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PARTNER SPOTLIGHT:

Tony Naples

with Union Mortgage

DECEMBER 2023



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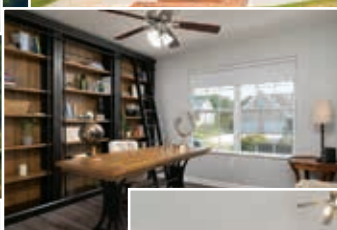
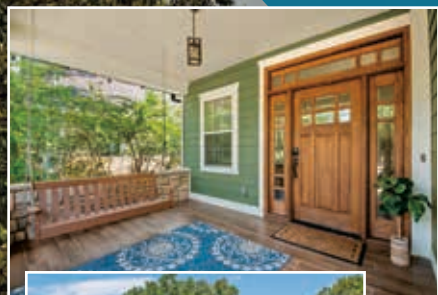


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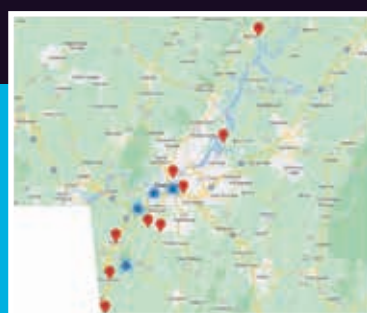
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TABLE OF CONTENTS



06
Preferred Partners



10
Publisher's Note: Happy Holidays!




16
Partner Spotlight: Tony Naples with Union Mortgage



22
Rising Star: Christian Beairsto



28
Celebrating Leaders: Bri Goodrich



36
Cover Story: Sean Smith












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HAPPY HOLIDAYS!

Friends,

As we bask in the warmth of this festive season, my heart swells with gratitude for our connection in this December edition. The challenges that have woven through the fabric of real estate this year have truly tested our resilience. Yet, in the midst of uncertainty, it's the flickering lights of hope and the unwavering embrace of faith that guide our way.

Faith, I believe, is not a passive belief but a dynamic force, urging us forward

even when shadows loom. It's a deep-rooted certainty that, beyond the current challenges, there are opportunities waiting to unfold. Within these pages, you'll find stories from seasoned professionals – tales of navigating storms and emerging not just intact but strengthened by the journey, a testament to the enduring power of hope.

Real estate, for us, is more than deals and transactions; it's about crafting homes and realizing dreams. As we draw the curtain on this chapter of the year, let's not only celebrate victories but also glean wisdom from the challenges. Let this holiday season be a time to recharge, refocus, and renew our commitment to excellence, all grounded in the unwavering faith that brighter days are on the horizon.

May this edition be a beacon of hope, a reminder that, just like the changing seasons, challenging markets can be the heralds of new opportunities. Trust in your abilities, hold fast to the enduring spirit of our industry and embrace the promise that the best is indeed yet to come.

Wishing you a holiday season brimming with personal faith, resilient hope, and the exciting prospect of a New Year teeming with possibilities.

Warmest regards,

Jeff White,
Owner/Publisher

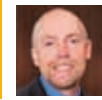


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For those who may be new to Real Producers, or if you are just curious, here are some quick facts about Chattanooga Real Producers:

THE HEARTBEAT: We seek to elevate the culture of our local real estate community by **INSPIRING** us to **KNOW ONE ANOTHER BETTER**, creating stronger **CONNECTIONS**, more trusted relationships, and more repeat business for everyone involved.

DISTRIBUTION: This magazine is sent free of charge to the top 300 agents in the greater Chattanooga area based on MLS productivity. Within this area, there are over 3,000 active agents, but everyone who receives this publication is part of an elite group. You are remarkable. Just to be in this group is truly a badge of honor!

CONTENT: This is all about you, the Chattanooga real estate community. We do personal and unique stories on members of this community, giving you a platform to inspire others. Our goal is to go beyond the numbers and take a deep dive into the personal side of the industry, to inspire us to know one another better. It costs absolutely nothing for a real estate agent to be featured in the publication.

