

LUBBOCK

# REAL PRODUCERS.®

CONNECTING. INSPIRING.

TOP PRODUCER

AMY  
TAPP

PREFERRED PARTNERS  
PAGES 6-7

COMMERCIAL REALTOR® SPOTLIGHT  
JACK CHAPMAN

FEATURED REALTOR®  
TIFFANY SOTO

SPOTLIGHT REALTOR®  
CISTI PINKERT

PARTNER SPOTLIGHTS  
SHAR MERCHANT, ARCHGATE INSURANCE  
REVOLUTION MORTGAGE

EDITION 63

Cover Photo by Rowdie Bright Photography

NOVEMBER 2023

# Home Loans

## Easy, Fast, Local

Combining the convenience of online application with the speed and service of Lubbock National Bank.

Apply Today



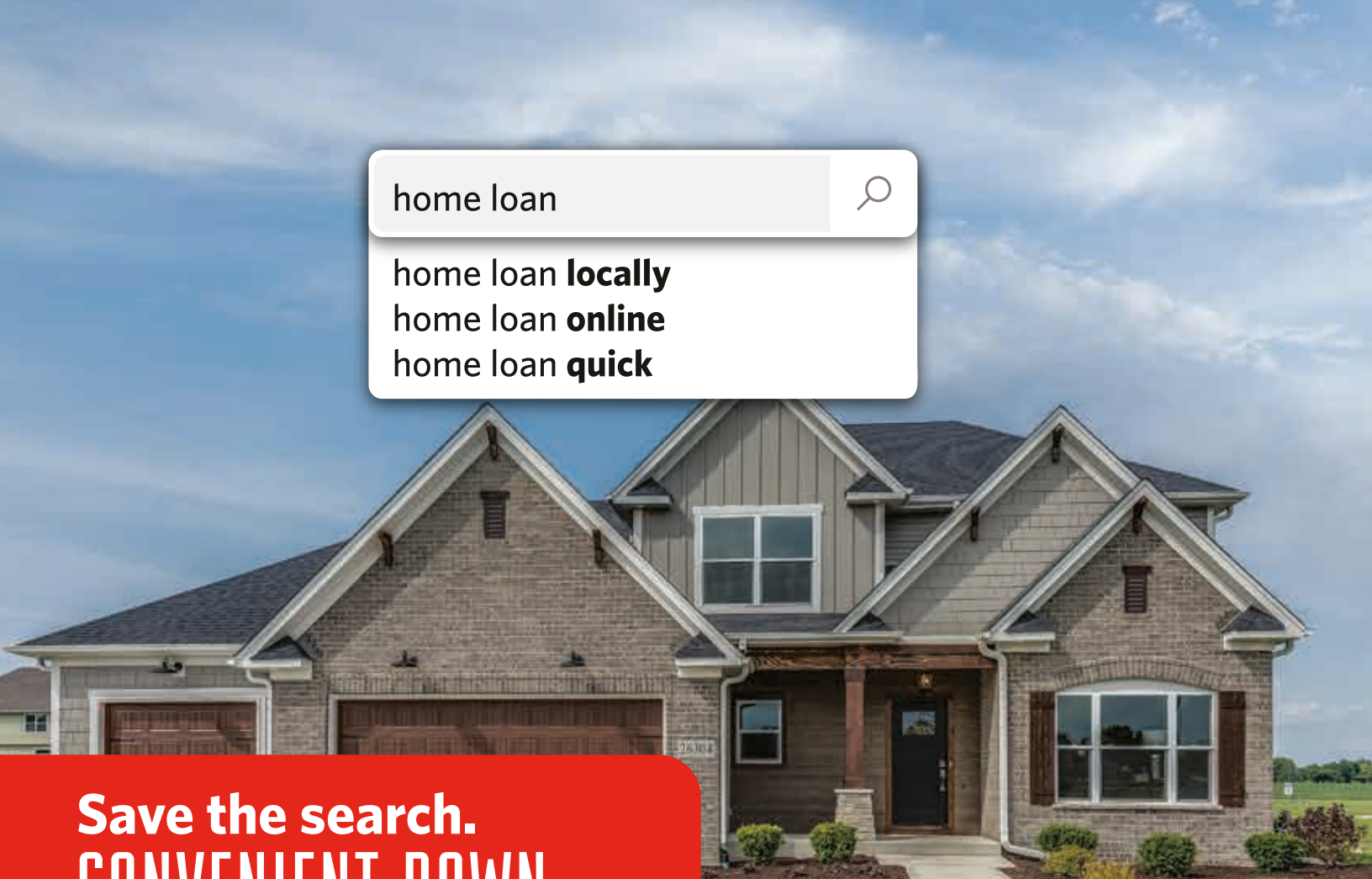
82nd Street Branch | 4006 82nd St. | 806-473-6400 | LubbockNational.com



