CHATTANOOGA REAL PRODUCERS « CONNECTING. ELEVATING. INSPIRING.

COVER STORY: MICHAEL WILLIAMS

CHT HOOK DYNAMIC DUO: Kurt & Turner Olson RISING STAR: Wesley Bethune PARTNER SPOTLIGHT: Hayley Ownbey Photography

struct it

31

and safey thin the

SCREW FROM THE REALS

Real Estate Investor

INVESTOR

15.1



Stephanie Smith Donna Morgan Your local vacation rental experts!

Personal Commitment

Competitive Fees

✓ Local Service

Maximum Revenue

(i) iTrip® Chattanooga

Short-term vacation rental property management

Featuring the latest addition to iTrip Chattanooga's premier vacation rental properties - Grace Mountain Villa, peacefully nestled on the picturesque brow of Lookout Mountain!





Donna Morgan

423-693-6211

THE 2023 TRAVEL SEASON IS IN FULL SWING. ARE YOU **AHEAD OF YOUR COMPETITION? CALL US TO FIND OUT!**



Stephanie Smith 423-641-2457

itrip.net/chattanooga **877-STAY-CHA**



423-541-1111 www.riseins.com

Chattanooga's Trusted Insurance Agency



Found me great coverage for two properties at about 60% of the cost of what I would've been paying with another carrier. Very quick and responsive to ensure obligations were met for short closing!

Wesley T.

Celebrating Superhero Dads!

With a First American home warranty, your superhero can rela and enjoy his special day—ins of spending it fixing something Happy Father's Day!

Contact me for details

"My goal is to bring value to your business"

firstamrealestate.com | Phone Orders: 800.444.9030





CHATTANOOGA CHAD







First American

TABLE OF CONTENTS













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

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the Chattanooga Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

MEET THE CHATTANOOGA REAL PRODUCERS TEAM

Thanks For All You Do!

For content contributions or to nominate a REALTOR® for a certain story, please email jeff.white@realproducersmag.com



Jeff White

Owner

(901) 509-5566



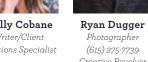
Content Coordinator (423) 902-0103 360 Business Growth

Anders Clarke Emily Daniel Lead Writer



Writer





Photographer (615) 275-7739 Creative Revolver Photography & Video Production



Jess Harris Photographer

Hayley Kiser Photographer







423.760.9120

Williamgriggsphotography.com WilliamGriggsart@gmail.com





Next-Morning Delivery with a convenient Online Portal to manage scheduling and media for all of your listings.

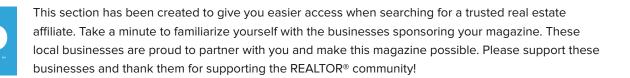
CALL TO LEARN MORE!



Veteran Owned, Family Run, Local Small Business

Our Culture of Service means we take care of our customers and their belongings. We offer local, long distance, residential, commerical and senior moving. We also offer 24/7 Climate-Controlled Self Storage units of all sizes!





BOOKKEEPING

Lookout Bookkeeping, LLC (423) 497-4144

CLIENT APPRECIATION/ CLOSING GIFTS

360 Business Growth Anders Clarke (423) 902-0103 www.360business growth.com

FENCING SOLUTIONS

All Fences (423) 622-9388

FINANCIAL ADVISOR

Northwestern Mutual David Wenge (618) 980-7909 DavidWenge.nm.com

FINANCIAL PLANNING

BD Planning Partners Brad Burcham (423) 421-7654 www.bdplanning partners.com

HANDYMAN/

HOME IMPROVEMENT Guerrero **Construction Group** (423) 298-8395

HOME INSPECTION

Lodestar Home Inspections Steve Hicks (423) 486-7347 lodestarhome inspections.com

Pillar To Post -The Ken Fast Team (423) 326-2008

Precise Inspections, Inc. Tim Larkins (423) 680-7520 preciseinspectionsinc.com

chattanooga.pillartopost.com

Thornton Home Inspections **Desmond Thornton** (423) 414-3009 www.thorntonhome inspections.net

HOME WARRANTY

Achosa Home Warranty (615) 806-3456

First American Home Warranty **Caroline Cross** (865) 202-7780 www.firstamrealestate.com

INSURANCE

RISE Insurance Chad Wolford (423) 541-1111 www.riseins.com

INSURANCE AGENCY

Farm Bureau, Phillip Graham (423) 508-8955 fbitn.com

LIFE INSURANCE

Northwestern Mutual David Wenge (618) 980-7909 DavidWenge.nm.com

MORTGAGE

Benchmark Home Loans Casey Bryant (423) 565-8830 www.caseybryant mortgage.com

CMG Mortgage Kevin Currier (423) 991-0095 www.cmgfi.com/mysite/kevin

Element Home Loans Kevin Blair 5617 Hwy 153, suite 201 Hixon, TN 37379 (423) 488-8465