But to be featured, an agent must be nominated by a peer or leader in the Chattanooga real estate community. We are always taking nominations and encourage you to nominate individuals who are making a huge impact on our local real estate market.

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CONNECTIONS: We love connecting REALTORS® and BUSINESSES in a variety of creative ways. If you ever would like a personal introduction, we would love to arrange it.

NETWORKING EVENTS: Along with the monthly publication, we host various social networking events where top agents, along with our top preferred partners, get together at reputable local venues to rub elbows, mastermind, have a good time and strengthen our greater Chattanooga community. We communicate information about the events through the publication, texts, emails and social media.

CONTRIBUTION: If you are interested in contributing, nominating REALTORS® for certain features, know of top-notch affiliate partners who should be a part of our community or would simply like to network, please email me at any time. I look forward to hearing from all of you!

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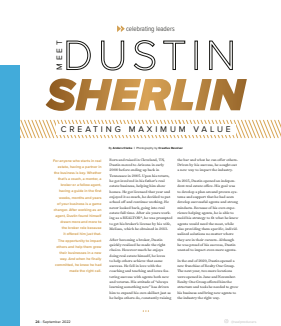
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MEET TONY NAPLES WITH UNION MORTGAGE

partner spotlight

By Anders Clarke
Photos by William Griggs

Dedication, Communication & a Dash of Adventure

Before he had even graduated, Tony Naples was well on his way to becoming a top lender. After meeting a local manager at HomeRate Mortgage, he was recruited from his serving job. He wanted to move on from the service industry, and joined on an entry-level capacity in 2016. Due to hard work, he quickly rose through the ranks to management. As he looked at finishing his Bachelor's of Finance and Investment, he was offered the opportunity to have his licensing costs covered if he could consistently outperform others at his company. When he did, his boss followed through, and he was licensed in 2018.

After becoming an originator, Tony spent several more years at HomeRate Mortgage before moving onto Land Home Financial in 2022, where he started his own branch of energetic, motivated lenders. While he was there, he was approached by Union Home Mortgage and really resonated with the brand and values. He moved over to start a new branch in Chattanooga, and his team of lenders was quick to follow. As he and his team pass their 6 month checkpoint

at Union Home Mortgage, Tony is confident he has found where he wants to be.

There are several reasons Union Home Mortgage won his confidence. The processes the company had in place aligned with his values perfectly. "I'm big on efficiency," he says, and he puts a lot of emphasis on doing things quickly and correctly. While his team asks more upfront from clients, he states, "Do the hard thing now so you can do the easy stuff later." In addition to his dedication to processing loans quickly, Tony is also big on communication. While he is conscious about sharing too much, he says, "I want to keep you informed, I want you to know what's going on." A common complaint in the mortgage industry is lack of communication. Tony has earned the trust of his clients because of his exceptional communication.

Real estate is a relationship industry, and Tony ensures his clients know they are his priority. From start to finish, he and his team work

hard to make clients feel welcomed, informed, and give them peace of mind about the process. "People are scared of mortgages and they shouldn't be," he says, "At the end of the day, I want all my clients to be confident." Even if he isn't able to meet each client in person during the transaction, he will show up to every closing and make sure he leaves them with a handshake and a promise; he's there when you need him.

Each client Tony and his team service, education is also a big focus. They take every opportunity they can to educate clients about how the process works and any relevant or useful information regarding their home purchase. Mortgages can be daunting, but understanding is confidence. Tony takes time with each client to build rapport and earn their trust through his knowledge and expertise. He holds himself to the same standard, always educating himself so he can have an informed perspective. "I take pride in knowing what I'm doing," he says.

No two loans are the same, so Tony always looks for ways to make sure his clients can get what they need. At his company, they service 100% of the loans they work with, never passing the responsibility off. "If I can make this work by the guidelines, you're eligible for this," he tells clients.





