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The Karlton Govan Lending Team

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Melissa Reed

MARCH 2023

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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Jeff.White@RealProducersMag.com

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COLLABORATION ABOVE COMPETITION

publisher's note

(ORIGINALLY PRINTED MAY, 2022)

I had someone say to me recently, "Why would REALTORS® be interested in getting to know one another better? Aren't they competitors?"

Wow. I have to admit the shortsightedness of this question was a bit shocking. Anyone involved in any business knows that relationships are key. In real estate, they are everything.

The industry of real estate is based on symbiotic relationships. There are countless people involved in a single transaction of a home: Mortgage Lenders, Home inspectors, Contractors, Insurance, Title Companies... not to mention Co-op Agents. All working together to get to the closing table. Our success is largely impacted by the success of those around us. How many times have you struggled to get to the closing table because the co-op agent on the other side was not as collaborative as one would hope? How many deals have been held up because a lender didn't follow through or a contractor wasn't on task?

On the flip side, how many times have you entered a co-op transaction fully at ease because you have a good relationship with the other agent and you are absolutely CONFIDENT that no matter what obstacle arises, they will work with you to get to the closing table? Think of how confident you are when you are working alongside your go-to lender, title company or contractor. These things matter in our industry.

Let's take it one step further. Not only should we build good relationships with our co-agents, but we should also CELEBRATE them!

I love the phrase, "A rising tide lifts all boats." When we lift others up, it lifts us all. Let's strive to have an ABUNDANCE MENTALITY and raise the tide!

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By Cassie Teeter
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meet the
**KARLTON
GOVAN**
LENDING TEAM



Building Genuine & Meaningful Relationships

Karlton Govan is the owner of Southeast Home Loans, one of our Preferred Partners here at Real Producers! His abundant experience working in banks has earned him a unique perspective on the right way to serve yourself by serving others. He and his team share a focus on humility, meaningful relationships, and conducting business in a genuine way. The Karlton Govan Lending Team proves that, if you have the proper attitude and work ethic, success will follow!

Karlton is a born and raised Memphian. After graduating from

East High School, he earned his Bachelor of Science and Business Administration at the University of Tennessee at Chattanooga. Until his final year of college, Karlton was an engineering major. However, after taking a finance course, he realized that he preferred the everyday math utilized in business and finance outlets.

Karlton found himself in the real estate world by natural progression from banking experience. He has been, at one time or another, a branch manager at Regions Bank, a business banking officer

at FirstBank, a branch manager at SunTrust (now Truist), VP of Operations at Wolfchase Limb & Brace, and the senior mortgage loan originator at Orion Federal Credit Union.

Eventually, Karlton decided to branch out. After years of working for other people, he decided to start his own residential mortgage brokerage. He knew the banker's side of things, but not the broker's side. So, he decided to learn from people who share his interests. After all, in the real estate field, "It's not just what you do. It's also who you know." He has now been originating mortgages just shy of a decade.

"First, find a mentor that is actually doing what you want. Someone that is active in the community and a voice for those in the community that are underrepresented. And then, surround yourself with people who do what you want to do and pick up their habits. Learn from their successes as well as their failures."

After learning the tricks of the trade, he self-funded and opened Southeast Home Loans in 2020. The pandemic took effect and the world turned upside down, but Karlton's company hit the ground running. He has loved the freedom that comes with company ownership, as well as his staff. At Southeast Home Loans, coworkers are family. In fact, one of Karlton's employees is his mom!

"We just have more say in what we can do. When you work for a bank, it's commercial. They're always going to do what's in the best interest of the shareholders and not necessarily what's best for the client. For me, I am the shareholder. I answer to God versus answering to a board. I can do what I feel is going to positively impact the community more."

Karlton wants himself and his brokerage to be remembered for the same thing: representing and educating the community. When he bought





his first home, he only met the banker he worked with one time and they never spoke again. He tells this story regularly about how that interaction wasn't the worst experience he's had, but it wasn't the best either. Karlton and his team work hard to be the very best for every client they meet.

"We provide a quality product at a fair price. We're transparent in what we do. We make sure that every experience is pleasurable and memorable, that experience beginning with the initial telephone conversation until their first mortgage payment has been made."

"I make it a point that my clients are always in communication with either myself or another team member so they know exactly what's going on. They're not worried about anything that's occurred during the process and are not blindsided about anything. Communication is key!"

