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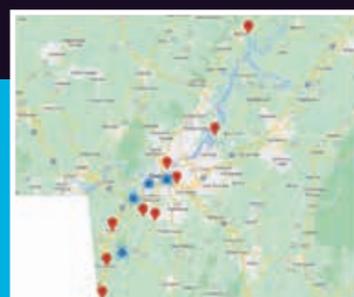
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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at [jeff.white@realproducersmag.com](mailto:jeff.white@realproducersmag.com)

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## MEET THE CHATTANOOGA REAL PRODUCERS TEAM

Thanks For All You Do!



<p><b>Jeff White</b> Owner (901) 509-5566</p>	<p><b>Ashley Streight</b> Content Coordinator</p>	<p><b>Anders Clarke</b> Lead Writer (423) 902-0103 360 Business Growth</p>	<p><b>Emily Daniel</b> Writer</p>	<p><b>Molly Cobane</b> Writer/Client Relations Specialist</p>	<p><b>Ryan Dugger</b> Photographer (615) 275-7739 Creative Revolver Photography &amp; Video Production</p>	<p><b>Jess Harris</b> Photographer Creative Revolver Photography &amp; Video Production</p>	<p><b>Hayley Kiser</b> Photographer</p>
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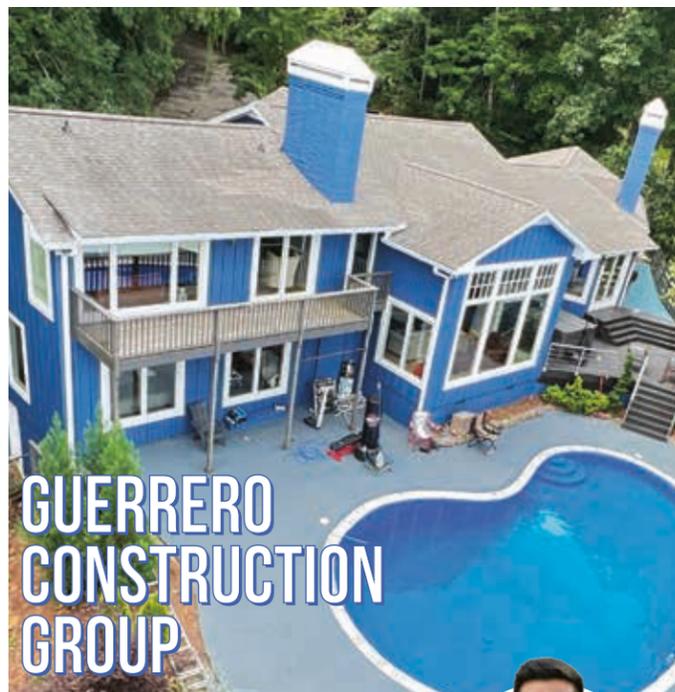


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Hey, REALTORS®! *Chattanooga Real Producers* and events are made possible by the generosity of our amazing partners. They are more than simply advertisers. These are businesses that have been vetted and have come highly recommended by other top agents in our city. They are an invaluable resource to you, and we encourage you to thank them in the following ways:

1. Follow them on social media and share their page with your friends, family, and clients!
2. Reach out to them personally and thank them for partnering with *Chattanooga Real Producers!*
3. Add them to your personal list of preferred vendors and call them first when you need the services they can provide!
4. Invite them to coffee or dinner and invite some other REALTORS® to join you! Relationships are the root of good business!
5. Share their information with newer agents and give them an opportunity to help them succeed in this industry.



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# THE POWER of Stories

I love stories. Whether it's a good mystery, an exciting thriller, or an epic adventure, I often find myself engulfed in the emotions of the story and experience the highs and lows along with the characters.

And beyond just enjoying the story...I am moved by stories. Something on the inside of me can be inspired to new hope or can be challenged to action in a way that no other medium will move me.

Our mission at *Chattanooga Real Producers* is to Connect, Elevate and Inspire top real estate professionals in our market as well as top businesses in the industry. One way that we accomplish this mission is by telling the REAL stories of the REAL producers in our community. Why is this powerful?

The hard truth is many of us know each other on a fairly surface level. There are numerous reasons for this: We are busy humans living in an age of technology where much of our business can be done remotely, without the human interaction of days past. And even when we are in the same room together, our "professionalism" often hinders us from knowing each other on anything other than a professional level.