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DO THE
HARD
THING
NOW SO
YOU CAN
DO THE
EASY
STUFF
LATER.”



The guidelines for writing loans is simple and it gives him freedom to serve more clients, as well as clients in more difficult situations. While he is still human, he is determined to never repeat the same mistake twice, committing them to memory. He loves the opportunity to help people move into their first home or find an investment, and will do whatever he can to make it work.

Tony can offer exceptional service because he has brought in talent that holds themselves to high standards. Not only do they have his respect, but they are all committed to doing business the right way and doing what's best for each client they serve. He has two loan officers, Brent and Corbin, both of whom he met at earlier companies and followed him to Union. He also has a loan officer assistant, Josh, who is recently licensed. Tony and Josh have been

friends for 14 years, and Josh was best man at Tony's wedding. All his team members are committed to learning, growing, and making each other better every day.

Even though he has achieved so much so quickly, he is not one to sit back and let opportunities pass. Tony is always looking for talent and new chances to expand his service. He wants to continue building out his team, ideally with officers who can help him service underserved areas and expand into new ones. He strives to have great relationships with his REALTORS® and proving they can trust him in return. "If I can help someone even if it doesn't necessarily have a net benefit to me, I'm happy," he says. Always vigilant of creative solutions or finding the best fit for a client, its no doubt he has accelerated so quickly.

Outside of his clients, Tony gives all his remaining energy to his 4 month old daughter, Ozella, and his wife, Bronte. They have 3 dogs, Ryder, Flynn, and Falco, and a cat named Jasper. He loves to be outdoors, often riding mountain bikes, and golfing, camping and backpacking when he can. If he isn't outside, he will be with his family soaking up every moment he can. His wife loves Disney, and the spend lots of time with friends and family as well.

Looking ahead, Tony has big plans for his growing operation. New talent, new markets, and new people to serve are his focus right now. His commitment to communication, efficiency, and quality of work drive every decision he makes, and its something he will never compromise on. The relationships he builds often leave him with new friends and a bigger sphere. Dedication and communication drive his success, and it's a road map that has served him well.



BREAKING DOWN DSCR LOANS

WITH ZACH NELSON

Q: What is a DSCR Loan?

A Debt Service Coverage Loan (DSCR) allows a lot of flexibility for clients with income that might make it tough to qualify for a conventional mortgage or for those who prefer reduced documentation. The property itself qualifies for the loan based on appraised value and rental income projections. I absolutely love them as another tool for helping our clients!

Q: Why would a client apply for a DSCR loan?

There are two main reasons I see clients prefer a DSCR loan. The first is when they have recently changed jobs to a self-employed/1099 job situation and don't have the 2-year employment history necessary for conventional loan federal guidelines. Second, savvy and seasoned investors who prefer to avoid excessive documentation sometimes prefer to qualify based on the property itself combined with their credit and verified assets.

Q: What is Debt Service Calculated?

The Debt Service is calculated from the projected rental income the appraiser submits with their 'rent schedule' (the forecasted income from fair market rent). To break it down, if the Principal, interest, taxes, Insurance, and association fees (PITIA) are \$1000 and the projected rental income for the property is \$1500, the Debt Service ratio is 1.5.

Q: Can I get a DSCR loan as a first-time investor?

Yes, first-time investors can qualify for DSCR loans. Depending on the scenario, we would explore all of our loan programs to make sure a DSCR loan is the best option for the borrower. DSCR loans potentially require a larger down payment, with down payments starting at 20%, but it is a fairly friendly program for outside-of-the-box lending that I am very excited we offer.

Q: What requirements are there for a DSCR loan?

The basic requirements are a 660 minimum credit score, assets for 20-30% down, as well as 6-12 months of reserves. Loan minimums start at \$100,000 and go all the way up to \$2 million. The requirements are fairly straightforward and offer a lot of flexibility for clients who want to either minimize documentation or have unique income situations.