Guaranteed Rate Mortgage (423) 682-1773 hoo.be/nate_byram

Mortgage Investors Group (800) 489-8910 migonline.com

The GW Team -FirstBank Mortgage (423) 308-2207 FirstBankOnline.com

Union Home Mortgage **Tony Naples** (423) 356-9385 mortgage.lhfs.com/ chattanoogatn

MOVING COMPANY

Boundless Moving and Storage (423) 763-1000 www.boundlessmoving.com

PHOTOGRAPHY/

REAL ESTATE Creative Revolver (615) 275-7739 www.creativerevolver.com

Hayley Ownbey Photography Hayley Kiser (423) 716-5674

William Griggs Photography (423) 760-9120 www.williamgriggs photography.com

PROPERTY MANAGEMENT

PMI Scenic City lan Pfeiffer (423) 847-2080 www.pmisceniccity.rentals

REAL ESTATE

ORGANIZATIONS Women's Council of Realtors Chattanooga (423) 756-0771 x380 www.wcr.org

REAL ESTATE SERVICES

Realtracs Emily Daniel (615) 806-3456

ROOFING & ROOF REPAIR

Chattanooga Roofing Company Ted Hayes (423) 888-0258 chattanoogaroofingco.com

Your Friend in Roofing, LLC (423) 414-6327 friendinroofing.com

ROOFING/

EXTERIOR RENOVATIONS Wolf Exteriors and Home Improvements (706) 346-5661

SHORT TERM RENTAL **PROPERTY MANAGEMENT**

iTrip Vacations Chattanooga (877) 782-9242 chattanooga.itrip.co

STONE/GRANITE/MARBLE

Absolute Stone Design TN (423) 531-8185 www.absolutestone designgranite.com

EquiTitle, Inc. **Ric Johnson** (423) 421-6601

CLOSING SERVICES

TITLE &

TRANSACTION COORDINATOR

Transaction Management Support Ashley Schendel (423) 521-5551 www.transaction managementsupport.com

VIRTUAL ASSISTANT

Workergenix (423) 251-4060 www.workergenix.com



82% of people forget their realtor's name in 2 years

Become Unforgettable with Cutco



- Lasts Forever -- Used Daily -- 100% Tax Deductible -- System in Place -- Made In USA -Keeps You Top of Mind -



SCAN ME and I will reach out!



DELIVERING YOU HOME

We know a stress-free mortgage process makes clients happy. And happy clients mean happy agents!

100

20





Dear Readers,



Welcome to our latest edition, sharing the stories of the Real Producers of the Chattanooga area! As we dive into this vibrant market, we want to take a moment to celebrate the power of strong, trusted partnerships that fuel its growth and create a sense of camaraderie among professionals.

The real estate industry thrives on collaboration, and at the heart of this collaboration lie the invaluable relationships built with partners who share a common vision and passion. Whether it's agents, brokers, developers, or service providers, these partnerships are the lifeblood of our industry, infusing it with energy, innovation, and, of course, a dash of fun!

Why are these partnerships so crucial, you ask? Well, think of them as the secret ingredient that elevates a real estate venture from good to extraordinary. In an ever-evolving landscape, where trends shift faster than a New York minute, it's these strong bonds that help navigate the complexities and seize opportunities that lie in wait.

Trusted partnerships provide a solid foundation for growth, allowing individuals and companies to leverage each other's strengths and expertise. By pooling resources, sharing knowledge, and collaborating on projects, partners create a synergy

KEVIN CURRIER

LOAN OFFICER | RETAIL LENDING | NMLS# 1550600 | GA# 54161 Licensed in AL, AZ, FL, GA, NC, TN

kcurrier@cmgfi.com | 423.991.0095

1813 Market St. I Chattanooga, TN 37408 NANCIAL Branch NMLS# 1907121

2020 CMG Financial[™], All Rights Reserved. CMG Financial is a registered trade name of CMG Mortgage, Inc., NMLS# 1820 in most, but not all states. CMG Mortgage, Inc. is an equal housing lender, Georgia Residential Mortgage Licensee #15438. To verify our complete list of state licenses, please visit www.cmgfi.com/corporate/licensing and www.nmlsconsumeraccess.org

that propels them toward success. Together, they become a force to be reckoned with, capable of achieving feats that would be unimaginable alone.

