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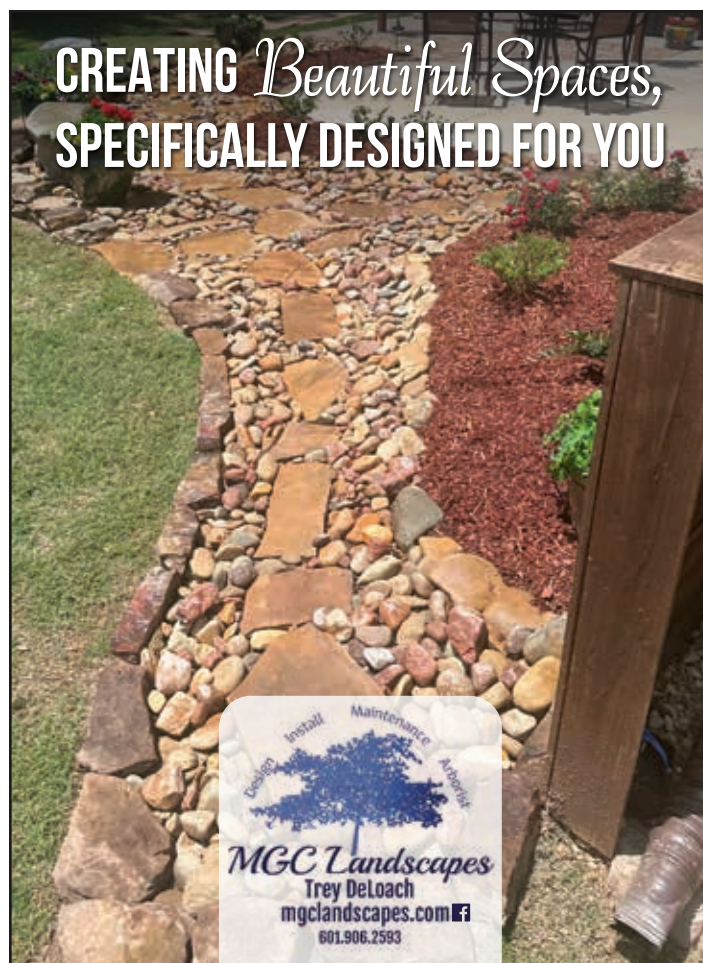
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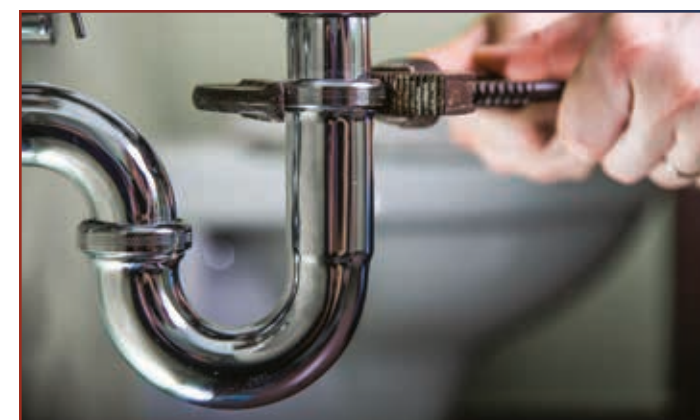


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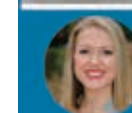


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Welcome SUMMER!

DEES HINTON



Schools out for summer! That's a great song made famous by Alice Cooper and if you are a parent it probably signifies a big change upcoming in your daily routine. For me, kids' sports and activities, a trip to the beach and mowing the yard were always on my radar in June. Warm weather, tanned bodies and Pina Coladas are great ways to adjust our attitudes.