Q: Can I use a DSCR loan on short-term rentals?

Yes! This is one of the top uses for this product in our neighboring Gatlinburg/Pigeon Forge market. The forecasted rental income is going to be based off Long-Term Occupancy, but should still work within the Debt Service ratio minimums.

Q: Can I live in a property purchased with a DSCR loan?

This is one of the main things to be aware of with DSCR loans - they are made for those looking to acquire an investment property (long-term, mid-term, or short-term), and require a statement from the buyer that they will be renting the property and not occupying it themselves.

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Meet Christian Beairst

One of a Kind

► rising star

By Anders Clarke
Photos by Hayley Ownbey Photography

One of the first things you notice about Christian when you talk to him is that his personality is evident. He is energetic, charismatic, and true to himself, and he openly shares that with everyone. It has served him well in real estate and has earned him the support and trust of many clients over the last few

years. As he transitions to managing broker at RP Realty, it also allows him more opportunities to teach other agents how to embrace their own personal brand. He has been a lifelong fan of creative endeavors, and real estate has allowed him to double down. However, he didn't always have that chance.

Working in the service industry for several years, Christian felt limited in his growth. As he kept hitting ceilings, he looked for other places

where he could find further growth. He was offered that opportunity when he joined the Lawrence Team with Berkshire Hathaway J Douglas Properties in 2020. He spent the next 6 months learning as much as he could from Michael Lawrence before moving to Keller Williams in 2021. He was introduced to his current broker at RP Realty, Chris Todd, in 2022. He loved the model and started to really work on his business.

A lot of his early success is based on his social media presence. He has spent plenty of time learning and improving how he markets himself. He also wanted to become a rapper in the past, and can be seen on social media as "The Rapping REALTOR®." "It was a great way to separate myself," he says. His unique and unapologetic personality has earned him plenty of business, and he makes sure he is the same person in real life that people see online. He has earned a lot of business and attention from his social media work.

Because he is able to be himself, he is also able to work harder and enjoy what he does more knowing he isn't pretending to be someone else. At this stage, being a REALTOR® is who he is. "I can't be Christian and then put on my REALTOR® hat, I'm always a REALTOR®," he says. "I'm upfront and honest with everyone in everything I do. This is who I am." While he has lost some clients and businesses because of his dedication to being himself, he knows it's



for the best. Working with certain people will drain your energy, and he isn't willing to pretend just to get a paycheck. He will refer out people who are looking for something else to valued partners in his network.

Christian makes a lot of decisions based on intuition, trusting his gut to find the right way. "I'm the one who jumps off the cliff and just prays for the wings," he says. He has spent plenty of time learning about himself and reading motivational or self-help books. Having failed time and time again, he gradually learned how to find the right path for himself. He states, "I'm a very energy-driven human being. All my relationships are based on energy." He goes with what feels right despite appearances or first impressions. While it's not something you can teach, he does love his current role of teaching others as a mentor and trainer with RP Realty. Giving people a plan and helping them find a way to do it that feels right is one thing he really enjoys. "I like working with similar people," he claims.

Christian has leaned into being himself to make his services unique. People are always able to tell when you are in it for the money. Being fake isn't part of Christian's business model, and it never will be. "Helping people and making people laugh are my favorite things in the world," he states.

There are thousands of REALTORS® you can use, but Christian is one of a kind. He doesn't take himself too seriously, but it's never at the expense of his clients. Professionalism and knowledge guide his business, his personality just makes it fun for everyone.

