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Event Coordinator



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Creative Marketing
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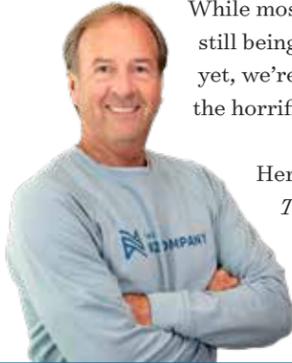
For every ad sold, The N2 Company donates enough money to free two slaves from captivity. To date, N2 Company has invested more than **\$16 million** in this important fight.

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You can learn more about the movement against modern-day slavery by visiting **n2gives.com**.

While most are trafficked overseas, many are still being taken in our own communities. And yet, we're often oblivious to these victims and the horrific reality in which they live.

Our REALTORS® and preferred partners' support for *Central Mississippi Real Producers* is appreciated and more impactful than you can imagine, and we thank you!



Here's some good news involving you:
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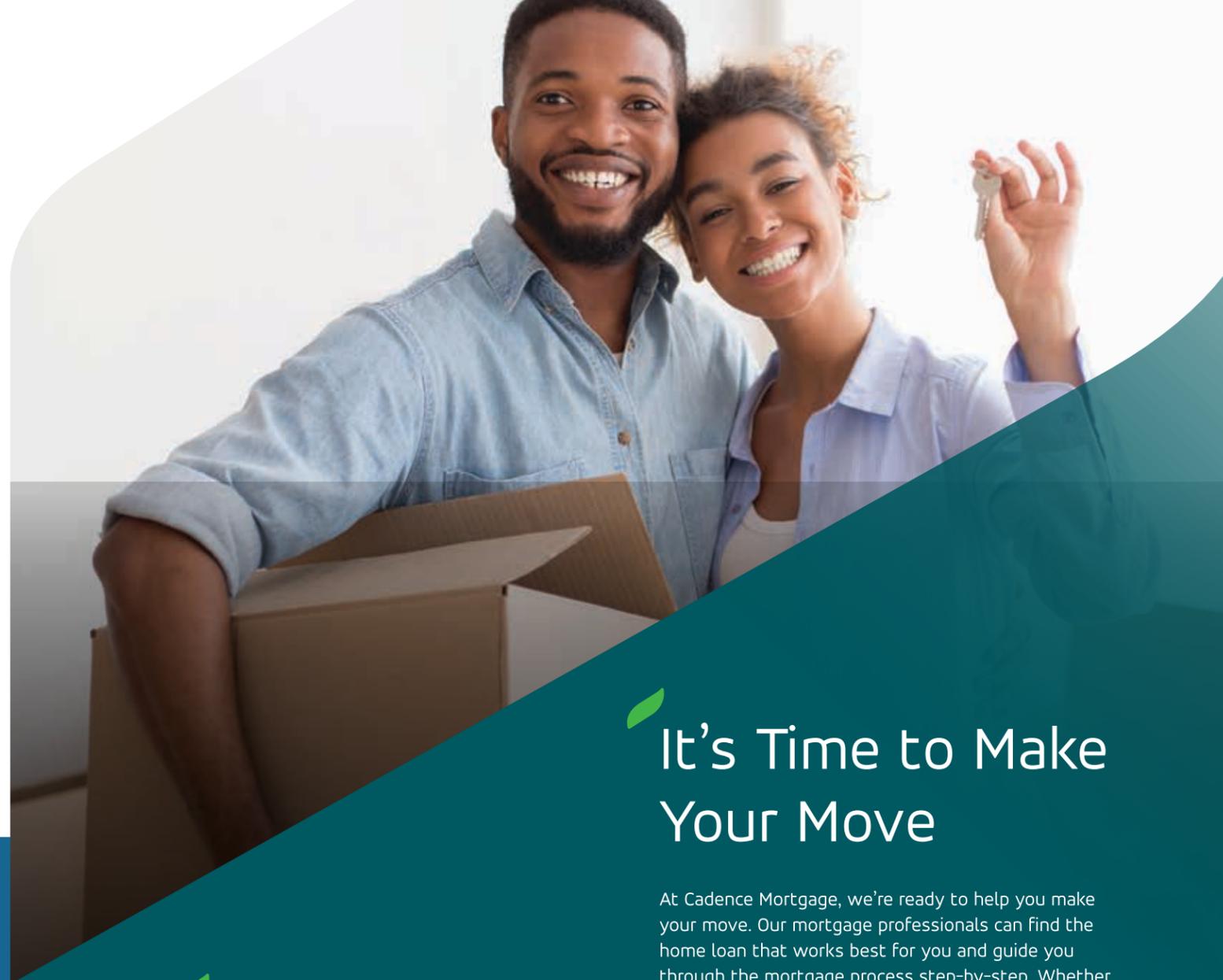
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▶▶ top producer