There are not a lot of holidays in the month of June. On June 18th this year we will celebrate Father's Day. That's something that I can relate to. I am the father of three beautiful daughters. Being a parent brings on huge responsibility, challenges and sacrifice. I lost my father when I was 22 years old. I sure could have used his advice and support many times. I was blessed to be brought up with enough "stuff" that the world defines as important to be happy. When you get to be my age you have a different perspective on what's important in life. In addition to food, clothing and shelter, providing safety, discipline and respect for others are essential but difficult to implement unless you are a good example

for them. I made mistakes along the way. That's why God made mothers!

I would also like to mention that at the time of this writing, my youngest daughter is less than two weeks away from marriage so my family continues to grow. I also have four incredible grandsons (so far). Being a grandfather is cool!

To finish up, we are closing in on the date and location of our next Social Event. The event will be in July and will be our four-year anniversary event.

Wow! Four years of *Central Mississippi Real Producers!* Please be on the lookout for details coming your way soon.

Blessings!
Dees



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- June 11 - Tena Myers
- June 14 - Jeff Hadley
- June 16 - Nicole Granderson
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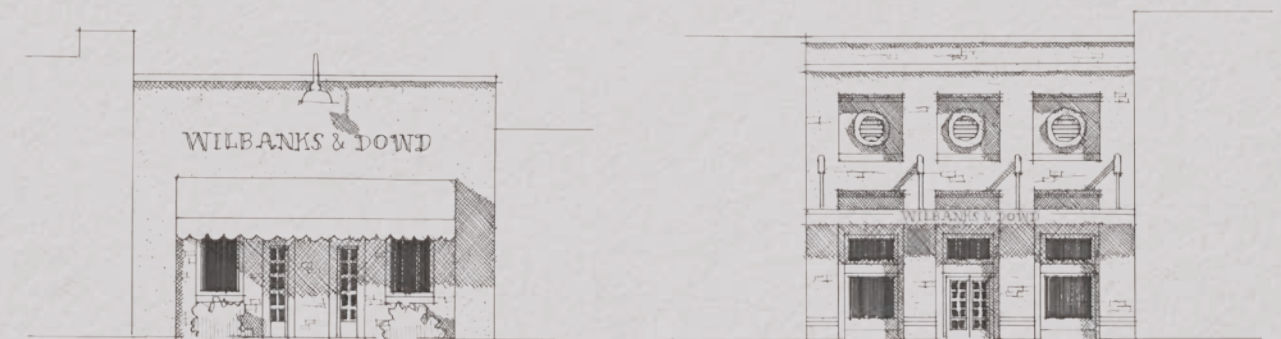
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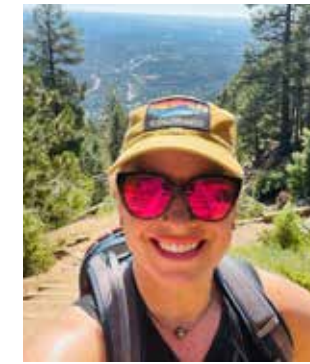


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MANDY Gardner



▶ top producer

Written by Susan Marquez . Photography by Abe Draper Photography



Mandy Gardner learned the value of real estate at an early age.

Mandy Gardner's first exposure to real estate was during summer break from college. "I checked cotton on farms to tell farmers what kind of fertilizer to use," she says. Mandy grew up on a farm. "I was born in Greenville, but grew up between Eudora and Lake Village, Arkansas," she says. "My dad was a farmer and I worked with my dad and grandfather some." It was working on the farm and checking cotton fields on other farms for weeds so farmers would know what chemicals and fertilizers to use for treatment, which helped Mandy realize the importance of owning land.

She went to college at Delta State University in Cleveland, majoring in business with an emphasis in real estate, and pledging Tri Delta sorority. "Robert Praytor, administrator for the Mississippi Real Estate Commission, was my real estate professor. I feel like I learned from the best." Even though she had an emphasis in real estate, Mandy wasn't sure what she wanted to do when she graduated.