In that same sense, the team's success is not a measure of financial gain, but of the happiness of their clients. Homeownership is a dream that many people don't think they're capable of achieving. After his work in banking, Karlton knows that this is an issue that disproportionately affects the Black community due to a lack of available resources. Karlton's team helps all people realize their opportunities and, in doing so, makes our future a little bit brighter with every closing.

"To me, success is when you see the impact of the results of your actions indicated around you. One of the big things that I like to try to push is increasing home ownership, especially a lot in the black and brown communities. A lot of people grow up with that renters mentality. It's being able to show them that they have the ability to purchase a home. It actually



comes down to the kids. Studies show that children do better when they are actually in a home with a stable environment and not moving around and things like that. I've always used my platform to be a voice for people who could use an extra helping hand inside the bank."

In the hustle and bustle of a thriving business, it can be difficult to separate your work from the community that you do it for. For Karlton Govan and his team at Southeast Home Loans, taking the time to realize the uniqueness of each client is the most important thing. Karlton believes that

whatever you put into the world is what you get back and this team certainly puts a great deal in!

"I guess I would say the most rewarding thing is, once we get to the closing table, seeing how we lenders impact the lives of our clients. Many in our industry tend to disassociate the person from the actual file, but I make sure not to forget that correlation. It isn't just about work. There are real-life people involved. The smallest things you do affect who you're working for. This is a dream for some people. It makes a difference and that's a major accomplishment."



To me, success is when you see the impact of the results of your actions indicated around you. One of the big things that I like to try to push is increasing home ownership, especially a lot in the Black and Brown communities.



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Distribution: This magazine is sent free of charge to the top 500 agents in the greater Memphis area based on MLS productivity. Within this area, there are over 5,000 active agents, but everyone who receives this publication is part of an elite group. You are remarkable. Just to be in this group is truly a badge of honor!

Content: This is all about you, the Memphis real estate community. We will do personal and unique stories on members in this community, giving you a platform to inspire others. As we grow, we will add fresh content focused entirely on you. In the coming months, we will be adding several other sections as well. It costs absolutely nothing for a real estate agent to be featured in the publication.

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

Our Partners: Anyone listed as a "preferred partner" in the front of the publication is a part of this community. They will have an ad in every issue, attend our events and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We do not meet with businesses until they are vetted by one of the agents in our community and receive a "stamp of approval." If you are looking to add to your arsenal of incredible vendors, look no further.

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

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

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



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▶▶ **standout realtor®**

By Christina See • Photos By Tracey Simpson



meet **Melissa** REED

A FORCE FOR GOOD IN TENNESSEE & MISSISSIPPI REAL ESTATE

Name: Melissa Reed

How many years have you been a REALTOR® total? 9

Where were you born? Mississippi

Where did you grow up? Corinth, MS

Where did you attend college (if applicable): I played basketball on scholarship for two years at Northeast Community College and then finished my degree at MS State University.

What made you transition into real estate? Why did you become a REALTOR®?

After working in commercial design for five years, I was asked by a friend to apply for a pharmaceutical sales position for which he referred me. I got the job with zero experience (even though I was up against several candidates who had pharma sales experience). I worked in the industry for almost 11 years before experiencing a layoff. While working to get back into and interviewing for other pharma jobs, my daughter walked in from school and said how much she liked me being home more and that's all it took for me to make a change. At that time, my children were transitioning into middle school and I really wanted

to be home more instead of traveling and missing many of the sporting events and other activities. It was then that I decided to go into real estate.

Please describe your real estate career:

I started my career with Coldwell Banker Collins-Maury in 2014 until March of 2020. I then followed one of my mentors, Tiffany McLemore, to her new brokerage, (then Real Living McLemore & Co. We are now Berkshire Hathaway HomeServices McLemore & Co Realty). I was hired as her very first agent in March of 2020. We quickly grew from a small company of five agents to over 40 in a few short years. With the amazing training and teaching agents how to grow our business organically, as apposed to purchasing leads, the McLemores have helped me build a solid and consistently growing real estate business.

What awards have you achieved as a REALTOR®?

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going to school and my husband and I have purchased investment property.

Is there someone you have looked up to, or has mentored you?

I would say that I have had two mentors in my real estate career. Mary Currie was one of my first when I started my career in April of 2014. She just took me under her wing and went out of her way to help me grow my business and, in turn, became a very dear friend.

Tiffany McLemore was my broker at my previous brokerage for several years and mentored me while also quickly becoming a very dear friend. When that company was being sold by the owner in early 2020, she had decided to leave. Not knowing where or what she was doing, I knew I wanted to eventually follow her and as soon as I saw that she had purchased an office on the Collierville Town Square and she and her husband David were starting a new brokerage, I knew immediately I was joining them. I attribute my enormous growth and amazing positive shift in my business to their positive guidance and support.