Our goal in our stories is to shine a spotlight on the local titans in our industry and show a human side of WHO they are,

WHAT they are passionate about, and WHY they love what they are doing. Stories are a way of showing us what we have in common and helping us to engage with others in spite of our differences as we come to understand who they are and where we stand in this world. It boosts our feelings of things like trust, compassion, and empathy. It motivates us to work with others and positively influences our social behavior. Because of this, **stories** have a unique ability to build connections.

In this month's issue of *Chattanooga Real Producers*, you have the opportunity to read the real stories of several individuals you may know, but our hope is you will get to know them better in these pages and perhaps be inspired in some way by their story.

As a reminder, the only way to be featured in *Chattanooga Real Producers* magazine is to be nominated by a colleague, team leader or broker. Our features are 100% free for REALTORS®. Who would you like to nominate? Email me at [jeff.white@realproducersmag.com](mailto:jeff.white@realproducersmag.com) and



Jeff White,  
Owner/Publisher

tell me who you would like to see in the pages of REAL PRODUCERS and why.

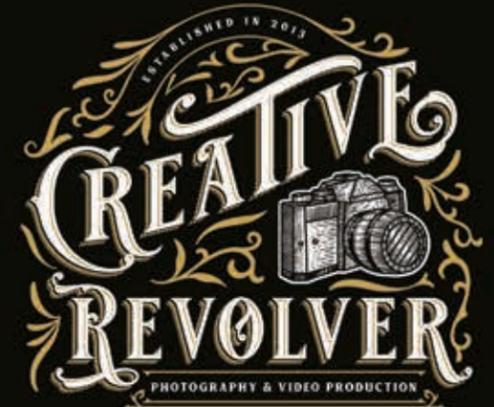


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# How Does This Thing Work?

What content makes *Chattanooga Real Producers*?

## RISING STAR

Rising Stars are real estate agents who are relatively new to the real estate industry (one to five years in the business) yet have been wildly successful in their blooming careers and are on track to become top producers. If you know of a great Rising Star lead, share it with us!

## 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!

*REALTORS®, please note there is NO COST for you to participate in Real Producers in any way. This publication, as well as the community we build together, is 100% for your benefit!*

To share your stories, photos and nominations, please reach out via email or social media!

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HOWEVER MUCH HE ENJOYS DOING REAL ESTATE HIMSELF, HE LOVES TO HELP OTHERS ACHIEVE THAT SAME SUCCESS

# The Rogers

## Lending Team

▶ partner spotlight

By Anders Clarke  
Photos by Hayley Ownbey

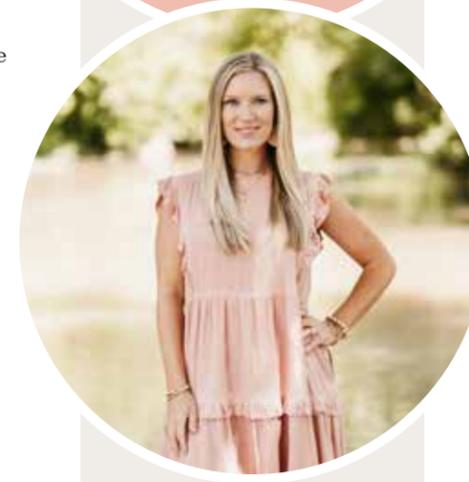
Many people have dreams of going into business with their friends. For most people, it never happens, and for many others it doesn't work out like they hoped. Hannah Rogers and Amanda Hackett, the faces of The Rogers Lending Team, it has worked out better than they could have imagined. They have been friends for 12 years and went into business together in the summer of 2018. Hannah needed help, and Amanda answered the call. Five busy years later and they are one of the top three lending teams in Chattanooga as part of the Mortgage Bankers Association.

Hannah was a real estate agent before she moved into the mortgage business. When she did, she began working with two more team members, Nichelle and Cody, who she still works with today. They instantly clicked and the transition was seamless. About six months after starting her business, she invited her friend Amanda to come and do marketing for the business and they have been inseparable ever since. As a small team of four, they do an inordinate amount of business. They all set a high standard with their team's expertise and expediency. While there are several reasons for their success and cohesion as a team, it all comes down to one basic rule: "We're family."