Moreover, these partnerships cultivate a sense of trust and reliability, traits that are highly valued in an industry where reputation is everything. When clients see a group of professionals working seamlessly together, they gain confidence in their ability to deliver exceptional results. Trust becomes the currency that fuels referrals, opens doors to new opportunities, and paves the way for long-term success.

But it's not all business and serious matters. Building strong partnerships in real estate is also about fostering a sense of community and enjoying the journey together. From networking events and industry conferences to team-building activities and celebrations, these relationships create a lively atmosphere that makes the real estate world so exciting.

So, let's raise a glass to the power of collaboration, to the bonds that transform colleagues into friends, and competitors into allies. Let's celebrate the shared victories, the late-night brainstorming sessions, and the triumphs that come from working hand in hand.

Join us on this journey as we seek to CONNECT, ELEVATE and INSPIRE our local real estate community. Together, let's unlock the possibilities, set new standards, and continue to build a future that is vibrant, prosperous, and filled with endless opportunities.

Happy reading!



How to thank our Preferred Partners

Hey, REALTORS®!

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.







"Tim is the most thorough inspector in the land; Precise provides the right amount of concern with the perfect slice of reality. Some inspectors are deal-killers, not Tim. He is always my first call." - Michael Williams, KW Realty



PRO TIP: This is the time of year to get your HVAC systems serviced!

Tim Larkins, CMI423-680-7520Tim@precisehi.compreciseinspectionsinc.com

Chattanooga Real Producers • 11

RESIDENTIAL AND COMMERCIAL



(423) 847-2080

"Owning a rental property doesn't have to be a headache. Call me today and experience the relief of management made simple."











WHO IS REALTRACS?

 LARGEST MLS in Tennessee with reach into Kentucky, Alabama and Georgia

.20,000⁺ Users in over 1,900 Offices

.ONLY 1 OF 5 MLSS Who Develop Our Own **Product & Technology**



>> ways to participate

How Does

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!





DUSTIN

www.realtracs.com

615.385.0777



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 would 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 jeff.white@realproducersmag.com f facebook.com/chattanoogarealproducers







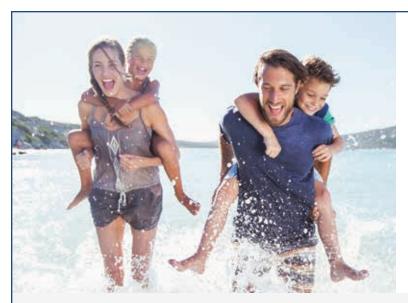






on the books!





07-1000 © 2021 Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), (life and disability insurance, annuities, and life insurance with long-terr WI. David Paul Wenge provides investment brokerage services as a Registered Representative of Northwestern Mutual Investment Services, LLC (NMIS), a subsidiary of NM, broker-dealer, registered investment adviser and member FINRA and SIPC. David Paul Wenge is an Insurance Agent(s) of NM

W Northwestern Mutual

IF YOU LIVE FOR IT, WE'LL HELP YOU PLAN FOR IT

We're here to help you do the things that matter most, with the people who matter most. Now and years from now. Because when you're in control of your money and start realizing your financial goals, planning looks less like planning and more like living. Spend your life living. [®]

LET'S GET STARTED



avid Weng -inancial Representative 618.980.7909 avidpwenge.nm.con

HOTOGRAPHY MEET HOTOGRAPHY

They say a picture is worth a thousand words. For Hayley, a picture can be worth thousands of dollars to her clients as well. She had an interest in photography since childhood watching her grandfather. However, it wasn't until 2016 that she turned her hobby into a business. Seven years later, Hayley has solidified herself and her skills as one of the best in Cleveland, helping hundreds of clients with personal and business needs.

Hayley started photography as a hobby for friends and family. She would shoot graduations, headshots, or occasional events. Eventually, more people started to ask for her talent, and she found herself running out of time. In order to make it worthwhile, she decided to start a business and opened Hayley Ownbey Photography. She left her corporate job and has spent the last seven years building a stellar reputation in her community.

While Hayley has only spent the last year in real estate photography, she has already earned the trust of many REALTORS[®]. When she saw the need for a real estate photographer in her local community, she taught herself how to do it and jumped in. Her talent for photography and eye for detail allows her to show the best sides of the houses she photographs. While she hasn't left portrait and event photography behind, she is definitely happy with her decision. Looking back at her first year, Hayley finds fulfillment in helping agents and clients with their home photography needs. "I think I enjoy it so much because homes mean so much to people," she says. She loves to capture the beauty and uniqueness of each listing, enabling a quick and successful transaction for all parties involved. She goes on to say, "I love that I'm able to add value to a listing." The quality of photos for a listing can make a big difference, and drive plenty of interest for an expedient sale. Hayley thrives on the feeling of helping her clients, setting their minds at ease, and providing exceptional service and quality.