"During my senior year of college, my grandfather's sister from Key West, Florida came to visit. I picked her up at the airport and she asked me what I was going to do after college. She said I should sell real estate like her sister who lived in Escondido, California." Mandy sent her resume to ten different brokers in the Jackson area before she graduated in December. "I wanted to move somewhere bigger than where I was from. I grew up going to Jackson with my grandparents to shop, and when I got older, I would go shopping in Jackson with friends from college."

The only broker who called her was Doug Maselle from CENTURY 21 Maselle. "I moved to Jackson, then took the real estate exam." I went to work for CENTURY 21 and in January I celebrated my 24th year there."

Mandy started off by building her sphere of influence. "I got involved with the Tri Delta alumni group here, as well as the Jackson Delta State alumni group. I helped some of them find homes and they referred me to their friends." Early in her career, Mandy worked with a lot of builders and she sold



new construction, which taught her a whole different area of real estate. “I went on to get my broker’s license and I am a broker associate at Century 21.” Working with other builders inspired Mandy to get her builder’s license, which she did in November 2021. “I started a spec house last year that will close soon.”

The flexibility that real estate affords her is one reason Mandy enjoys the field so much. “It is also very rewarding for me to help guide people in their purchase of a home. It’s the largest investment of a lifetime and I want to be sure it’s as stress-free as possible for them. I work with a lot of first-time home buyers and then I work with people who are purchasing their third, fourth, or even fifth home. I love helping them as they move up.”

It’s not unusual for clients to become friends and Mandy says most of her clients are friends of hers. “Before Covid, we used to



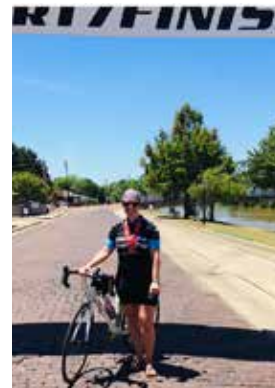
drive people around to look at houses. When you are in a car with people for several hours, you get to know them. Sometimes I feel like a counselor because people confide in me. I don’t mind. A lot of my business is repeat business or referrals. I’m not good at cold calling.”

When she isn’t working, Mandy enjoys painting and working out at Orange Theory. “I work out three to five days a week.” She also enjoys walking and playing tennis. When she can get away, it’s usually for something outdoors. “I love hiking in the mountains,” she says. “I like going to Colorado and to Asheville and Savannah. I have run in twelve half marathons in places like San Diego, San Francisco, Virginia Beach and Seaside. I have also participated in bike rides through the Mississippi Delta.”

And that great aunt in real estate? “She is now 94 years old,” says Mandy. “I go see her once or twice a year in California. She is amazing.”