### Mortgages That Mean More



“  
*We're looking out for each other's best interest as well as the best interest of our team.*  
”



While they may not be family by blood, The Rogers Lending Team is definitely a family by bond. Any lender can attest to the 'trial by fire' that the last five years have brought. Chattanooga has grown at breakneck speed, and with more people moving every day, the last five years brought plenty of opportunity. By staying committed to each other and truly taking care of clients, even when it is challenging or low value, they have earned their reputation as one of the best. Adversity breeds camaraderie, and it shows in this case. Their clients also become family as part of the process. Each person they help gets their full attention, compassion and energy. When you love and trust your coworkers, it's easy to extend that to your clients. The reason they have exceeded expectations and limitations despite the lending madness is because they have each other's backs; always.

By looking out for each other, The Rogers Lending Team has retained the talent they have while getting better year after year. "We're looking out for each other's best interest as well as the best interest of our team". Any organization with cohesion and commitment to a singular goal can be successful. Their team culture is supportive, positive, and driven by integrity.



“We act with integrity, honesty and transparency with our clients”, they say. This extends from an internal commitment to their common cause of serving at the highest level. They don’t shy away from a challenge and will never forsake a client’s needs for a tempting paycheck.

Each team member helps to define the culture that the team embraces. They ensure everyone has the support and positive feedback they need to exceed expectations. “Each person sees their place and has their value,” they say. They are unquestionably loyal to each other and their clients alike, and it’s an infectious approach. They all make sure everyone is celebrated for doing a great job and supported when things don’t go their way. Since each of them knows and excels at what they do, it allows their powerfully positive quartet to accomplish greatness.

Making sure they take care of people, educate clients, and answer questions before they’re asked is all a part of their value to clients. Like any great lender, they know the territory. With that knowledge comes the ability to be proactive about issues that may arise, coaching and leading clients through the unknown or uncomfortable challenge of moving. “We really strive to give clients a plan,” they say. By giving each client a goal and plan for their specific needs, they instill hope and confidence that they can achieve their goal of a smooth life transition or new home ownership.

Friendship is a powerful force, even more so when it’s strengthened by a common goal. While Hannah and Amanda have a strong business relationship, they make sure to look out for each other in their personal

lives as well. They cover for each other for vacations, look out for each other’s families, and are friends in all aspects. They often spend weekends, holidays, and time off together. Their friendship and families give them enthusiasm and energy to engage with and serve others in their daily lives. They also love to spend time with their families and create lasting memories.

No matter what stage of home ownership you are looking towards, it’s important to have someone you trust on your team. With The Rogers Lending Team, you can find exactly that. Integrity, compassion, and knowledge combine to create a powerhouse of a lending team. The trust in one another and the willingness to do the hard things the right way is a winning combination. If you are looking for a lender you can trust, give the Rogers Team a chance to show you why they’re one of the best.

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We act with integrity, honesty & transparency with our clients.  
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# CHRISTEN WOODY

RIISING TO  
THE TOP  
ONE STEP  
AT A TIME



Despite a completely different career path, Christen Woody found her way into real estate in October of 2021. Coming from a career in healthcare as a physical therapist assistant, she was influenced to join the real estate industry upon the sale of their first home when she was introduced to Sherry Lawrence, one of the team leaders of The Lawrence Team with Berkshire Hathaway HomeServices J. Douglas Properties. Sherry is the wife of Doug Lawrence, who is also a team leader of their business. Sherry was also responsible for Doug venturing into the real estate world years ago. While Christen had no real intentions of joining the industry, she was encouraged over several years to give it a shot. Now, nearly two years later, she has exceeded expectations and become a rising star in the industry.

Christen started working at 15 years old in the restaurant industry. She spent nearly a decade learning how to communicate and serve people before she received her bachelor of science degree in exercise physiology. After working in cardiac and pulmonary rehab for nearly two years, she decided she wanted more. She then went back to hospital-ity, and back to school to receive her associate's degree and licensure in physical therapy. She met her husband during her service industry years, and they married several years later. She worked in out-patient services for over a year, and then acute care for over a decade as a physical therapist assistant before COVID changed her trajectory. While she still spent some time evaluating her next steps, she ultimately gave real estate a chance.