One of the benefits to Hayley of real estate photography is the freedom it allows her. She loves the ability to work during the workday instead of being restricted to after-hours or weekends for portraits and events. Being able to shoot several listings in a day and then get home to spend time with family is important to her. Outside of her passion for photography, her family and faith come first.

Hayley has been married to her husband, Taylor, for 5 years. They have a 3-year-old son named Lane who gets most of their attention. The biggest driving force for her hard work is to set an example for her son and help provide a wonderful and happy life for him. She strives to be the best parent she can and model good values for her son. She says, "I want to be known as a kind, hardworking, honest business owner," and she demonstrates those same values in her personal life.

LEAVING LASTING



MEMORIES

partner spotlight

By Anders Clarke



Her faith is also an important part of her life and guides her in her daily interactions. Hayley has an emphasis on being kind and compassionate to everyone she meets. Her favorite quote sums up her beliefs: "Do unto others as you would have them do unto you." In all things, Hayley shows grace and generosity. Her church family at Redemption of the Nations church is where she spends every Sunday in support and reflection, enjoying her community in Christ. Looking ahead, Hayley has plans to grow her business as well. She loves to help others, and if she can provide opportunities to other aspiring photographers in the future, she would love the opportunity. While she isn't quite in need of help yet, she looks forward to the day she can offer the opportunity she has enjoyed so much to others. Hayley sees herself leaning more into the real estate side of her business as well since it offers more freedom of time and she still gets to serve others in such an impactful way.



I LOVE THAT

I'M ABLE TO

ADD VALUE

TO A LISTING.

Because family is so important to Hayley, she ensures plenty of her time is devoted to them. Her and her husband love to spend

time with their family, parents, friends, and plenty of time with their grandparents as well. If not visiting with family, they love to spend time outdoors and fishing. Hayley also loves Mexican food and reading when she has the time. Having a fulfilling home life gives her a full heart to share with the

people she serves on a daily basis. When you have gratitude for all the beautiful things in your life, showing kindness and joy to others is easy, and you will find few people as enjoyable to work with as Hayley.

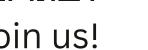


Women's Council of REALTORS Chattanooga





Join us!

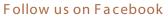
















Will Clegg visiting our Governing Board Bill Panebianco, Pualani Zuniga, Julie Barnett, Diana Johnson, Brenda Pargeon, Jamie Curtis

carsonandrewphotography@gmail.com

GABE WHITMER Mortgage team

BEHIND THE SCENES

Shining the spotlight on the assistants of the Gabe Whitmer Mortgage Team.

Alberto Perez MORTGAGE BANKING ASSISTANT

Q: What do you enjoy most about the mortgage industry?

I enjoy the industry's dynamic nature, meeting and helping clients from all walks of life and the sense of accomplishment when helping someone secure a home loan on their dream property. The industry's ever-changing environment can offer a challenge, and teamwork plays a significant role in completing successful transactions. It's rewarding to see people achieve their dreams of home ownership.

Q: What's a fun fact about you that makes you excel in your role?

Kelly Car

n Officer Assistant

Stephanie Adams

e Banking Assistant

I am bilingual (fluent in English and Spanish) and know a little bit of French. Being able to speak other languages allows me the opportunity to connect with borrowers whose primary language may not be English.



Kelly Campbell

LOAN OFFICER ASSISTANT

Q: As a top-producing team, what are some ways you collaborate to help customers?

We know that buying a home involves lots of entities. By creating and maintaining great relationships with our partners, such as real estate and title companies, we feel confident that our customers will have a seamless home buying experience. We love hearing customers say how helpful our recommendations were for those partners and knowing that their entire experience was great.

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

All situations are different, but all are equally rewarding. I would say my favorite is helping that first time buyer who thought owning a home was only a dream and then turning around and making that dream a reality.







423.584.5155 www.WhitmerTeam.com

LENDING IN 47 STATES!



SENIOR MORTGAGE BANKING ASSISTANT

Q: What is a key factor in your team's success?

A successful team begins with having the right people working towards the same goal. Each of us has our own special skillset, which contributes to our team's success. We each have certain job duties, but someone is always willing to take on someone else's task if needed. That is true teamwork.

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

Not very exciting these days, but I have learned to enjoy the calm. I enjoy reading a good suspense novel or watching crime and history documentaries. Chattanooga is a beautiful city, and I am fortunate to live in the heart of it.