What are you passionate about right now in your business?

I am most passionate about my faith in God and where He has lead me. I truly believe my clients are people who God has put in my life for a purpose. So many times I learn or gain a blessing from each of them in getting to know them so well and becoming, hopefully, their forever agent but also friends. I love helping my clients with one of the most stressful events they must go through and make that process as stressless and seamless as possible for them while they look forward to enjoying their new dreams.

Looking into the future, how does real estate fit into your dreams and goals?

My husband and I have just started

investing (don't know why we waited so long!). Graduating from MS State, I would have never thought I would have such a huge stake in the town of my arch-rival growing up, but Oxford, MS, has quickly become my new favorite place. With my daughter starting school at Ole Miss in 2021, I started noticing a huge potential there for my growth in business. Not only have I sold several homes there, but I have invested in some myself. I have truly become a "house (and heart) divided" and continue to grow my business in Rebel town.

I look forward to taking part in the continued growth of McLemore & Co. Realty and helping other agents grow personally and professionally.

Are there any charities or organizations you support?

I am very active in the Collierville community where I have been a Chamber Ambassador for the last four years. I am an active Collierville Rotarian and a graduate of Leadership Collierville, class of 2018 (the best class of course!).

Tell us about your family:

I am that ever-so-determined middle child with an older brother and younger sister. I have been married to Riley for 25 years in May. We came to Collierville in the Summer of 2000 where we started our family and raised my daughter, Lily, (now 20) and my son, Will, 18. At this season in life, we just enjoy our time

together at the lake, the beach, Ole Miss ballgames, and just hanging out with friends when we can, because you know how 18 and 20 year olds have their own schedules!

What are your hobbies outside of the business?

My husband always says 'you just like to go' no matter what it is. He is so right. I just love to go and do. The more the merrier. Don't care what it is, I'm in! Ballgame? Yes! Any sport? Yes! Girl's trip? Of course! PJ/movie night? I'll bring the wine. I get antsy if I'm sitting still.

I also truly love painting (art) and DIY projects but haven't really had time for that the last several years with my business growing so well. I do, however, love puzzles! I can sit and get lost with a cup of coffee and a 1000 + piece jigsaw puzzle whenever I have the chance. At any time, there could be a puzzle in the works at my kitchen table and when I get a moment, I'll sit and add a few pieces.

Define success.

I've always loved the quote "Success is getting many of the things money can buy and all the things money can't buy." However, I truly believe that success is where your mindset meets contentment. One can be content and still have the drive to strive for more 'success'. I have always been a driver

so I never sit still. I don't know if it's the middle child thing or the years in basketball that formed my competitiveness and leadership skills.

I choose (or strive to choose) JOY every day in every single situation. Family, friendships, and JOY.... That is true success to me. The monetary things are just the extras to provide our needs in this life and to give to those in need.

If there is ONE thing you want to be sure the article captures about you as a person or how you run your business, what would that be?

My goal is to always make people smile. Don't worry, be happy! I am passionate about my clients and for my clients. I want to help them reach their goal together as a great team with as much ease as possible!

What do you want to be remembered for?

I just pray every day for God to help me shine his good light through my actions - to help make people happy.

In closing, is there anything else you would like to communicate using this Top Producer platform?

I truly believe there is so much more good in this lost world than bad. The good just has to be so much louder than the bad which is pushed to us each day through news and media. Share the good!

•••

& Co in 2020 and 2021, and I am currently ranked #1 in gross commission sales and sales volume for 2022.


One of my favorite and cherished awards is the Doug Collins Award of Excellence in 2020 (Doug Collins is a mentor for Tiffany and David and dear friend). I received multiple awards with my previous brokerage consistently being in the top 15 of

producers out of over approximately 120 agents in our offices.

What is your career volume as a REALTOR®?


\$60,881,007 from 2014-2022. Best year in 2022 with almost \$12.6 million in sales (TN and MS combined). I got my MS license in late 2021 and am now selling a lot of property in Oxford, MS, where my daughter is

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I choose (or strive to choose) JOY every day in every single situation. Family, friendships, and JOY.... That is true success to me.
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meet Jan MARS

CHARGING THE STORM

By Cassie Teeter • Photos By Tracey Simpson

“Meet me in the middle of your story when the soul is worn but wise.” - Angie Weiland Crosby

Every story has a beginning, a middle, and an end. It’s the middle of the story where the magic happens. This is where the characters face challenges, make choices, and undergo significant growth and transformation. It’s where the battles are fought. It’s where the mysteries are solved and the love stories are written. The middle of the story is where our lives are truly lived.