As part of a mentorship program, she did her first five deals under Alison Williams. After learning the ropes, she took off, doing \$5.8 million in her first full year in 2022. Her membership on the Lawrence Team gave her a positive, encouraging and educational environment to start her real estate journey. As a very family-oriented team, there was always someone she could call with questions or consult for help. With this leverage, she is looking at surpassing her goals even more this next year.

Not one to sit still, Christen is always on the move. She is always looking for ways to leverage her time and skills and is a constant student of the business. "You really have to be a well-rounded individual," she states. There are a myriad of skills needed to excel in real estate, and she is constantly working

to improve in all categories. She leverages the flexibility of the industry to make the most of her time. By becoming a better version of herself, she can serve others at an even higher level.

Christen has a strong internal motivation to succeed. Because of her desire to improve and reach new levels of success on a personal level, it's reflected in her professional success. She has a strong work ethic but also strives to use her time in effective and beneficial ways. It even extends to her car rides, where she will listen to books on tape and podcasts to expand her knowledge. She also learns from her fellow team members as they provide her with a wealth of experience to draw from. Her team has high standards for their agents, and she is more than willing to rise to the call.

▶ rising star | By Anders Clarke  
Photos by Hayley Ownbey





understanding for her clients, allowing them to find comfort in knowing she will handle the details and they can rest a little more easily.

Lifelong learning is a core part of any successful individual. Christen exemplifies this by looking for ways to constantly improve and exceed her previous efforts. Her goal is to improve on each transaction and learn from each experience. By taking every opportunity to increase her knowledge, she is constantly expanding her influence and network. With her hunger to succeed and a great support system, she is sure to do big things.

“  
YOU REALLY  
HAVE TO BE A  
WELL-ROUNDED  
INDIVIDUAL.”



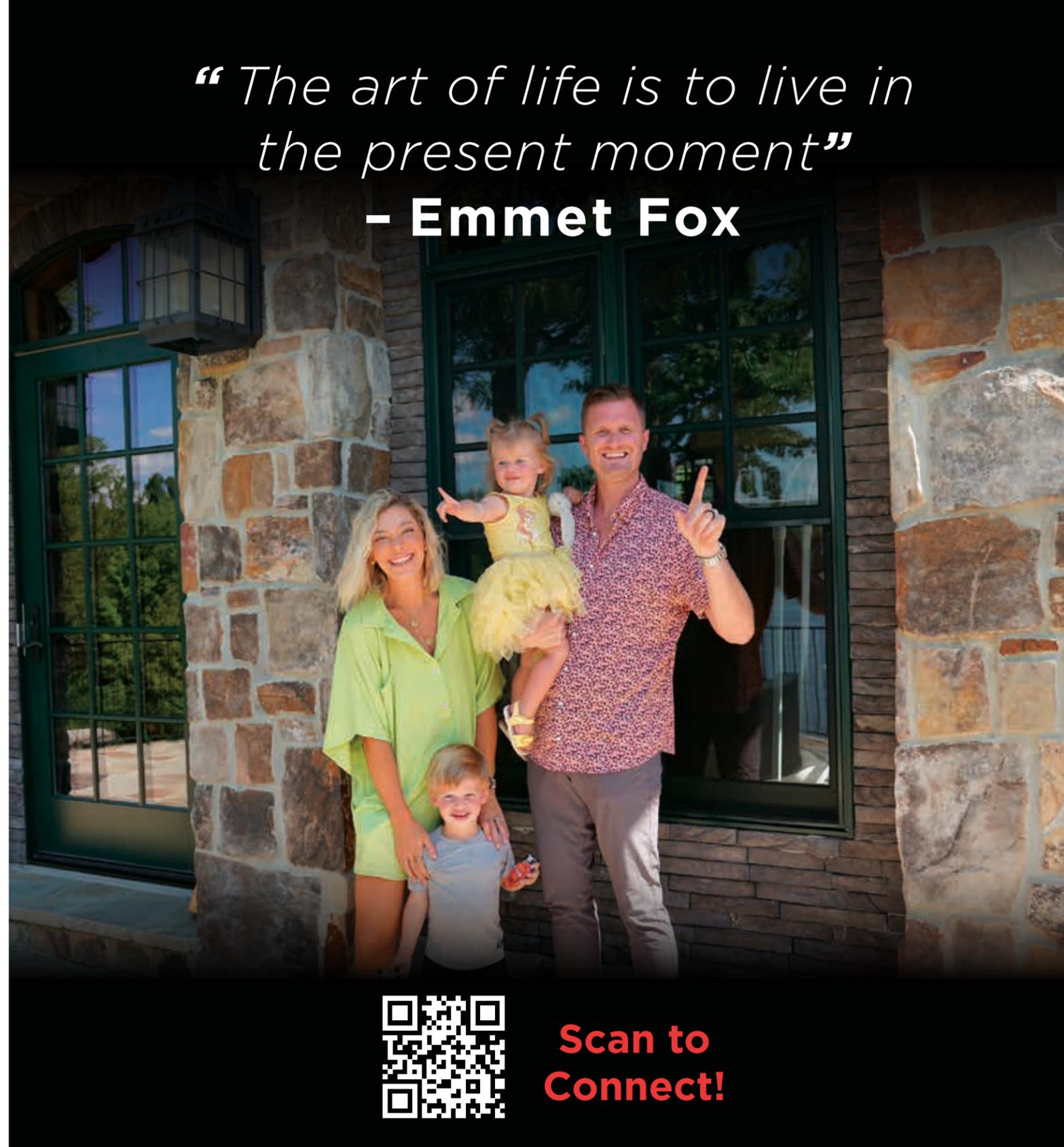
While she is very invested in her business, she makes sure to spend time with her family. With an almost 5-year-old and a 9-year-old, she has plenty to keep her busy at home. She will often attend sporting events to watch her son play, enjoys anything and everything outdoors, takes her daughter to activities, and does home improvement projects. She loves to run and exercise to keep up with her kids and have energy for her clients. Fellowship and entertainment with friends and neighbors is one of her favorite things. She has been married 15 years to her husband who is a Nurse Practitioner.