BREAKING BARRIERS

MEET

While becoming an agent is relatively simple, the real challenge comes with the nature of the profession. The amount of work required to get your first few listings can be daunting. It requires a lot of hard work and a willingness to engage and grow your network. For Wesley, he was accustomed to working hard already. The only thing that changed for him was the opportunity to create an incredible life for his family.

Wesley spent most of his career before real estate working hourly as an IBEW electrician and then doing sales with Tritex Services. He would

work a 12-hour day and then spend his evenings working on flipping houses. In 2020 and subsequent years, he made more money flipping homes than ever before. Since he had grown up around real estate agents, he had been exposed to the industry for years. His adopted mother and cousin are both successful brokers in their respective offices. When he finally decided to get into real estate, he was more than prepared for the hard work ahead.



After getting licensed in late December of 2021, Wesley went all in on his new career. He continued

his feverish work pace, taking every moment he could to propel himself into success. "I don't need anybody to tell me to work harder," he states. Having an incredible work ethic set him up for a superb first year, closing 24 deals in his first six months, and closing the year with a total of 39 units. Even though he was a new agent, he states, "I never really ran into anything I didn't expect; I just ran through it." He was always driven to work hard, and now he is being compensated for the effort he puts forth. However, he has a competitive spirit that pushes him even further.

When it comes to competition, Wesley loves to win. Fueled by a desire to exceed expectations and prove others wrong, he entrenches himself in his craft. He has plans to be a top 50 agent one day and has no doubts that he will achieve it. However, his dedication to the work came with its drawbacks. While he was scheduling calls at 6 am and on the phone with clients late in the evening, he was on the path to burnout. Chase, his broker and cousin, advised him to scale back and structure his work to allow for a more appropriate balance. Now Wesley takes more time to focus on his family. Taking time away to watch his son's T-ball games, tuck him into bed, and be more present with family. Understanding he can achieve success without sacrificing what's most important has helped him to find a healthier lifestyle.

Family is what really drives Wesley. Being raised by his aunt and cousin, he looked forward to the day he could give his own son the opportunity to experience the love that he had. With his wife and his son, who is 4-years-old, he has all the motivation he needs to work hard. "My focus is most definitely to try and create a work-life balance." He has been working to

find the perfect medium to achieve that and recently brought on a buyer's agent, Christy Williams, to help him achieve that. By delegating and bringing on people he trusts, he is able to take more time to appreciate and focus on what's really important to him.

Above all else, Wesley has an unbeatable mentality when it comes to success. He never found problems in real estate, only barriers to break through. "Nothing was going to stop me," he says. "One way or another, we're going to make it happen." Despite the hardships of his childhood and the many excuses he could have made, he pushed on and powered through, setting high expectations for himself.

Those high expectations have earned him a healthy rookie year volume, respect from his colleagues and clients, and the knowledge that he has what it takes to push to the next level. They say you can't beat someone who doesn't quit. There is no quit in Wesley and no way for him to lose. When things do get hard, he remembers all he is working towards and those he is working for and tells himself: "Just keep pushing, don't slow down."

Surrounded by great role models in real estate and with a family to encourage his success, Wesley is on the fast-track to being a top agent. He loves the competition and fighting for his clients on a daily basis, and will do whatever it takes to find the home they need. His time with family after-hours gives him peace and encouragement to drive him each and every day. While he powers through his second year in real estate, you can see the beginnings of a great legacy in the industry.

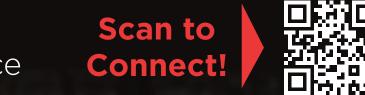
I NEVER REALLY RAN INTO ANYTHING I DIDN'T EXPECT; I JUST RAN THROUGH IT.



Reimagining the Mortgage Experience

guaranteed Rate

"Don't Reinvent, Reimagine" - Sonia Sanchez



423-682-1773 nate.byram@rate.com

by Anders Clarke Photos by Hayley Ownbey Photography

Meet KURT & TURNER OILSSON Like Father, Like Son

M oving from California to Central Florida and on to Western NC, Kurt worked in office equipment sales for 29 years. When he finally made the decision to leave corporate America, he was drawn to real estate and the opportunity to build his own business. After Turner had gone to school at Bryan College in Dayton, Tennessee, he decided to stay in Chattanooga. Upon graduation, Turner introduced his father to local Keller Williams Team Leader, Nathan Brown. After speaking with Nathan, Kurt and his wife made a three-year plan to move to Chattanooga so he could pursue a career change to the real estate world. While Turner wouldn't follow until more than a year later, they can't imagine it any other way.