Like many other agents, Christian has worked hard to find a balance between career and family. He puts his wife, Sara, and son, Milo, first in his life and makes



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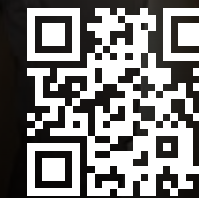


that clear to clients on the front end. "I don't want to miss anything," he says. He loves to travel, and will often spend a couple of weekends a month at a getaway or rental to enjoy life with those he loves the most. He has also worked to figure out how to leverage technology and other people in his business. "It's hard to find that balance of what to give up," he says, but he is learning what he can give up to trusted partners. It can be hard to let other people take on a job you know will get done right in your hands. But if you want to grow, you have to learn to trust others to help you.

Looking ahead, Christian has exciting plans for himself and his business. His new role as managing broker and his mission in helping to teach the next generation of agents is his focus now. He loves the challenges that come with it, navigating the chaos of each day and finding solutions. "One of the hardest parts and most fun parts about being a Realtor is that every day is so different," he says. However, each decision is guided by the commitment to doing what is right. "If you do good, good will happen," he says. The trajectory he has set himself on in his first three years is promising. Christian has put himself in a position to help many more people and have a great time doing it.



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MEET BRI GOODRICH



▶ celebrating leaders

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RESILIENCE, COMPASSION & SUCCESS

Growing up in Chicago, Bri Goodrich was a student athlete with plans to work in the sports industry. She attended junior college playing volleyball before being recruited to the University of South Carolina (Division-1 school). She graduated with a Bachelors in Psychology before returning to Illinois where she got a Master's in Sports Psychology. She was unable to get into the schools she wanted for the next step, and that's when a family member asked her to join her real estate team.

Bri had some experience with the industry due to her father being a custom builder. Aside from that, she just loved people, and gave it a shot. She got licensed in 2020 and

worked in a market in northern Illinois for her first year. She and her husband, Luke, decided to move and found everything they wanted in Chattanooga. Moving in 2021, she joined the Chattanooga Property Shop where she continued to learn and grow with a fantastic team, quickly befriending team members like Real Producers Alumna, Alexis Scott.

During her time there, Luke left his job in the NICU and joined Bri in her business as her transaction coordinator. Due to their opposite strengths, he was a valuable asset to the growing clientele Bri served. Bri was working as a buyer's agent for the Property Shop, and got pregnant during her time there. Bri and Luke made the decision to start their own team, leaving in 2022. However, one week after deciding to leave, Bri suffered a miscarriage.

No one can prepare you for tragedy, and for Bri it was anything but easy. She kept working as much as she could while her physical and mental complications eased. However, looking back on it now, Bri is grateful to the child she never met for encouraging her to get out of her comfort zone and pursue her own path. In a tragic but beautiful turn of events, Bri and Luke are creating the life and business they always wanted for their family, and are well on their way to achieve all their goals and dreams.

In her first several years, Bri has been through a true test of her character. Moving from Chicago, starting her own team, and dealing with her pregnancy complications, she has been fueled to serve and protect her clients to an even higher level. They say adversity breeds character. While it may have helped her learn and grow as a person, she has worked to turn any struggle into a learning experience, pouring back into others.

Goodrich Homes is built on the relationships that Bri and Luke work hard to nurture. "We do pour alot into our clients," she says. She works hard to build strong relationships and trust with each client, understanding her role is that of a guide and leader in the process of the transaction. She recently had her first client event after two years in the market, partnering with fellow agent and friend Alyssa Wade. Unsure of how it would turn out, she was ecstatic when 75 of her past clients showed up to Pumpkins & Puppies, proving she was doing more than she realized. "Knowing that my clients know I actually cared about them," she states, is a truly special feeling. Knowing each client is different and has their own fears and worries, Bri says, "I try very hard to meet people where they're at".



Despite the trials of the past three years, Bri has been able to build something truly special with Luke by her side. Not only do they work together nearly seamlessly, but they have achieved several incredible landmarks. In her first year, Bri earned the qualification of luxury agent, as well as being top 20%. Since starting real estate just over three years ago, she has earned over \$37 million in volume from the clients she strives to serve well. With Luke's support as a transaction coordinator, and now operations manager, she has been able to lean into her strengths and truly excel. Many of the top agents know if you do the right things, the business will come. Bri is a testament to sowing the seeds and enjoying the harvest. However, she is committed to being a student of the business.