In nearly two years, Christen is well on her way to building something great. Driven by a desire for constant improvement, she is on a great track to rise up the ranks of being a top agent in Chattanooga. With a solid team of talent around her and a desire to improve every day, she is turning into a force to be reckoned with. We hope to see her exceeding her own limits for years to come.

Licensed in Tennessee and Georgia, she has plenty of opportunities to improve her skills and plenty of time to build her real estate acumen. However, she doesn't let her desire to succeed replace her compassion for clients. Coming from her healthcare background, she loved to help people improve their health and recover the physical abilities they previously had. Now, she lives out that same passion in a real estate context. She knows that selling a home isn't always a positive or enjoyable experience, and often comes with life changes that can be tough to deal with. She shows grace, compassion, and

“The art of life is to live in the present moment”

- Emmet Fox



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# Alexis SCOTT

*positive mentality &  
unshakeable integrity*

By **Anders Clarke** | Photos by **William Griggs**

Alexis Scott studied Public Relations at the University of Tennessee at Chattanooga and began an internship with Keller Williams at the downtown office her senior year. She ended up working as a PR Intern and assistant to CEO, Nathan Brown for a semester and when graduation came near, Nathan encouraged her to get her real estate license. While she didn't necessarily have an initial interest in the industry, she was told she would excel. She decided to get licensed in 2016, joined the Chattanooga Property Shop, and hasn't looked back.

Despite her lack of interest initially, Alexis fell in love with real estate. She had a strong work ethic, having put herself through college while working two jobs. She had learned plenty in the industry from working with Nathan Brown and the downtown office. Having built a great relationship with Diane Patty and Lisa Brown, two of her role models and heavy influences, she was set to excel early on. "I've just always had to work really, really hard for what I want", she says, and she's proved it in seven short years.