Originally, Kurt and Turner got involved in real estate renovating and flipping houses. Turner bought his first house in 2016 and Kurt visited for a week to help him renovate. While working together the idea was birthed of Kurt & his wife Kim to move to Chattanooga to pursue investing in real estate. While it was a great learning experience, it didn't occur to them to pursue real estate as a career until later. When Kurt got licensed in 2019, Turner followed in 2020 after watching his dad succeed at something he loved. With over \$22 million closed last year between them, they prove that family can definitely succeed together and they love the opportunity it gives them. The success they have found is based on a great father-son relationship. Kurt has loved watching Turner enter the business and grow into an excellent REALTOR®. "As a dad, it's fun to watch him grow, develop and succeed", Kurt shares. He also praises Turner for being an exceptional buyer's agent, saying "He really is very creative when it comes to problem-solving and finding the win-win in every transaction." For Turner, he loves knowing his business partner has his back no matter what. The level of "ultimate trust" he has helps ease much of the stress of the industry, especially since he has a 2-year-old and a newborn. The foundation of a relationship is so important, and they find peace in knowing that if all else fails, they always have each other's support.

Many people look up to their fathers, but very few get the chance to grow and succeed alongside them. Turner is grateful that he is able to join Kurt in the industry. "He has been the best mentor and example of integrity, dedication, and perseverance in my life," he says. Turner has been able to grow so quickly and find success partly because of the fantastic role model he has in his father. Now as a father himself, Turner strives every day to pass on the lessons and love he has received to his children. His goal is to raise "generous, caring, and kind children."





Getting the opportunity to be an intimate part of your son's growth and success is truly a gift. Since Kurt started real estate, being able to bring on his son as a partner and helping him learn and develop into a top REALTOR[®] has been incredible. While most of their deals don't involve both of them, Kurt takes pride in knowing that when he has to pass a client to Turner that they will be taken care of. Kurt loves to help people become better versions of themselves and create extraordinary lives. Being able to do that with his son has been a blessing.

As Turner continues to grow his family, TKO Properties has become very family-oriented. Their assistant is often taking on a part-time babysitter role, and Kurt cherishes the time he gets with his grandkids. Turner is always working hard to ensure he sets a great example for his kids, and he can provide them with all the opportunities he can. Family being an integral part of their day to day keeps them present and reminds them of the reason they do what they do. "We show a lot of grace and it's very family-oriented", they say. Despite how hard they work, they both have found a great work-life balance as well.

Real estate can easily consume your time, but both father and son have been intentional about what and who gets their energy and focus. They both stay in shape by doing CrossFit, and Turner attends Brazilian Jiu-Jitsu several times a week. Most of their extra time is spent working on DIY projects or being with their family. "It's been a good balance for both of us", they admit. Kurt's wife of 35 years, Kim, also helps them design and manage their flips and remodels. Turner's wife takes care of his two young children, Reagan and Lincoln. Because they spend plenty of time staying in shape and engaging with family, they are able to give their best in their careers. Finding balance in anything allows you to find happiness and success.

As they work their way through their third year together, Kurt and Turner are excited about the future. They are in the process of growing their team and helping others achieve what they have and there is plenty of opportunity ahead. Seeing how Kurt and Turner have grown and developed, they have set a high standard for personal and professional success.

Every father hopes their son will find something they love and share it with someone they love. Kurt spent a whole career in corporate America before he dove into real estate and it has been a delight to be joined by his son Turner. Working together as part of TKO Properties, Kurt and Turner have been able to grow their business and their relationship to heights they likely wouldn't reach in any other scenario. Even though working with family can be hard, these men make it work, and everyone is better off for it.







INQUIRE ABOUT OUR NEW SOCIAL MEDIA CONTENT PACKAGES

PHOTOGRAPHY & VIDEO PRODUCTION

TOP REALTORS IN CHATTANOOGA HAVE TRUSTED OUR TEAM WITH OVER 5,000 PROPERTIES SINCE 2014.

WWW.CREATIVEREVOLVER.COM





DID YOU KNOW? UHM OFFERS UNIQUE SERVICES!



Fully underwritten & approved loan file pending appraisal & title. This is especially beneficial for Government (FHA, VA, USDA) borrowers to give assurance that your buyer is well-qualified.



Our app is a co-branded mobile patform with all of your contact information. You receive loan status updates and are alerted to all borrower activity. If a borrower runs a payment calcuation on a new home they are interested in. you're the first to know!