Written by Susan Marquez • Photography by Abe Draper Photography



ANDREW WHITE HAS A PASSION FOR
HELPING PEOPLE BUY HOMES

Andrew WHITE



A friendship made through a shared passion of cars eventually led this month's top producer to make a career in real estate. Andrew White met Austin Prowant when he was 18 years old. "Austin was managing the Mercedes-Benz dealership in Jackson, and I was a student at Holmes Community College."

Andrew lived in Utica until he was in elementary school, then moved with his family to a few places around the central Mississippi area before landing in Clinton, where he graduated high school at Clinton High. "When I was 21, Austin hired me to come work with him at Mercedes-Benz." Andrew was trained to transition into the finance department in the coming years. In 2014 the dealership sent him to finance school in Ft. Lauderdale. "When I returned, I moved down the street to their Porsche dealership and did well in finance there."

In 2015, Austin told Andrew that it was time for him to purchase his first home. "Austin's wife,

Victoria, was actually my agent. She sold me my first house." Andrew became good friends with Austin and Victoria. "One day, Austin called me and said, 'We are going into real estate.' I asked, 'Who is we?' and he said we both were going to take the leap and start selling real estate."

After taking some time to think about it, Andrew decided that if he was going to do it, he was going to go all in. "I left my job a few months later because a wise person once told me that you can do two things bad, but only one thing well. So, I went in 100%." He took three weeks to reset his brain after 10 years in the auto industry, then made the decision to join Victoria and Austin at Three Rivers with broker Tena Myers. "They were all my mentors and I learned so much from them right off the bat."

Andrew needed to get his license. "I enrolled in the online course at home but just got too distracted. After a month, I had made very little progress."



...



...

I was urged to take the class at the REALTOR® Institute, and my teacher there, Andrea Dietrich, was fantastic. I finished the course learning so much and passed the exam.”

Transitioning into selling homes was fairly easy for Andrew. “The car business is hard. We worked very hard and I took pride in that. But I needed a life change. When I was in the car business, I learned a constant lesson of humility and learned that I wanted to be in a position to help people navigate purchases. My anthem, so to speak, in the real estate business is that I’m not here to ‘sell’ you something, I’m here to help you ‘buy’ something. I feel that my job is to guide my clients

through the process of buying or selling, help them make tactful and educated decisions, and help them actually accomplish their goals. Over the many years in sales, I learned that sometimes you have to get creative in negotiations, and I’ve been blessed to have a lot of experience with that. So, as the years went by, that just became more aligned with my personal moral compass.”

When Austin and Victoria opened their own brokerage, Southern Homes, Andrew naturally went with them, as he had been working side by side with Austin for many years and had grown to know and work with Victoria. “They helped me get started in this



business and they had become my almost daily mentors.” Real estate has turned out to be a perfect fit for Andrew. “I have lived all over central Mississippi, so I know people all over the area. I come from a family of people who really know the folks in their communities. My dad was in education, and he served as the Hinds County Coroner for about 30 years. My grandfather was the principal of the high school in Utica and served as chief of the small fire department there, and my dad was the assistant chief and also taught at the school. They knew everybody and everyone knew them. It’s the same way with me. I meet and get to know people everywhere I go, and I’m thankful that all of those people jumped on board and were quick to support me when I went into this business.”