I WANT TO KEEP
**BREAKING
CEILINGS.**

Despite her quick rise to success, Bri understands she is never done learning. "I'm a naturally competitive person," Bri says. True to her athlete roots, she loves to win and find success. It is never at the expense of her clients, but rather to their benefit. "I want to keep breaking ceilings," she says. "I want to put in the work so I can be the best resource for my clients." Always looking for ways to improve her business, hone her skills, and find new and better ways to provide top tier service, Goodrich Homes is on a winning trajectory. Thankful for the leadership and support from her peers, team leaders and brokers, she states, "I hope I never get to the point where I don't think I have anything to learn from anybody else."

The Goodrich Homes team is working hard to create the business they are excited about. Bri is looking forward to the future when she can help coach and train her own agents, leaning more into working on her business than in her business. She encourages new agents to realize that there is no overnight success. Understanding it takes time to build a sphere and learn the ropes is important, and joining a team can be a good way to learn. Now that she is on her own, she looks forward to building a team of her own in years to come. Strengthened by adversity and more resilient than ever, Bri will continue to be a staunch and respected representative for the real estate industry.



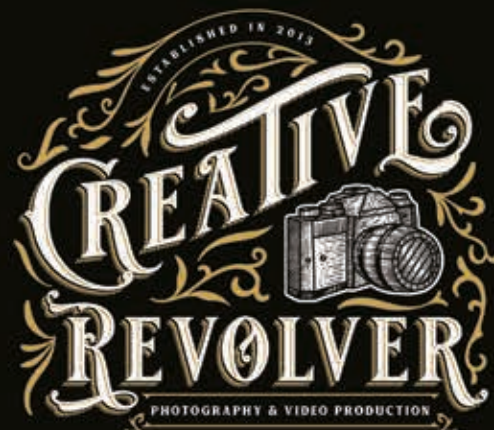


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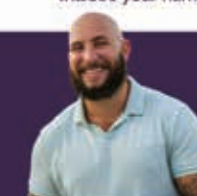
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cover story

By Emily Daniel
Photos by Brooke Bragger Photography

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genuine care
& family values



Sean Smith, founder and REALTOR® with Smith Property Partners at Greater Downtown Keller Williams Realty, is an entrepreneur at heart. Sean spent a lot of his 20s bartending and creating memorable nights for customers. He dreamed of owning his restaurant and was diligently working on this goal. However, a health scare reprioritized his life and indirectly led him to a career in real estate.

During a very normal day in February 2015, Sean was at the gym with his now wife, Mackenzie, when he suddenly couldn't speak. He was young, fit and healthy with no previous health concerns. Like many people in the service industry, Sean didn't have health insurance and put off going to the doctor at his first symptom. Sean started having a seizure later in the day and Mackenzie called an ambulance. He'd had a series of strokes. "When I look at my life, I really think of it in two parts – before the stroke and after the stroke," Sean shares thoughtfully.

“
WHEN I LOOK AT MY LIFE, I REALLY THINK OF IT IN TWO PARTS – BEFORE THE STROKE AND AFTER THE STROKE.”

As Sean recovered, he realized working long hours coupled with the abnormal sleeping and eating habits of a bartender wasn't going to be sustainable long term and owning a restaurant would likely subject him to the same lifestyle. He and Mackenzie got married in 2015 and together decided it was time for Sean to make a career change. "Several people suggested real estate to me, but it wasn't until we purchased our first home, that I realized I could create memorable experiences for people buying homes. Serving others was at the heart of my goal to own a restaurant, and I realized I would be able to do that in an even more meaningful way with real estate," says Sean.