MAKE DREAMS A REALITY WITH THESE PROGRAMS:

95% LTV Conventional C2P 620 minimum credit score | Debt to Income 36%

620 minimum credit score | Purchase properties | Debt to Income 43%



ABSOLUTE STONE DESIGN MARBLE & GRANITE

20 Years of Experience & Knowledge!



BENEFITS FOR YOU & YOUR CLIENTS



In this volatile rate environment, borrowers are able to shop with confidence by locking in their interest rate for up to go days while they shop for a home. Particularly beneficial for borrowers with tight debt ratios.



Being a mortgage banker means we service nearly all of the loans we originate. This presents an added bonus to the MyUHM app. After closing. every month that the buyer uses the app to make their house payment, they will see your name, picture, and contact information. Free perpetual advertising!

Tony Naples

Branch Manager | NMLS 1782514 | TN 164964 | AL 79232 | GA 65782 T/F: (423) 208.9278 | C: (423) 356.9385 | tnaples@uhm.com 22 2nd Ave. S. | 17th Floor | Nashville. TN 3720

READY TO HELP YOUR CLIENTS BREAK GROUND? CONTACT ME TODAY FOR MORE INFORMATION



Chattanooga -There's a new home warranty in town! Achosa lets homeowners work with any service provider, and pays them on the same day! We prioritize getting repairs done FAST!

615-806-3456 emilyd@achosahw.com www.achosahw.com



Congratulations to Jessica Parrish!



Named Mortgage Banker of the Year by the CMBA!





See us for all your mortgage needs. tvfcu.com/MortgageSavings

Mortgages | NMLS#460298 | Auto Loans Checking | Federally Insured by NCUA



WHO WOULD YOU LIKE TO SEE FEATURED?



NOMINATE YOUR FAVORITE AGENT:

We are always accepting nominations for feature stories! If you know a colleague who is absolutely on fire and deserving of celebration, we would love to feature them in an upcoming edition of Chattanooga Real Producers magazine! Categories may include Top Producer, Rising Star, Team Leader, Broker, Making a Difference, REALTOR® on Fire, etc. To nominate a fellow REALTOR®, simply scan this QR code and follow the prompts. We look forward to receiving your nominations!

RECOMMEND YOUR FAVORITE VENDOR:

What makes our preferred partners different than any other "vendors list" is that we only partner with businesses that have been vetted and recommended by top agents. In other words, our preferred partners are trusted businesses that can be considered the best in their particular industry. Don't see your favorite on our list? We would love your recommendations! Scan this QR code and recommend your favorite affiliate business and be sure to state what you love about them! We look forward to receiving your recommendations!



>> nominations and recommendations!





Dealing with a loan officer should not be stressful

Don't worry about communication and client experience again.

Casey Bryant nmls#1672070-- Loan Officer Benchmark Home Loans Ark-La-Tex Financial Services, LLC / NMLS # 2143 423-635-0429

caseybryantmortgage.com





Transaction Management

Ashley Schendel (423) 521-5551



At TMS, we don't just handle paperwork, **WE MANAGE THE ENTIRE TRANSACTION,** so you can focus on income-producing activity.

www.transactionmanagementsupport.com

Let us help bring simplicity & structure to your financial life.



BRAD BURCHAM

PLANNING PARTNERS

direction. impact. legacy.



423-421-7654 brad@bdplanningpartners.com AR Insurance License # 7759708 CA Insurance License # 4109412

CRN202504-2231645

7213 Noah Reid Rd, Suite 106 | Chattanooga, TN 37421 | www.bdplanningpartners.com

Securities and investment advisory services through qualified registered representatives of MML Investors Services, LLC, Member SIPC, 12 Cadillac Drive, Suite 440, Brentwood, TN. 37027 (615) 309-6300. BD Planning Partners is not a subsidiary or affiliate of MML Investors Services, LLC or its affiliated companies. CRN202502-1843677



next day turnaround · drone photography complimentary client prep sheet

hayley@hayleyownbeyphotography.com | 423-716-5674

19981

PHOTOGRAPHY-



Cover story

SERVING OTHERS

Michael Williams, leader of the Selling North Georgia Team, part of Keller Williams Realty Greater Dalton, is a real estate superstar in North Georgia. He's a proud graduate of the University of Georgia. He's had his license since 2011 and became a full-time agent in 2016. Last year, Michael and his team sold over \$32 million. While his volume is astounding and he's proud of the work he does, Michael's goal is to be the most trusted name in real estate in his area and to serve others. "The mission of our little company is to be the Ultimate Steward for the Kingdom. I truly spend an inordinate amount of time understanding what that means and figuring out ways to live the mission," shares Michael. "It begins with our vision of being the most trusted name in real estate in North Georgia. Trust is the foundation of this industry, so I am passionate about living up to the true definition of an agent, which is putting another person's best interest ahead of your own."