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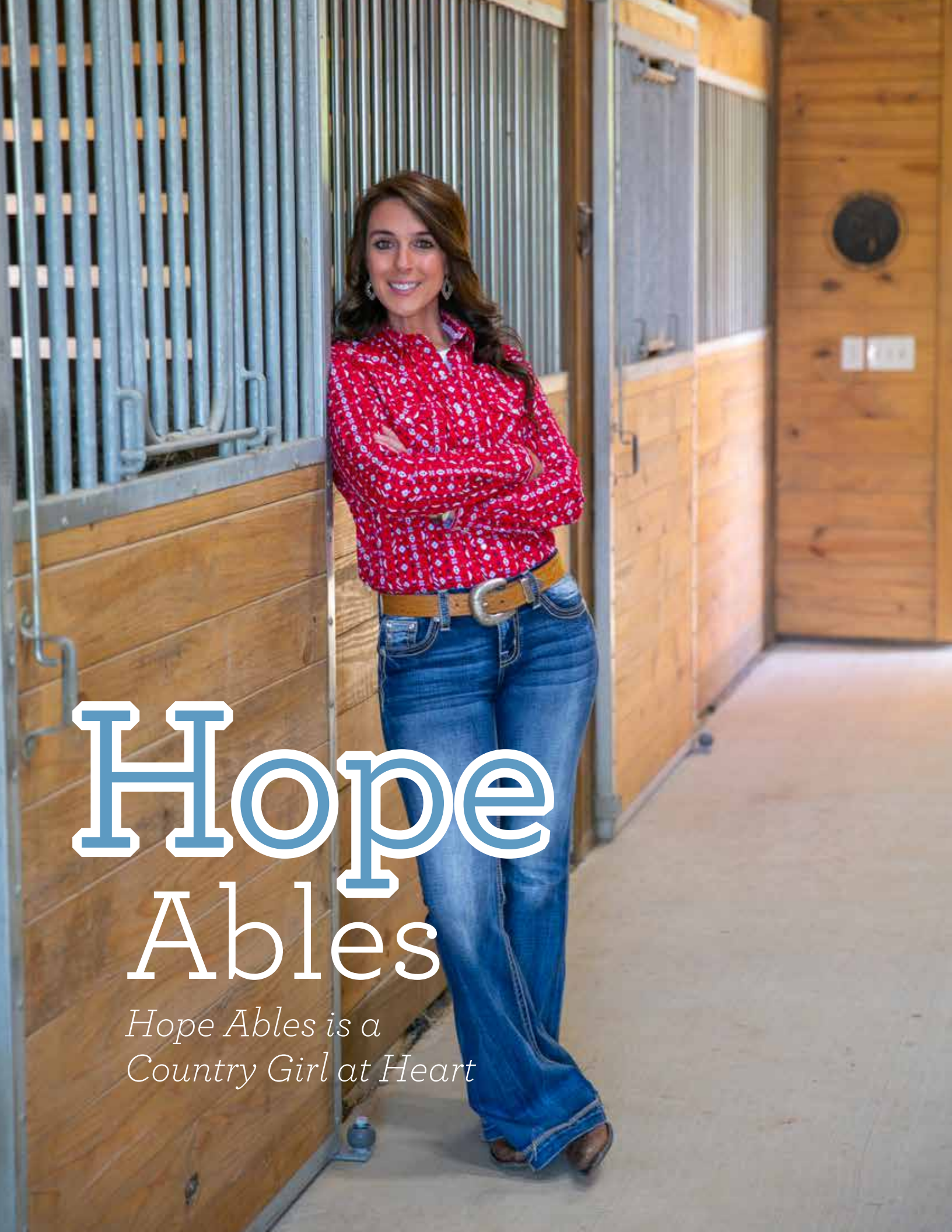

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Hope Ables

Hope Ables is a Country Girl at Heart

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

Hope Ables has a passion for the outdoors and animals, including farming, livestock, hunting and fishing. “I grew up in the country, outside of Forest,” says Hope, who graduated from Scott Central High School. After attending East Central Community College, Hope decided she would rather work. She worked for a few years in the banking industry and legal fields then was inspired to pursue starting her own business.

Hope moved to Flora and started what became a very successful business and met a multitude of life-long clients. “After ten years of the ups and downs of being a business owner, it started to take a toll on me and I knew it was time for a change,” Hope says. Five years ago she chose to go into real estate, and it was a decision she has enjoyed ever since.

“I love helping people – that’s where my heart is. Through real estate, I can help people pursue the American dream, whether it is buying their first home, their forever home, a farm, or their own business.”

After Hope got her real estate license, she landed at Hopper Properties. “It was definitely a perfect fit for me,” she says. “A few special agents at Hopper have helped me along the way. I feel like I’m where God wants me to be.” Hope has met many clients so far, and she says she can relate to them. “Buying a home can be very emotional. It can be a happy occasion, or it can be sad, depending on





love it. There's nothing else I'd rather be doing. I am so grateful I can be flexible with my work so I can be there for my children."

The family lives in the small town of Flora where they are members of First Baptist Church and enjoy caring for their farm.



the circumstances. Some are selling homes due to a death or life-changing career move, but others are buying a home to grow their family. I am there to help people through the process. I work hard to gain their trust, even when some people feel they want to navigate the process on their own."