# COMMUNITY FOCUSED FUTURE READY

## INVEST IN WOLFFORTH TODAY

  [www.tapintowolfforth.org](http://www.tapintowolfforth.org)



home loan

home loan **locally**

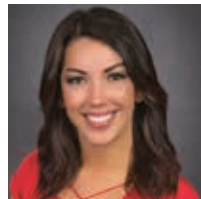
home loan **online**

home loan **quick**

**Save the search.  
CONVENIENT DOWN  
TO THE CLOSE.**



**CINDY CARVER**  
SVP-Mortgage Area Manager  
NMLS# 338730  
(806) 543-5111  
ccarver@city.bank  
Apply at cindycarver.net



**JESSICA REYNOLDS**  
VP-Mortgage Consultant  
NMLS# 498811  
(806) 516-3898  
jreynolds@city.bank  
Apply at jessicacarsonmortgage.com



**BOB ROWTEN**  
SVP-Mortgage Consultant  
NMLS# 339970  
(806) 928-2120  
browten@city.bank  
Apply at bobrowten.com



**RANDY RUNQUIST**  
Mortgage Consultant  
NMLS# 1736985  
(806) 789-3378  
rrunquist@city.bank  
Apply at randymortgage.com

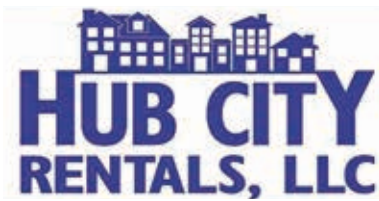


**City Bank**  
MORTGAGE

*We make it happen.  
You make it home.*

©2023 City Bank. All Rights Reserved. Member FDIC Equal Housing Lender NMLS# 439822  
This is not a commitment to lend. Subject to credit approval.

*Happy Property Owners.  
Happy Tenants.*



**Property  
management services  
for tenants and owners**

4703 S Loop 289 | Lubbock, TX 79424  
(806) 993-RENT (7368) | hubcityrent.com  
info@hubcityrent.com



**HUB CITY  
HOME INSPECTION**

**806-786-6444**  
Call or Text to Schedule.  
hubcityinspection@gmail.com | TREC# 24751

**From Our Table to Yours:  
Serving Up  
Smooth Closings**



1216 Texas Avenue | 806.763.0431  
4505 82nd St. #1 | 806.798.9800



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

**APPRAISAL SERVICES**

Hub City Appraisals  
(806) 239-5520  
hubcityappraisals.com

Dan Wilson Homes & Southern Homes by Dan Wilson  
(806) 698-6626  
danwilsonhomes.com

**BANK / MORTGAGE / FINANCIAL SERVICES**

Lubbock National Bank  
(806) 473-6235  
lubbocknational.com

**BUILDER/DEVELOPER**  
West Texas Land Guys  
(806) 548-2070

**BUILDER**

Apex Construction  
(806) 632-5561  
BuiltbyApex.com

**DIRTWORK**

Fecht Custom Dirtwork  
(806) 893-8663  
fechtcustomdirtwork.com

**ELECTRIC**

South Plains Electric Co-op  
Lynn Simmons  
(806) 775-7826  
SPEC.coop

D.R. Horton Lubbock  
(806) 928-0770  
DRhorton.com/  
texas/lubbock#

Dreambuilt Homes  
(806) 329-8380  
dreambuilthomes.com

**FINANCIAL ADVISOR**

Valerie Hinojosa —  
Edward Jones  
(806) 783-3072  
www.edwardjones.com

**FOUNDATION REPAIR**

WestTech Foundation Repair  
(806) 500-3367  
westtechfoundation.com

Grimes Insurance  
Ryan Reynolds  
(806) 762-0544  
grimesinsurance.com

**GLASS**

CanTex Roofing  
(806) 475-0010  
cantexroofing.com

Moriah Pyle State Farm Insurance  
Moriah Pyle  
(806) 795-8040  
savingapyle.com