After spending the first decade of his career behind a desk, Andrew says he enjoys the fact that he can do his job more on his own terms. “Motorcycles became a passion of mine in more recent years, which led to a pretty involved hobby of more racetrack involvement, rather than public roads. If I was going

...

to participate in this and push the limits that far beyond normal riding, it was safest to do so in a completely controlled environment, with proper gear, and under professional supervision. I also enjoy traveling, and I spend a quite a bit of time in Belize and other areas that I've grown to love and excel in one of my most loved hobbies, scuba diving. I tend to work just as hard while I'm gone, but it is in a different environment and seems to motivate me to work harder." Andrew is passionate about scuba diving and spends a lot of time in the Orange Beach area diving in the Gulf. "Being in the water or near it is what some would call 'my happy place.'"





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Matt Vitart



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Brad Reeves

The trio formed their business, Covenant Title, in August of last year, along with their law firm, Reeves, Gentry & Vitart PLLC. “From working together for nearly seven years at another firm, we developed a shared vision and commitment for going above and beyond in serving REALTORS®, their customers, the broader real estate industry and our community,” says Matt. Explaining their motivation, Matt says that “ensuring positive, accurate real estate transactions is ultimately a community service. And we take that seriously. If you think about it, a community is made up of people in a particular place, and in a real estate closing, that’s exactly what we are dealing with — people and places.”

Covenant Title is a full-service real estate closing company. “Covenant Title handles residential and commercial real estate closings. We have handled just about any kind of property you can think of — single-family homes, hunting or farmland, office buildings, hotels, industrial properties,” says Brad. “We handle both private and public sector closings, which involve a city, county or state as party to the transaction.”

On the law firm side, they handle real estate and business legal matters. As an example, this includes commercial lease work, real estate development projects, real estate financing, business formation, business mergers and acquisitions, and more. “We enjoy providing trusted legal counsel to small and mid-sized businesses in their various dealings,” says Gretchen. “It is very fulfilling to be able to serve such a great community of REALTORS®, investors, entrepreneurs, builders, developers and lenders.” Matt adds, “We love serving the people that are the engines of local economic development.”

The firm prioritizes their “deal maker” and team-approach philosophies. “As long as it is legal and ethical, we will work hard to get the deal done,” says Gretchen. “Our clients would tell you that we are always willing to go above and beyond and treat all deals as if they are our own.”

The Covenant team is intentional about how they make their clients feel. “It is important to us all to make each client feel confident, empowered and important,” says Gretchen. Their work is also enhanced by their teamwork, which draws on each team member’s unique background and diverse real estate experience.



▶ partner spotlight

Covenant Title

COVENANT TITLE PRIORITIZES

“DEAL MAKER” TEAM APPROACH

Written by **Susan Marquez** • Photography by **Abe Draper Photography**

It was only natural that Matt Vitart, Gretchen Gentry and Brad Reeves partnered to form a new title company and law firm in 2022. All three had connections to real estate before earning their law degree, and they each have a passion for serving their community by providing exceptional real estate closing services with a uniquely customer and agent-focused experience.

•••

Matt, whose mother is originally from Oxford, was born and raised in Hawaii. "My grandfather on my mother's side was a commercial and land broker around Oxford, and my grandmother on my dad's side was a residential and commercial broker in Honolulu. That gave me a passion for real estate at a very young age. It's in my blood." Matt moved to Mississippi 20 years ago to attend Mississippi State, where he met his wife, a "Meridian girl." During college, Matt served as a broker's assistant in Starkville, and during law school worked as a licensed REALTOR® in Jackson. Those experiences provided him a personal understanding of the needs and challenges of parties in a real estate transaction. "I appreciate that every real estate deal is probably that party's most significant life event at that moment, and handle it that way." Matt also serves part time in the Army National Guard as a JAG attorney for an aviation unit.

Gretchen is a Gulfport native who has lived in both Hinds and Madison counties for the past 25 years. "I went to undergraduate and graduate school at Ole Miss. After spending a summer in Washington, D.C., I returned to Ole Miss to earn my law degree." Gretchen's husband is a real estate appraiser, and her dad is retired from commercial construction. "I spent the first 10 years of my career as a litigator, so when I am working on a lease, I think about how it would play out in court. This developed perspective helps me eliminate or mitigate issues before they become problems for my clients." Gretchen is passionate about serving her community, as evidenced by her leadership and service with the Mississippi Children's Museum, Junior League of Jackson, Operation Shoestring, Youth for Christ, Madison County Hope for Kids and other foundations.