Jan Mars started her real estate career while working at Evangelical Christian School teaching 9th Grade Algebra. Her brother, Jay Papasan, was looking to start up a new Keller Williams office in Memphis, Tennessee, and asked if she’d be interested in helping.

“Until we got off the ground, we were just sort of scrapping. We had folding tables to work on. At some point, it dawned on me that I could actually be making money helping these agents if I had a

license. Real Estate wasn’t even on my radar as a career until I started helping out at the office and realized how much I enjoyed the work. That’s why I got my license about 17 years ago! “

After getting her license, Jan continued teaching part-time until the fall of 2019 when she decided to pursue her real estate career full-time. Her business stayed busy over the next few years until a family tragedy changed everything. Her father, Larry Papasan, a seasoned philanthropist and prominent community figure, was diagnosed with cancer. After a long battle, he passed away on May 1st, 2022. This loss was not only felt by Jan’s family, but by the Memphis community as a whole.

“Things get put in perspective pretty quickly. I like to say, ‘you can see a train coming from a long way, but that doesn’t make it hurt less when it hits your car.’ We all saw that train coming. I didn’t have time for the trivial stuff. I would rather just be sitting and watching TV with my dad.”

•••

“
You touch
more people’s
lives than you
think you do.
”



...

Jan continued to work during much of her father's illness, but knew she could trust her friends at Keller Williams to support her.

"I have a great tribe. There are six of us who have breakfast every Friday morning. If I ever need anything, they're just a text away. It's a blessing in a way. When you know time is all you've got, you really prioritize your time. Keller Williams is a family business. You can't say that and not prioritize your family."

Only a month after her dad's passing, Jan found herself needing to reach out to her tribe once again after learning of her own cancer diagnosis.

"It was definitely a shocker. Breast cancer is not in my immediate family, so I wasn't expecting it at all. I always thought I would feel breast cancer. I didn't know you could see it without feeling it. I thought what I was seeing was scar tissue from an infection I had years ago. When I saw a difference in the tissue, I decided it was time to talk to my doctor about it. Once we figured out what was going on, she immediately referred me to an Oncologist, and within four days I was officially diagnosed with breast cancer."

At first, she kept this news quiet as she was waiting on some additional test results. She credits her amazing husband for helping her get through such rough days. After that week and after informing her family what was going on, she went public with her diagnosis.

"That was probably the darkest time in all of this. I felt very lost and didn't know what was going to happen. I wasn't scared about it and I have never cried about it, even right after I left the clinic. I don't know why, but it's never really made me sad. It's a weird blessing in so many ways. Once we told everybody, I had this complete sense of calm and knew everything would be fine."

Since then, Jan has undergone chemotherapy. She was able to save most of her hair through a treatment called cold capping - a process that involves wearing a special cap that reduces blood

flow to the patient's scalp by freezing the hair follicles. She also hasn't lost her sense of humor - after waking up with one less eyebrow one morning, she asked her husband, "Notice anything different about me?"

Currently, Jan is "smack dab in the middle" of treatment. Some days are better than others, but she's not letting that slow her down. When she's not doing chemo, she's closing deals! She has learned lessons in patience, faith, and simply "going with the flow." She feels blessed by the support she has received from others, which she refers to as "God hugs."

"You touch more people's lives than you think you do. I've been very humbled by the people who have reached out. I know them, but I didn't expect people to reach out and check on me so often. It certainly makes you focus more on your blessings. I believe there's a reason for all of this. I don't know why, but I know there is a 'why.' I just have to trust that there's a reason for it."

Some of her "God hugs" have come from unexpected places. On Day 1 of Mega Agent camp, Gary Keller described the uncertainty of the market. He spoke about the bison, the only animal to charge forward during a storm. While others cower, the bison knows that the best way to weather a storm is to face it head-on. Jan heard this from a completely different perspective, as it was only a few days before she started chemo. Her mantra has now become "Charge the Storm," and she is even working with Gary and her brother Jay to print the logo on a pink t-shirt.