While the real estate market has had its ups and downs over the past few years, Hope tells her clients it's "normal" now. "People saw how houses were selling like wildfire a year ago, but really, that was not at all normal. Where we are right now is more of a normal market. I'm continuing to stay busy. From late fall to early this year, homes were moving very quickly, particularly with people wanting to move from town to the country. I have noticed that people are taking a little longer now to make decisions, and that's fine. Real Estate can be like a roller coaster, and I learned when I was in business for myself to always put away something for the slower times."

Hope's husband, Kevin, works for Entergy. "He helps me a lot," she says. "He is my best friend and very supportive of what I do." The couple has four children, the oldest of whom just graduated from high school. All the children play multiple sports. "We are always on the go," says Hope. "We are always headed to softball, football, cheer, track, tennis, shooting team or basketball. But we

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BENNETT

First American Home Warranty



partner spotlight

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Energized About Home Warranties

Mary Allen Bennett's word for the year is "energize." After pandemic restrictions eased, the First American Home Warranty area manager has felt invigorated to be back on the road in Mississippi, reconnecting with local real estate agents and explaining why a home warranty is such a valuable risk-reduction tool for their clients.

"I always bring a lot of positive energy and enthusiasm to my work and personal life," she said. "As a Mississippi local, I'm invested in our

community, and I genuinely value the relationships I'm able to build with people."

Warranty Wagon to the Rescue

To service her territory, which covers the entire state of Mississippi, Mary Allen drives what she has dubbed her "Warranty Wagon," an office on wheels, stocked with the information she needs for open houses, including brochures describing a First American home warranty and various optional coverages, as well as her tablet to take orders, and more.

In her six years with First American, Mary Allen has served as the local expert for home warranties in Mississippi. Having come

from a career in the food and beverage industry, she has enjoyed providing a different product – peace of mind.

And she has succeeded, earning several prestigious company honors in her time at First American Home Warranty, including the President's Club and the Circle of Excellence. She has also won her state's Affiliate of the Year from both the Central Mississippi Realtors Association and the statewide organization in 2020.

Warranties as Risk-Reduction

One the most rewarding facets of Mary Allen's job is educating real estate



agents – and their buyers and sellers – about the added confidence a home warranty can provide a home buyer and the financial risks it can help reduce.

A First American home warranty is a renewable service contract that protects a home's systems and appliances from unexpected repair or replacement costs due to a breakdown. When a covered item breaks from normal wear and tear, First American Home Warranty will send an independent service contractor to the home to diagnose and repair or replace the item.

Home warranties generally cover systems, such as heating, air conditioning and plumbing, and specified appliances, including dishwashers, ovens, clothes washers and dryers, and refrigerators – with upgrades and options available.* In contrast, homeowners insurance does not cover mechanical failures, so a home warranty can help bridge that gap in protection.

“A home is the largest purchase that most people make in their lives, so it's important to help them feel more confident about their decision,” Mary Allen said. “If they move in and a system or appliance breaks, they're not going to be happy, but having a warranty can provide a simple solution when things break.”



Embodying Mississippi Hospitality

As a native of Carrollton, Mississippi, Mary Allen enjoys promoting her region at work and in her personal life. “We are the hospitality state,” she said. “We take care of our people and have a lot of things to be proud of. We have some of the best authors, music, and art.

“It's so important to me that the real estate agents I'm building relationships with know that I am from Mississippi, live in Mississippi and support Mississippi and local businesses and organizations.”



agents to share her confidence in the value of a home warranty.

The support allows her to hit the road in her “Warranty Wagon” and advocate for a home

warranty and the important risk-reduction benefits it gives homeowners.

“In this job, you have to have that energy, be a go-getter, and explain the importance of a home warranty,” she said. “At First American Home Warranty, our integrity means we care for our customers, so we provide superior service and a home warranty that can help save them money.”

*Home warranty coverage varies by location, plan, and selected options.