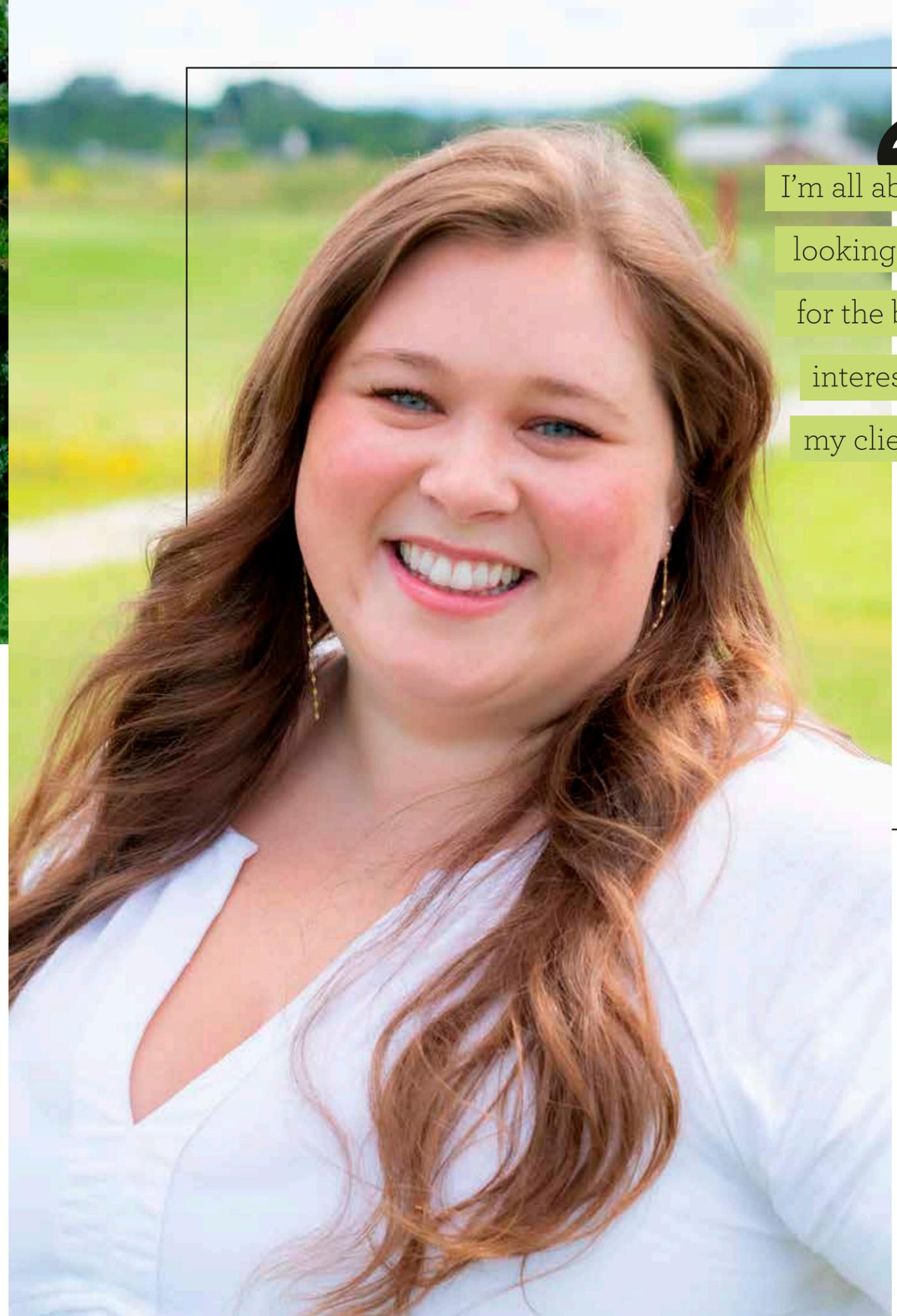
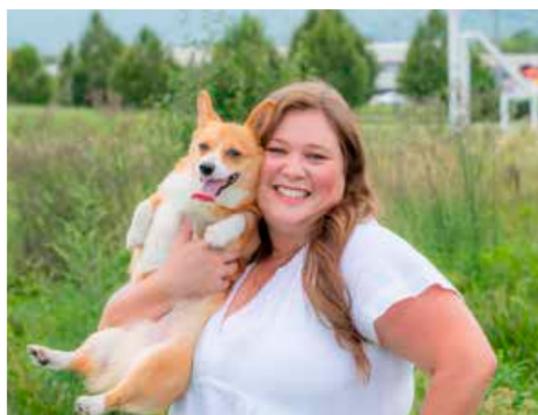
Her hard work has already paid off by earning her a loyal client base. She has already built a business driven by 80% repeat and referral business. Due to her positive mentality and unshakeable integrity, she has earned every success. "I'm all about looking out for the best interest of my clients", she states. "I don't think about it as numbers". Alexis knows that if you focus on taking care of people, the commissions take care of themselves. Earning "Top 20% of Realtors" in the KW Downtown office in the last three years and promoted to Lead Agent on her team, she has helped them achieve #2 team in the Southeast Region just last month.