With the help of her "herd," Jan has fought her cancer diagnosis with unwavering bravery and humility. One of her favorite quotes, which she strives to learn to do daily is, "I have learned to kiss the wave that has thrown me against the rock of ages." She continues to work and, in her free time, loves to be an algebra tutor. Jan Mars knows how to appreciate the little things in life, like factoring! To her real estate peers, she says:

"There's such a great real estate community here. I know that some days when I've struggled so much, I don't want to tell someone I'm having a bad day. I think it's important to remember that we never know what other people might be going through and to put ourselves in other people's shoes."



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► cover story

By Christina See
Photos by Faydra Foster

MEET MELISSA THOMPSON

YOUR KEY TO MEMPHIS

Melissa Thompson has been in the real estate business for almost 40 years, and you can be sure there isn't anything she hasn't seen or experienced. Through every closing, though, she navigates the transaction like a duck gliding over a quiet pond. Although she was born in Knoxville, Melissa was raised in Memphis and obtained her degree in Elementary Education from Harding University in 1985. She taught second grade for a couple years, but decided that she was really more drawn to real estate.

When she was young, Melissa's dad was the personal manager for Sears and they moved all the time because he was so good at his job. They came to Memphis when Melissa was in the second grade and her dad announced he'd had enough of the moving. He got his real estate license and became an accomplished REALTOR®, but he never tried to sway Melissa or her brother to take up the trade. Like a good dad, he wanted his children to seek their own passions. Sometimes, the apple doesn't fall far from the tree, though, and one night when she was living in Murfreesboro, TN, she called her dad and asked him what he thought about her getting her real estate license. Of course, he was thrilled and knew she would be a tremendous success! She got her license in 1987 in Murfreesboro, TN, and worked for Bob Parks Realty for several years.

Melissa moved back to Memphis in 1990. Her dad, Gary Blume, had just been asked to broker Reid REALTORS®, so she joined

him there for awhile before moving to RE/MAX. She hired her first assistant in 2005, and then really started a team in 2007. She is currently running a team at MelissaThompson Your Key To Memphis, brokered by Exp. and has been selling real estate and making peoples' dreams of a home of their own come true ever since. Melissa is married to Gary Thompson who runs the residential development business for Boyle.

As a seasoned REALTOR®, Melissa has won many awards and accolades for her outstanding work over the years, including Associate of the Year, President of Multi-Million Dollar Club 2012, Director of Memphis Area Association Board of REALTORS® 2009, Member of Professional Standards Committee, TAR Strategic Planning Committee, and Tennessee Real Estate Education Foundation. Her career volume as a REALTOR® is 2000 homes sold. Her total volume last year was \$37 million. Her dad has been her role model from a young age, and he is a model of how to do this business well, always giving back to the profession and the community.

Melissa's word for the year is "Empower" and she is particularly passionate right now about helping other agents grow into their full potential - whatever that looks like for them. She also wants to help them make wise decisions about their money and their future in the business because this business

...

Some people
dream of success, others
make it
happen.



can be all-consuming. As for her own goals for the year, she wants to learn new things and how to pivot into different aspects of the business. She wants to emphasize that this a great, rewarding, hard, lots-of-hours business, and helping other agents weather the ups and downs to make them successful is her goal.

Interests outside of real estate include being on the RISE foundation which teaches saving and learning how to manage money to kids and even to older adults. Besides church and mission programs, Melissa donates to St Jude and helped the Head family buy and sell their home while they were in the trenches with their youngest daughter who had cancer. She passed away after a 14-month battle, but it touched her heart tremendously.

Melissa and her husband Gary are empty nesters and in their free time, they love to travel. Whether it's out of the country or in the states, they love to hike, ride bikes and basically be outdoors. They have a Bernedoodle that is their fur baby, but the most exciting thing lately is that they welcomed their first grandchild in November. They're already planning lots of trips to Denver to see

baby Wyatt. Melissa and Gary have 5 kids together: Peyton and Liz with baby Wyatt in Denver; Dylan, who lives in Nashville; Connor, who lives and works in Memphis; Camryn is in New Orleans in law school; and Chloe is at Harding University playing soccer. They love to spend time with the kids, so travel will be a big part of their future.

As for success, the definition is different for each person. To Melissa, "succeeding is in my relationships with God, my family, and my peers. I think this ebbs and flows at different stages in life for sure. Success is also helping people in their housing transitions, it's not always a happy time in a real estate transaction so being sympathetic to people's needs is key."

Her advice to the up-and-coming top producer? "Treat this as a business, look at your numbers and put guard rails up to protect your time with family!"

Melissa wants every REALTOR® to love every aspect of life and the opportunities of this business.

In closing, one her favorite Zig Ziglar tips is, "You don't have to be great to start, but you have to start to be great."

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