her life. She’s worked hard to become an expert in her craft. In addition to working with buyers and sellers and running a brokerage, Angie has also worked with investors and currently has some unique construction projects happening. She’s always looking for ways to improve herself and grow in her career – all while making it a fun adventure. “If it’s not fun, I’m out,” Angie says only half-jokingly. “Hard work can be fun, and you bet, I work hard to make every day and every activity as fun as possible!” And don’t worry, music is still very much part of her life – she even recently found herself on the stage at Tootsies in Nashville.





# RUSTY WIENK

Get to know Rusty Wienk,  
Team Mortgage Banker  
on The Gabe Whitmer Team



**Q: How long have you been in the mortgage industry?**

I have seven years of experience in the mortgage industry, although not in one straight run. I originated my first home loan in 1999 while working for a small state bank in South Dakota. If I recall correctly, it was a small acreage and the purchase price was just under \$70,000, which seemed really expensive to me at the time. My, oh my, how times have changed! I also originated loans in Omaha, Nebraska, for about five years, prior to moving to Tennessee.

**Q: What is your favorite part about what you do?**

I love the thrill of the chase – going after that next deal! Every deal, every property, and every client is so different, so it never really gets boring. I also love educating clients on the best way to structure their deal and sharing the great news when we get the “clear to close.” Lastly, but not to sound cliché, I love helping people get to a better place in life.

**Q: How long have you lived in the Chattanooga area?**

My family moved to Cleveland in 2018 when my wife, Dr. Ruthie Wienk, accepted a faculty position at Lee University teaching Sociology. Together, we have lived in Costa Rica, South Korea, Texas, South Dakota and now Tennessee. I think it is safe to say, we are here to stay!

**Q: What does your life look like outside of work?**

The Wienk (pronounced like wink) family loves to camp and hike. Ruthie and I have two daughters, Violet (14) and Zoe (12). We also have a rescue Chiweenie that we named Winky because she looks like a house elf in Harry Potter. I write music and occasionally demonstrate my mad lyrical skills in public.

**Q: Why should someone choose your team over the competition?**

Competition in this industry is endless so work with people you like! FirstBank is a great “pro-deal” organization filled with smart, hardworking people, and if you work with us, you will like us! The Gabe Whitmer Team is no exception, and we have a lot of fun and close a lot of deals. We lend in 47 states, so we get to play in many different markets and have developed a broad and deep knowledge base that allows us to provide a great client experience. As a bank, we get the perks of a wide range of services and can refer deals to our retail and commercial officers, if needed. Lastly, our team has the best loan assistants, processors and underwriters that I have ever worked with. Give The Gabe Whitmer Team a shot. You won’t regret it.

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# AUBREY LaRue

MATCHMAKER & CONNECTOR



►► top producer

By **Anders Clarke**  
Photos by **Creative Revolver**



“ I HAVE THIS  
INNATE  
WANT FOR  
PEOPLE TO  
FEEL SECURE,  
VALUED,  
CONNECTED,  
& CARED  
FOR.

*Aubrey LaRue was born to be in real estate. Her path started in the Philippines, had a long-term stay in Florida, and deposited her in Chattanooga after graduation from the University of Florida in 2013 with her BS in Advertising. An intern position in urban development with River City Company led to introductions and a position in Girls Inc., which in turn led to introductions and a position with a commercial real estate development company. Her natural love of people meshed seamlessly into professional networking. In 2016, she made the switch from commercial to residential real estate and found her true calling. Matchmaking.*

Aubrey said, “I’m a matchmaker and a connector, not a salesman.” Her skills and astute perceptions of the needs and desires of others have garnered her success not only in helping people find the right home, but also in finding good friends, new jobs, love interests, local businesses, and civic organizations. A “people first” mentality is a common thread for top REALTORS®, and Aubrey’s energy and seemingly infinite power of connectivity have propelled her on her path to the top of the real estate game.

Never one to shy away from an opportunity, Aubrey met with Frank Trimble of Keller Williams in 2016 when he was looking to build his team. She says that she hired herself and Frank says she accepted his offer only to make more friends. After meeting Aubrey, it’s clear that both statements are probably true. It was the beginning of a beautiful friendship

and career. Aubrey was awarded Keller Williams Rookie of the Year in 2017 and followed closely by being selected as a NAR 30 Under 30. In six years, she has gone from no experience in residential real estate at all to over \$80m in career volume with almost \$19m just last year alone.

“I have a passion for creating community,” she said, and that passion led to her position of Success Coach within the Trimble Team. In addition to her role as an active agent, she mentors other team members on how to reach their goals and full potential as an agent. Building a sense of community is the foundation of all she does. “I have this innate want for people to feel secure, valued, connected, and cared for.” She wants that for her clients, her team members, her friends, her family, and her community as a whole.