Real estate was the perfect outlet for Sean's entrepreneurial spirit. While he started establishing his real estate career he was still bartending. "When I found myself hiding in the wine cellar at work to follow up with real estate leads on my laptop, I knew an inherently risky decision needed to be made," recalls Sean. "March 31st of 2016 was my last day in the restaurant industry. Within a week I had my first client under contract." Sean took that as a sign he'd made the right decision.

Almost from the time of his first closing, Sean was already studying, learning and asking the important questions on how to build a thriving business and team. He sought out mentors and advice from other top-producing agents. While many people have influenced him, no one has been more pivotal in his career development than his friend and mentor, Nathan Brown. Sean shares, "Nathan coached me and came alongside me in my business. He taught me that practicing real estate is not just selling homes. He taught me how to actually run a business."

With career sales of over \$115 million, real estate was the correct career path for Sean. He's a numbers and data geek. Sean makes smart and informed business decisions and loves the thrill of being a top producer. However, he never loses sight of the "why" he works so hard. People. His personal goal is to positively impact the people around him. The goal of Smith Property Partners is simple - focus on service rather than transactions. The team is hospitality-driven and hyper-focused on the clients' experience.



“

I'M HOME EVERY NIGHT FOR BATH AND BEDTIME. I KNOW THESE ARE THE MOMENTS I'LL NEVER GET BACK.



Real estate can be a stressful career. As an avid golfer since he was 11 years old, Sean finds a lot of peace on the golf course. He also enjoys sports, working out and traveling. Sean is a devoted husband and father. He and Mackenzie have two sons - Elijah (5) and Everett (3). They love going to the lake, museums and traveling. He and Mackenzie make sure they focus on their marriage with weekly date nights and an annual trip alone. "I'm home every night for bath and bedtime. I know these are the moments I'll never get back," Sean says warmly.

Sean is successful in real estate because of his genuine care and love of people. He's the guy who is happier cheering for the people in his life than he is focusing on his own success. He loves his work, but ultimately there's nothing more important to him than his faith, his marriage and his kids. True success comes when you can do the work you believe in while never sacrificing the most important parts of life. Sean knows this and lives it every day.