Brad is a Jackson native who attended Mississippi State and previously served as the national president of the university's alumni association. He earned his degree in construction management

and land development. "After finishing at Ole Miss Law School, I returned to Jackson," he says. Brad has been a real estate broker and is currently an adjunct professor of real estate at Mississippi College. He has robust experience as a real estate investor and entrepreneur in various industries, having launched and operated several successful businesses.

With all three having such close ties to the real estate and business community, they have an intimate understanding of the needs of real estate agents as well as the clients they serve. "We provide excellent agent support," says Matt, "from teaching accredited continuing education for REALTORS® to giving agents our personal cell phone numbers. We invite them to call us, and when they do, we answer. We host brokerage team meetings when asked, and we even advise agents on legal matters, both professional and personal."

Gretchen adds, "It's all about the customer experience. We always try to be sure we are implementing best practices, including user-friendly technology." Part of the customer experience is the contact with staff. "We have a top-notch staff," says Brad. "They are friendly, prompt and professional. Because of that, we provide a good experience." Even the offices are upscale and inviting. "We chose our locations carefully, ensuring they are both convenient, accessible and professional," says Matt. One office is located off Highland Colony Parkway, across from the Renaissance in Ridgeland, and the other is in Jackson, across from Jackson Academy. "We wanted to make everything as easy as possible, even the parking." An office is available in Rankin County, if needed.



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Nicole Granderson has the personality for real estate. “I love helping people achieve their goals, and if I can make a friend in the process, it’s a good thing all around!”

Finding her way to the world of real estate was a bit of a winding road. “I have always liked real estate from the time I was about 14 years old. “I loved to ride around in the car looking at houses. I would look at the features and the neighborhood. Becoming a REALTOR® was something I always desired to accomplish, but for some reason, I was afraid.”

▶▶ rising star

Written by **Susan Marquez** • Photography by **Abe Draper Photography**



Nicole grew up in Jackson and graduated from Provine High School. She was accepted to Jackson State to study business but decided she would rather dive straight into work. “I got my life, health and accidental insurance license right after graduating high school.” Nicole saw in the paper that a local insurance broker was holding a hiring event. “He said he would pay the cost for me to get my license and I could pay it back once I started working.” She studied and passed her insurance exam on the first try. “I got bored and decided to go to work for the state penitentiary. I was a corrections officer, and, oddly enough, I loved it. I did that for a couple of years before going to work for Blue Cross/Blue Shield of Mississippi.”

She learned a lot while working at BC/BS, and stayed in insurance, one way or another, for the next eight years. Nicole had her son, Chase, when she was 26. She and her husband, Leonard, bought a house when she was 27. “During the buying process, I talked with our REALTOR®, who told me what it took to become an agent. In 2018, I decided to enroll in real estate courses. I give my husband the credit for encouraging me to go for it. I also owe my parents, Pat and Amos, for supporting me throughout my journey to become who I am today. I studied hard and got my license in March 2019.”

Nicole interviewed three brokers and ended up choosing to go with Millenium Realty in Flowood. Even then, Nicole didn’t jump in with both feet. “I was in a job I didn’t like and my dad passed away unexpectedly. I was grieving and it



wasn’t the best time for me to start something new.” Nicole continued to work as a program coordinator for a major health plan. “I hated my job. One day, I decided to step out on faith and quit. I had yet to even get a home under contract at that time, but I had faith and was determined to put my license to work!”

In August 2019, she was ready. “I turned in my notice and started marketing. I scheduled to have a meeting in office with my broker, John Mondy, and told him I had just quit my job and was ready to start full time. John is so easy to work for, and he really cares about the success of his agents. I have learned so much from him. It’s like he pours knowledge from his brain to mine.” Nicole was shocked when her business took off. “There has not been a month since I’ve started that I haven’t closed on a house.”