Michael's interest in real estate started in college. Like most seniors, he was burned out and looking for an easy class he could ace to add to his schedule. He chose a real estate business class. He didn't get the easy A he was looking for, but the class did light the real estate spark for him. "Turns out that it wasn't an easy "A" at all - I got a "C"!! Glad that was not a future indicator of success," jokes Michael.

Before he was an agent, Michael was an investor. He had the opportunity to help his grandparents avoid foreclosure in 2000. Before his grandparent's call, he'd read and studied the book "Rich Dad, Poor Dad" – like many investors during this time this book ignited his passion for real estate investing. "By the time my grandparents called; I had been interested in buying real estate as an investment for months and having the opportunity to help them was a no-brainer," reflects Michael. They were instrumental in my childhood and helped me get to where I was, so the only answer was yes!"

Michael developed an attitude of winning from an early age. His childhood was the opposite of abundance, but his humble beginnings played a big part in his success today. It helped him develop the drive to succeed and give his family a different life. Growing up Michael also learned the value of never quitting. He was cut from the basketball team, but he showed up to practice the next day. When the coach reminded him, he'd been cut, Michael had the perfect response. "I know, but I'm going to keep showing up here every day until I earn a jersey. Don't give me one unless you think I earned it." Michael eventually earned a jersey. More than a spot on the team Michael fortified his spirit to press on when things are hard.

THE MISSION OF OUR LITTLE COMPANY IS TO BE THE ULTIMATE STEWARD FOR THE KINGDOM. I TRULY SPEND AN INORDINATE AMOUNT OF TIME UNDERSTANDING WHAT THAT MEANS AND FIGURING OUT WAYS TO LIVE THE MISSION. When you look at Michael's production, it might seem like he works all the time. However, business will never take priority over his family or his faith. When he's not selling North Georgia and beyond, Michael is with his wife, Nicole and daughter, Airess. Their family enjoys traveling together and has a goal of visiting all 50 states before his daughter graduates. "I'm so blessed and lucky to have these two amazing ladies in my life. They keep things interesting and make life so much better," Michael says warmly about his family. Michael also enjoys volunteering with his church, playing golf and cheering on his Georgia Bulldogs – of which he's been a fan even during the lean years.

From a childhood where home seemed to move a lot, to a career helping people find the security of home and build wealth through homeownership, Michael has a deep understanding of how real estate can change the trajectory of a person's life. He serves his clients and team with humility. In an industry where the more success you find the easier it seems to get your priorities out of order, Michael remains steadfast in his faith, family and then business.





@realproducers

TRUST IS THE FOUNDATION OF THIS INDUSTRY,

SO I AM PASSIONATE ABOUT LIVING UP TO THE TRUE DEFINITION OF AN AGENT, WHICH IS PUTTING ANOTHER PERSON'S BEST INTEREST AHEAD OF YOUR OWN. >> announcement

Be sure to follow us on Facebook and Instagram so you can find out who is being featured, check out upcoming events and more!

@chattanoogarealproducers



Your Peace of Mind in The Storms of Life









Programs based on borrower qualification. Equal Housing Lender — MIG NMLS #34391, Lindsey Webb Wood NMLS #181582, Addison Cowan NMLS #2136449, Cherith Edwards NMLS #174704, Ron Gass NMLS # 1830744, John Rowan NMLS #1906051, Mary Slakie NMLS #658851, Scott MacDonald NMLS #1288734, Terre Webb NMLS #157084

40 · June 2023





Licensed Drone Pilot / Radon Testing / Air Quality & Mold Testing







Free Your Time & Grow Your **Real Estate Business**

Up until all hours of the night doing compliance paperwork? Unsure where you stand financially because you're months behind on your bookkeeping? Buried in a backlog of emails and unanswered texts?

Let our virtual professionals handle your daily operations so you can focus on the face-to-face meetings that generate the leads and listings that will grow your business.

SCHEDULE YOUR FREE CONSULT WORKERGENIX.COM

42 June 2023

RTUAL PROFESSIONALS







When Kevin says you're approved, **buyers and sellers can start packing.**



Kevin Blair Team



白

Let's Connect! Shoot us a text anytime!

Element Funding is a Division of Primary Residential Mortgage. PRMI NMLS 3094. NMLS 151159. GA MLO 59188. 5617 Highway 153, Suite 201. Hixson, TN 37343. PRMI is an Equal Housing Lender. Alabama Banking Department Bureau of Banking MC 20316. Georgia Residential Mortgage Licensee. Georgia Department of Banking and Finance 6521. Tennessee-Department of Financial Institutions 109282