In addition to being a member of the Central Mississippi REALTORS® and the Women's Council of REALTORS®, Mary Allen teaches continuing education classes on home warranty for real estate agents and brokers.

She also serves on the Mississippi Farmer's Market board and local chamber of commerce boards, and loves to read Southern literature, listen to live music and attend music and arts festivals.

Integrity and Customer Service

Mary Allen believes First American Home Warranty's longevity and excellent customer support are strong motivations for real estate

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CADENCE BANK

Brad Benton

Cadence Bank Offers An Experienced Team of Loan Officers

When Brad went to Mississippi State University, he thought he wanted to be an engineer. “I figured out pretty quickly that engineering wasn’t what I wanted to do,” he laughs. “Instead, I went through the syllabus and saw real estate and mortgage finance. That sounded interesting to me, so that’s the route I took.”

Raised on the Mississippi Gulf Coast, Brad attended first through tenth grade in Biloxi and his junior and senior years in Ocean Springs. He met his wife in college, and when she was accepted into physical therapy school in Jackson, the couple moved, and Brad attended Belhaven where he earned his master’s degree.

Brad and his wife moved to the Gulf Coast after they both finished school in Jackson. Brad spent seven years working in the mortgage business until Hurricane Katrina blew them back to Jackson fifteen years ago. While living on the Coast, Brad was a member of the Association of Realtors® in Biloxi and Ocean Springs. At the annual event in Biloxi, Brad won Affiliate of the Year for his work in the mortgage industry.

Brad has been in the mortgage business for 31 years, 15 of those with Cadence Bank. As producing manager at Cadence,

Brad works to produce mortgages and to manage a team. “I took over as area manager nine years ago, and I have a great team. We have eleven officers and me, located all along the I-55 corridor, he says. “I’m so fortunate to have an experienced team,” Brad says. “Most of our loan officers have been doing this for fifteen to 35 years. Our two youngest officers have already been doing this kind of work for ten years. Everyone has different ways of getting business, but mostly we count on our strong relationships with Realtors® and builders.”

At Cadence, the loan officers mirror their clientele. “For example,” says Brad, “we have a lender from El Salvador. Valeria Knowles graduated from Clinton



Janice Shumaker
Mortgage Loan Officer/ Vice President



Jacob Keith, AMP
Mortgage Loan Officer



High School and speaks fluent English and Spanish.” Valeria has been in the mortgage business for ten years and prides herself on smooth closings.

Ternisha Bass-Jordan is also in Clinton. “Cadence Bank provides a professional, innovative and resourceful workspace for me. I strive to provide education, hard work, integrity and compassion to every detail of the mortgage loan transaction.”

Connie Stacy rounds out the Clinton crew. “I have a total of 25 years in the business, but Cadence Bank has been my home for mortgage lending for the last 14 years. We have a great support team to create a quick, smooth loan process. I want to thank my Realtor® referral partners for their support over the years to allow me to be a top producer for Cadence Bank.”

Janice Shumaker is a loan officer in Brandon, and she listens to specific situations and works to customize a loan that will fit her clients’ needs. “We have an option for most every customer’s situation.”

Lisa Jenkins is in Flowood and says she doesn’t know anything else but the mortgage business. “I’ve been in it for 34 years, and I love my job! I am passionate about helping first-time homebuyers to understand the total purchase process. I make sure there are no surprises.”

The Madison branches are covered by Dianna Bullock and Greg Shows. “Cadence is a great place to work, and our team has a lot of experience,” says Dianna, who has 29 years in the business. Greg says he moved to Cadence Bank a year and a half ago due to the loan products, support and technology they are able to provide to



Brad is also based in Jackson. He has been in the mortgage business for 31 years, fifteen of those with Cadence Bank. "I have enjoyed the great products and support, as well as the pricing and superior technology. "The culture here is wonderful. We get great support from the Bank." Brad says he is impressed with the loan products Cadence Bank offers, including good ARM products.