One of the things that sets Alexis apart from the rest is her passion for people. Even outside of her real estate business, she loves to connect with and encourage others. She says, "I like being a cheerleader for people... I also love connecting people." She has often helped clients, friends, or family find work opportunities, playing matchmaker as she sees opportunities. She is known as an unofficial talent scout by many who know her.

She celebrates every victory with her clients and has a knack for remembering details about their interests and goals. She will often reach out to celebrate everything from pet's birthdays to personal accomplishments.

By loving on her clients and earning their trust, she has been able to grow alongside them. She has worked with investors and families alike, helping them add properties, find flips, and upgrade their homes as they grow throughout seasons of life. One investor she has helped grow to 30 properties over the years. "It's all about my clients for me," she says. "They make my job and therefore my life so fun and rewarding." You can often tell how successful someone is by the respect that others have for them. Agents and clients alike clearly are fans of Alexis and what she stands for.

Always on the move, Alexis loves to travel both nationally and internationally. She just got back from visiting a friend in Japan earlier this year and is planning a trip to Greece later this year. She has visited numerous other countries and states



“  
I’m all about  
looking out  
for the best  
interest of  
my clients.”

in America, always looking for the next adventure. While she loves to get out and explore, she does have to leave behind one of her best friends.

When Alexis is outside of the office and inside city limits, she loves to spend time with her adorably small Corgi, Nugget. A celebrity in his own right, Nugget was awarded “Chattanooga’s Smallest Corgi” at the Corgi Parade and has become the mascot of Alexis’ business. She has even been stopped in the street

by strangers who know him. He frequents the downtown office, and may even show up at the occasional meeting. However, when Alexis is home, Nugget gets plenty of her attention. She got him right after graduation, allowing him to grow alongside her business as well.

Looking ahead, Alexis looks forward to improving her business and her skills daily. She always has a goal to improve upon her previous year and is dedicated to honing her craft and

expanding her knowledge in a multitude of ways. She also spends time serving the community as Community Service chair for Chi Omega Alumnae. In addition, her team, Chattanooga Property Shop, regularly donates to local people in need as the needs arise, solidifying a ‘people first’ commitment. In her first seven years, she has already made a positive impact on the industry. Wherever she is seven years from now, it’s safe to say the industry is fortunate to have such a stellar advocate.

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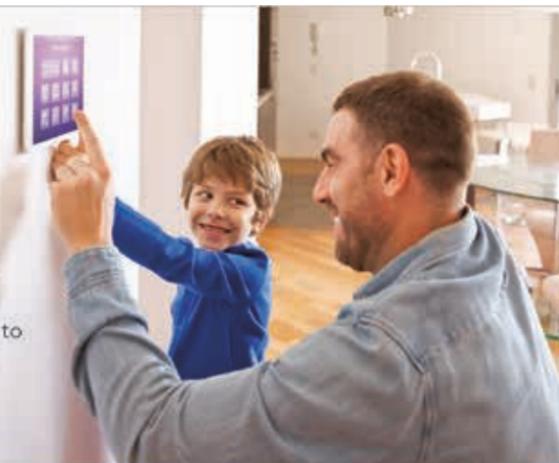
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» cover story

# DAWN MAYNOR

By Emily Daniel  
Photos by Creative Revolver

## Service With a Smile

**D**awn Maynor, Real Estate Partners, relishes her career in real estate because it gives her an avenue to serve people. It might sound cliché at first; however, after a single conversation with Dawn, you will feel her warmth and love for people. In Dawn's life, the biggest driving force behind all her decisions is her faith. "I've been given so much. I love that my work allows me to serve people and guide them through what is likely to be the single largest transaction in their lives," says Dawn. "Providing my clients – who almost always become friends if I don't already know them – unapparelled service is a way to serve people and God."

In college, Dawn studied broadcasting and planned to be a news anchor. Though she never made it to television news, she did work in radio before having kids. "My name wasn't original enough, so I was on the air as my alias, Leigh Reynolds," Dawn recalls with a laugh. Though she enjoyed radio, she can't imagine herself doing any other work than real estate. "I've had many jobs, but helping people find their dream home or helping them sell a property is where I can best serve others," shares Dawn. "I feel so satisfied helping a first-time homebuyer realize their dream of homeownership. It can be more work, but it's always worth it."