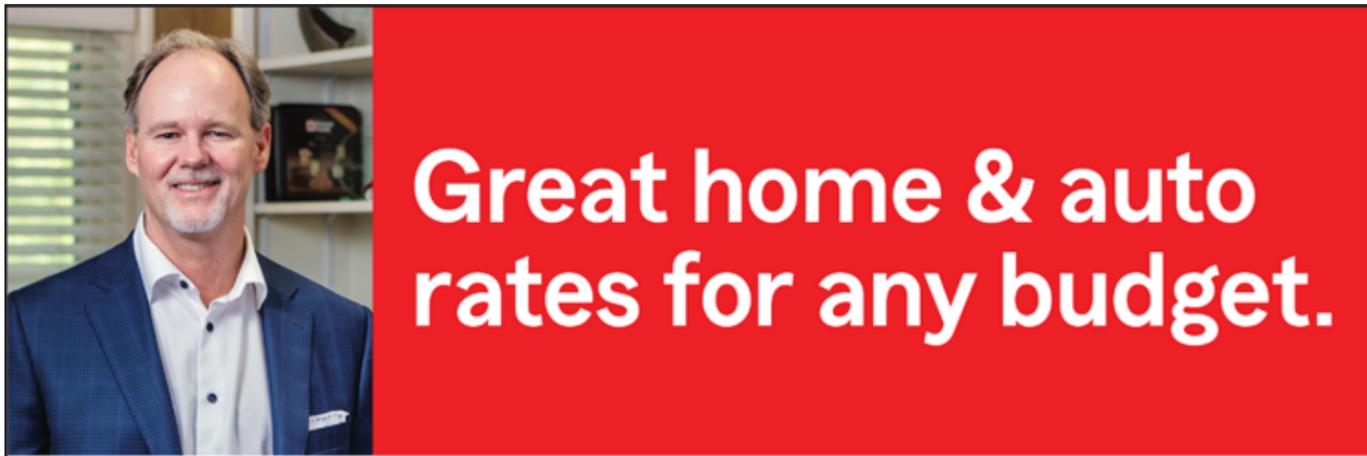
Having the freedom to be both a full-time mom and a full-time career woman is one thing about real estate that really appeals to Nicole. “I also love the friendships I have made. I have clients who invite me to their new homes for wedding and baby showers. Some of my best friends started as clients. I had one client that couldn’t close for nine months. We worked and worked, and finally made it to closing. He and his wife are now great friends. We love to get together with them in our home or theirs, and we even travel together.”

Traveling is a passion for Nicole. She loves to get away with her husband; her son, Chase; and her “bonus daughter,” Halle. “I just

love to go! We are headed to Disney World soon. I just like to get away and lay by the pool.”

Just as Leonard let Nicole walk out of her old job, she did the same for him when he wanted to go back to school to get his commercial driver’s license. Like Nicole, Leonard now has his dream job. “God has provided for us, and real estate has opened unimaginable doors for my family.”





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KYLE KILLENS

partner spotlight

Written by Susan Marquez
Photography by Abe Draper Photography

Goosehead Insurance

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It's a company with a different name, but Kyle Killens knows that it's a company that can fill the needs of many homeowners. "Goosehead is the largest growing personal lines insurance brokerage in the United States," says Kyle. "It gives me the best of both worlds — I franchise with them, so I am a business owner, and I have the resources and support that captive agencies provide while having the power of choice an independent does."

Kyle didn't set out to be an insurance man. The Decatur native grew up on the campus of East Central Community College. "I have family and friends all over North, Central and South Mississippi," he says.

After earning a degree in geology at Mississippi State, Kyle worked in oil and gas in different states, including doing natural gas exploration in Pennsylvania. But after a while, he was ready to move back south, and he took a job with the Department of Environmental Quality in Oxford. "I thought that I would get my master's at Ole Miss while I was working. My job was to inspect manufacturing plants in the North Mississippi area and handle any environmental complaints concerning the state's land, air and water."

When Kyle met his wife, Meredith, she was working in insurance. "Listening to her talk about her work, I became interested in insurance. I saw an opportunity, so instead of going back to school, I went to work with Progressive. I got a 'crash course' in insurance. I started as a trainee, then worked into handling bodily injury claims with plaintiff attorneys, and after a while, I got burned out. It got to where I could never really leave work at the office." Kyle began thinking about his next steps. He knew he didn't want to work for another agent. "I have a unique outlook," he laughs. He got his independent adjusting license and did independent property claims for several companies in the Southeast. "Even though I knew that wasn't a long-term solution for me, I really enjoyed the work. I handled thousands of auto, wind, hail, water, lightning, fire and vandalism claims from mobile homes to million-dollar homes." Kyle realized that his collective experience was valuable.