“

TREAT REAL ESTATE LIKE AN ACTUAL BUSINESS. I'VE SEEN TOO MANY PEOPLE TREAT IT AS A HOBBY, NOT MAKING IT AN ACTUAL PRIORITY.



She fosters her relationships with past clients and members of the community whose paths have intersected with her own. She circled back to Girls Inc. in 2022 and was selected to become a mentor for one of their high school students. She's also a donor and member of the Hunter Museum. As part of Keller Williams, Aubrey and her team sponsor and support Habitat for Humanity, American Heart Association, The Kidney Foundation, Northside Neighborhood House, Chattanooga Food Bank, and

the Chatterry. Her network of connections is more akin to a spiderweb spun by Charlotte; she weaves you together with others through encouragement, friendship, humor, and wine.

When asked what advice she could give other agents who want to excel in the field, she said that in addition to approaching the job as matchmaking, they should “treat real estate like an actual business. I've seen too many people treat it as a hobby,

not making it an actual priority. Real estate is not the glamorous gig that HGTV makes it out to be. It's a daily grind, and takes a lot of effort to stay in the game.” But, she warned, it's a game that can and will take over your life if you let it. Your brain will always think there's more you could be doing and sometimes you need to shut it down and not “let your brain win.” So her other advice is to remember that “All you can do is all you can do. And all you can do is enough.”

Married with two chaotic dogs, Aubrey tries to make time each day to connect with her family. She and her husband, Christian, play music together, complain about the dogs, read, eat good food, drink great wine, and go here and there to do this and that. They mostly like to hang out together, with friends, or with her parents who moved up from Florida almost two years ago. She says her parents had the best REALTOR® in town. Obviously.



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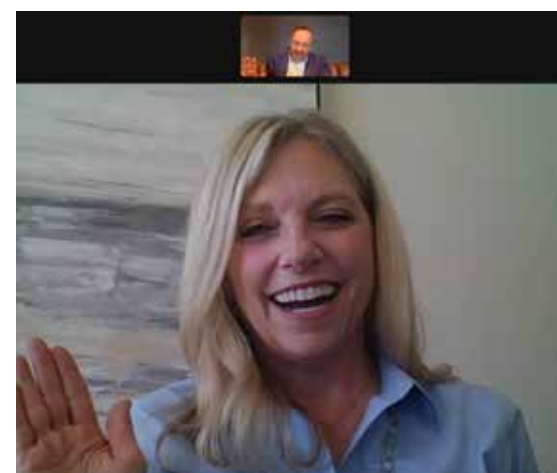
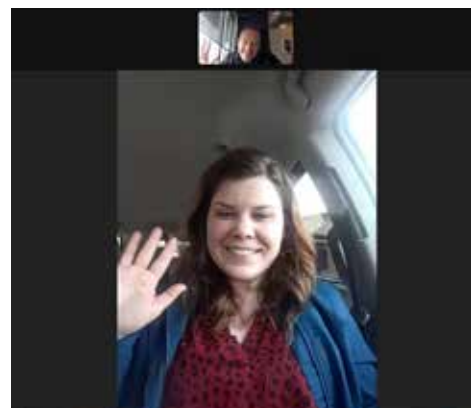
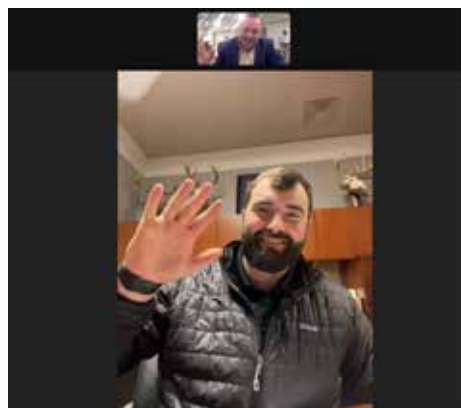
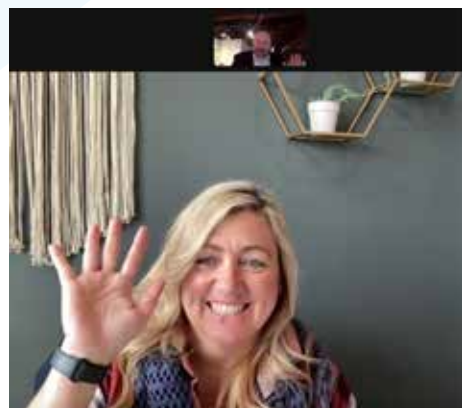
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