Brad also says Cadence is competitive. "We don't have overlays; we go off Fannie Mae guidelines. Cadence also offers in-house portfolio loans that meet the needs of all borrowers, no matter their income level."

Much of Brad's business is from repeat customers. "I am doing loans for a second generation. Many of the people I do mortgages for are people I've known for thirty years through the Chamber, Rotary, and church. It's the same with all our loan officers. We all live where we work, and we are active in our community." Cadence Bank is active in both the Realtors® Association and the Homebuilder Association. "Developing and maintaining good relationships with Realtors® and builders helps homebuyers in the long run."

An aspect of Cadence Bank that customers appreciate is that the Bank services most of the mortgages they do loans on. "Customers can walk into any branch and pay their mortgage, and they can contact us directly if they need to," says Brad. "Anyone doing business with Cadence Bank can expect a knowledgeable staff and exceptional service."



Brad Benton, CMB, AMP, Area Manager/
Mortgage Loan Officer / Vice President

Realtors® and their clients. "I am grateful to all my Realtor® partners for continuing to trust me with their customers."

Matt Wilson holds down the Ridgeland office. "At the start of the downturn in the market, Cadence Bank pivoted and was able to offer excellent creative loan products to our clients," says Matt. "That is just one of the many ways Cadence is providing to our local market to meet our community's housing needs."

In Jackson, Shanika Battle and Michael Williams love their Realtor® partners. Both Shanika and Michael enjoy helping clients understand and achieve home ownership, and they have a passion to help all borrowers, no matter what their current situation.

Jacob Keith is also a loan officer in Jackson. "Cadence has a great mix of that will fit most customers' needs. I use my knowledge to place each borrower with the correct loan product, creating a smooth home-buying experience."



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CELEBRATING FATHERS!

We have some very hard-working fathers in our real estate community and this month we want to celebrate them! While providing, protecting and leading their families, they also encourage and teach in patient, loving, and supportive ways. Fathers set positive examples for their children and help them to grow into responsible and successful adults. Their role is indispensable but they also seem to be able to make us laugh! Here are photos of some of our great dads and some "dad jokes" you can use this Father's Day!



Drew Evans and Family



Jake, Dean, and Rick Clarke



Honei Paulk, Jim Meng, Kossie Brown - Mississippi Pro Design



"Carl Merck played a significant role in my life and filled my heart with the love of the father I never had. He is greatly missed!"
Teresa Renkenberger



Chris Blake, Century 21 Maselle, and family. "He doesn't know I'm sending you this. Chris has been volunteering with Shower Power for quite some time, he is the "Shower Power barber", an extremely devoted father, leads Boy Scouts of America and has one of the largest servants hearts"



Cole Mitchell and Family - Farm Bureau Insurance



Complete Exteriors' Eddie Coleman and son Mac Coleman
Cookies make Hunting Better!



Junior and Santiago Atkinson - Pennington & Trim Alarm Services



Kyle Killens and his father Joe. - Goosehead Insurance

What has more lives than a cat? A frog, because it croaks every day.

What do you call a sad strawberry? A blue berry!



Lilli Bahou - 16 year old State Champ Band Color Guard and All A student Germantown HS. "I'm truly blessed to have these two as my kids. They are the light of my life and my WHY in the success of my real estate company!"



Michael Colvin and Family



Shane, Swayze (8), Shaylee (4), and Christie Saxton - Hopper Properties. "No one in this world can love a girl more than her father." -Michael Ratnadeepak



Kyle Killens and Family, Goosehead Insurance



Tony Bahou with son Beau Bahou - 11 year old IFC soccer player and AB student in Rankin County!

Want to hear a pizza joke? Never mind, it's too cheesy.



J.R. Crowell with his wife, April Crowell, and daughter, Causey Crowell - Steady Home Maintenance

What did the tomato say to the other tomato during a race? Ketchup.

Why do seagulls fly over the sea? If they flew over the bay, they would be bagels.

What did one wall say to the other? "I'll meet you at the corner."



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