"I got approached by Goosehead, a company based out of Dallas. I was a bit concerned because Mississippians tend to like tried and true brands. This company was new to the state and it had a different name." But the more Kyle learned about the company, the more he liked what he saw.



“ I WORK TO MAKE THE PROCESS AS EFFICIENT, ACCURATE AND PAINLESS AS POSSIBLE. ”

•••

“Goosehead is geared toward the homebuying process. I spend a lot of my time creating relationships with loan officers and REALTORS®. My wife is an originator, so I know the good and the bad of what my referral partners deal with day to day. I work to make the process as efficient, accurate and painless as possible. I also strive to seek out the best coverage at the best rate. I love working for my clients and referral partners.”

That’s not hard for Kyle to do for a couple of reasons. “The first is that we are always seeking A-plus rated companies. I have 40 carriers now. The second is that several of our newer carriers utilize AI technology in underwriting. I can shop over half of my carriers in 15 minutes with that technology. And if a closing date is moved back for any reason, it takes less than two hours to get back to the REALTORS® with revisions. We will never hold a closing up or push it back.”



With his claims background, Kyle has a unique perspective. “I know which companies are easy to work with as well as the ones that are more difficult. I have actually written claims for 20 of the 40 carriers I work with.” Kyle says he can also do other things to help with closings, such as running flood zone determinations as well as write private and NFIP flood insurance. “There are several things I can do to help them get the deal done.” And his business isn’t limited to Oxford. “I can write insurance all over the state. I have partners in the Jackson Metro area, the coast, and in Oxford, and I’m always looking for more. I’m also licensed in Tennessee, and I’m looking to expand into Louisiana.”

Kyle and Meredith have two daughters, ages 2 and 6. “We love to travel when we have the chance. We love going to the mountains and the beach. I think it’s important for my girls to travel at a young age. I enjoy going to my parents’ home to hunt. And when I’m home, I love to head to the golf course whenever I can.”



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Did you know that Central Mississippi REALTORS® is home to nearly 500 REALTOR® members with nationally recognized designations and certifications?

Central Mississippi REALTORS® is now licensed to offer NAR designations and certifications and will begin launching educational opportunities in April 2023. As a local Center for REALTOR® Development, CMR demonstrates its devotion to lifelong learning, career advancement and specialized credentials for real estate professionals. With more than 10 designations and certifications, there is a learning experience for every specialist in the profession.

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The association will launch courses in April 2023. Course options will include classroom/in-person, online and hybrid. Visit cmr.realtor or call 601-948-1332 for a list of upcoming courses and opportunities to sponsor.



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A Head Start on Spring Cleaning

Spring cleaning doesn't have to wait until spring!

By Shauna Osborne

In February, the weather outside is still frightful — possibly the harshest of the season — but the glittering hope of spring is just around the corner. If you're feeling a little stir-crazy, why not tackle these often-neglected chores now and start sprucing up your home for sunny times ahead?

Touch up paint

Tired of looking at those marks and smudges on the walls, cabinets, doors and trim? Tackle them with a cleaning eraser first to assess what truly needs a touch-up, then address the remaining problem areas with leftover paint and a small, thin paintbrush for greater precision.

Clean out dryer vent

A clogged dryer vent can, at best, cause your dryer to run inefficiently and increase your energy bill and, at worst, cause a fire. To clear any

lingering lint and/or nesting pests from your cozy vent, remove the vent and clean the duct that connects the back of the dryer to the outside using a wet/dry vac or brush tool.

Refresh mattresses

Most of us change our sheets frequently, but we shouldn't neglect our trusty mattress, which can make all the difference in sleep quality. Start by vacuuming the box springs and the top and bottom of the mattress. Then, rotate or flip, depending on whether it's a one- (rotate) or two-sided mattress (flip to prevent sagging).

Revive fridge

Refrigerator condenser coils are located on the back or bottom of your appliance. Save energy and extend the life of your fridge by using a vacuum to clean the coils as well as underneath and behind the fridge itself.

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