Photo by Tiffani Woodruff

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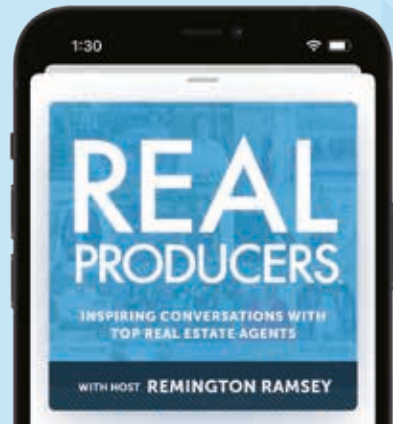
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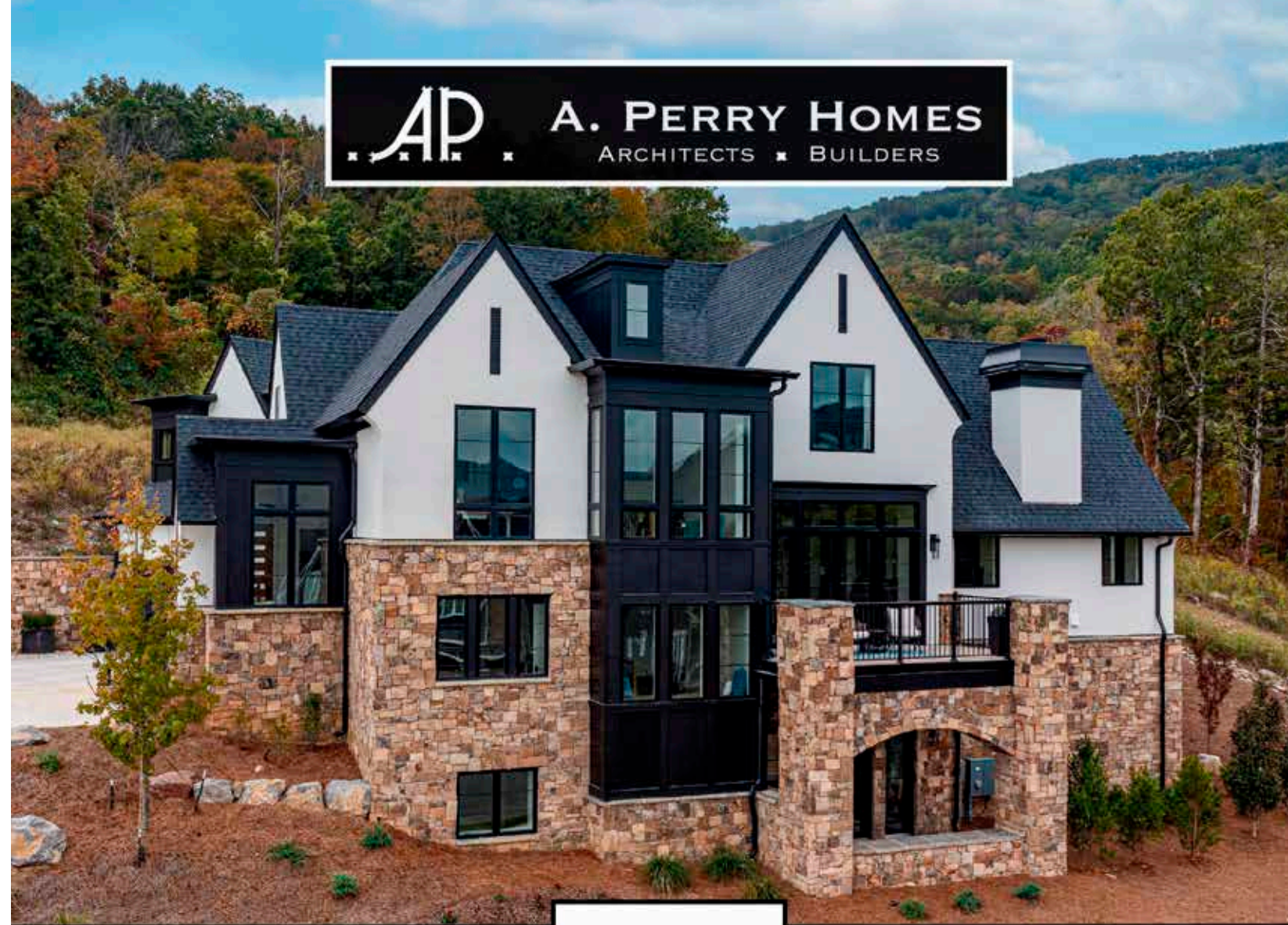
top 10 FHA repairs



These are some of the top FHA repairs you should be aware of in the home buying process.

- 1 If the home was built prior to 1979, chipping and peeling paint must be scraped and painted on the interior and exterior of the home, garage, shed, fence and more.
- 2 Any useful components like the roof, appliances and floor covering should have 2 years of useful life remaining. A roof should have no more than 3 layers of shingles.
- 3 Broken windows and doors should be replaced.
- 4 The cause of negative drainage must be fixed such as improving drainage away from house, gutters, French drains and more.
- 5 Update health and safety hazards. GFC outlets are not an FHA requirement.
- 6 Safety handrails should be installed in open stairwells of three or more stairs.
- 7 Infestation of any kind should be exterminated.
- 8 Damaged or inoperable plumbing, electric and heating systems should be repaired. The appraiser will check these areas
- 9 Structural or foundation problems must be repaired.
- 10 If there is a crawl space or attic space, its the homeowners responsibility to make sure this area is accessible so that it can e thoroughly inspected.

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