Last year was a record-setting year for Dawn who is starting her eighth year in the industry. "I was actually in real estate for a year in my 20s, but I sold one house and made a negative amount of money," she jokes. "When I was younger, I wasn't ready for the dedication to your craft it requires to have real estate be a career." For Dawn, this work is about so much more than a paycheck. It's truly about impacting the lives of others. When asked about her favorite or most meaningful closing, the one that stands out the most to her also gave her the smallest commission. She helped an older couple, who told her they never thought they could own a home, purchase a home for the first time in their life. Their budget was very small, but it didn't matter to Dawn. She worked diligently to make their dream come true. "Helping someone who believed homeownership was always out of their reach to purchase a home brings me the most joy," reflects Dawn. "I hope my clients always feel important and never like they are a burden at any price point."

“

*I've been given so much. I love that my work allows me to serve people and guide them through what is likely to be the single largest transaction in their lives.*



Dawn's love of people comes to her honestly. Her parents demonstrated this to her often while she was growing up. Her dad had a habit of helping unhoused people get meals. "My dad wouldn't just bring someone food. He picked them up and took them to a restaurant and shared a meal with them," shares Dawn. "Seeing how he loved people and treated everyone with respect and dignity really influenced my life. I'm infinitely grateful for the examples of love and faith my parents gave me."

Family is of the utmost importance to Dawn. Her parents gave her a strong foundation, and she's been able to provide that same foundation to her three kids - Melayna (21), Maddux (19), and McCall (18). Her youngest, McCall, just finished high school and will be attending culinary school in New York this fall. The only boy in the group, Maddux, is a sophomore at the BlueSky Institute (a partnership between Eastern Tennessee State University and BlueCross/Blue

Shield). Melayna recently graduated from the University of Tennessee Knoxville and will be getting married soon before moving to Savannah and starting graduate school. "My kids are amazing," Dawn offers proudly. "I'm so impressed by them and grateful I was chosen to be their mom. I'm beyond proud of each of them."

Dawn's focus on her faith, love for her family and warm, caring personality endears people to her almost immediately. With genuine care for her clients, it's easy to see how Dawn has been so successful in real estate. "I am committed to helping others and making this an exciting, enjoyable process from beginning to end," says Dawn. Her secret to success is simple - love God and serve people.



“

*Seeing how he loved people and treated everyone with respect and dignity really influenced my life. I'm infinitely grateful for the examples of love and faith my parents gave me.*



# MORTGAGE RECASTING

## Q&A

with Tyner Brooks,  
Team Mortgage Banker  
on the Gabe Whitmer Team

NMLS#: 1915372



### Q: What is mortgage recasting?

A: Mortgage recasting is when a borrower makes a large, lump sum payment toward the principal balance of their mortgage. In return, their lender reamortizes the loan, and as a result, the loan is reduced to reflect the new lower balance. Sometimes mortgage recasting is called loan recasting.

### Q: What are the benefits of recasting?

A: Recasting significantly reduces monthly payments and the amount of interest paid over the life of the loan.

### Q: Does recasting impact interest rates?

A: No, the interest rate and the length of loan stay the same. Recasting just lowers the monthly payment.

### Q: Is there a fee to recast?

A: Yes, there is a processing fee involved because of the work that has to be done to set up the new loan payment.

### Q: When might someone consider a recast?

A: One example is if they are living in their current house and don't want to sell before they buy a new house. They decide to buy, move into the new home and then sell their old home. The cash they make from the purchase can be recast to make their new mortgage payment lower. Another example is when someone inherits money, sells a business, or wants to apply an annual bonus to lower their mortgage payment.

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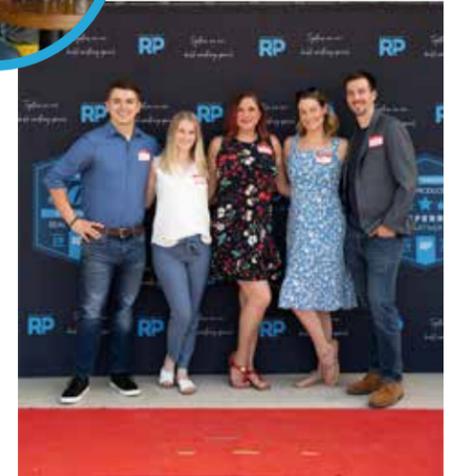
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