**HEALTH**

Restore Hyper Wellness + Cryotherapy  
(806) 621-2796  
restore.com

Shar Merchant — Archgate Insurance  
(469) 583-9906  
www.archgateinsurance.com

**HEATING/ AIR CONDITIONING**

Fire & Ice Heating & Cooling  
(806) 422-1087

**LADIES CLOTHING, SHOES & ACCESSORIES**

J. Hoffman's  
(806) 795-8290  
JHoffmans.com

**HOME INSPECTION**

Hub City Home Inspection  
Remington Reeder  
(806) 786-6444  
hubcityhomeinspections.com

**MORTGAGE**

Alliance Credit Union  
alliancecutx.com

Joe Bellar Real Estate Inspectors  
(806) 786-1375  
joebellar.com

Alliance Credit Union  
Candice Gerron  
(806) 507-0631  
alliancecutx.com

West Texas Inspection  
Brandon Sanders  
(806) 786-0849  
WTREI.com

Benchmark Mortgage  
(806) 300-8805  
lubbock.benchmark.us

**HOME STAGING**

Hub City Staging  
(806) 252-0062  
Hubcitystaging.com

City Bank Mortgage  
(806) 792-7101  
city.bank/mortgage

**HOME WARRANTY**

Fidelity National Home Warranty  
Stacie Polozola  
(806) 577-9675  
homewarranty.com

NEXA Mortgage LLC  
Jacob Faske  
(806) 201-2081  
jacobfaske.com

**INSURANCE AGENCY**

Ana Borrego, Agent  
Ana Borrego  
(806) 745-2555  
8001 Quaker Avenue  
Suite G  
Lubbock, TX 79424  
www.anaborrego.com

Next Legacy Lending  
Kate Conner  
(806) 496-5300  
nextlegacylending.com

Peoples Bank  
Laci Walton  
(806) 776-2088  
peoplesbanktexas.com/

Prime Lending Lubbock  
(806) 731-8360  
lo.primelending.com/  
abbi.brickey/

Primewest Mortgage  
(806) 788-2848  
primewestcorp.com

**MOVING COMPANY**

Hart Moving and Storage  
Courtney Henson  
(806) 763-4191  
hartmovingandstorage.com

Revolution Mortgage Lubbock  
(806) 681-7095  
www.revolutionmortgage.com/

**PHOTOGRAPHY**

Alicea Jare Photography  
Alicea Jare  
(575) 825-5588  
aliceajare.com

Southwest Bank Mortgage  
(432) 552-5000  
southwest.bank

Rowdie Bright Photography  
Rowdie Bright  
(979) 224-6757  
rowdiebright.com

Texas Tech Credit Union Homes Loans  
Larissa Cable  
(806) 831-2840  
www.larissa.texastechfcu.org

**PLUMBING**  
Pipeline Plumbing  
(806) 601-6989

Texas Tech Credit Union Mortgage  
Tom Couture  
(806) 773-0496  
www.tom.mortgage

**PROPERTY MANAGEMENT**

Hub City Rentals  
(806) 993-7368  
hubcityrent.com

Thrive Mortgage  
(806) 773-0531  
www.thrivemortgage.com

**ROOFING**

CanTex Roofing  
(806) 475-0010  
cantexroofing.com

Plains Roofing  
Travis Warmoth  
(806) 748-0702  
plainsroofing.com

**SECURITY/AUDIO/VIDEO**

Quick AV Security  
(806) 416-6222

**SURVEYOR**

Delta Surveying and Engineering  
Adam N. Light  
(806) 701-5707  
www.deltalbk.com/

**TERMITE & PEST CONTROL**

Rusty's Bug Stop  
(806) 777-7424  
rustysbugstop.com

**TITLE COMPANY**

Hub City Title  
(806) 412-1234  
hubcitytitle.com

Lubbock Abstract  
Steve Shanklin  
(806) 798-9800  
Lubbockabstract.com

Service Title  
(806) 794-9966  
servicetitleco.com

Western Title  
(806) 795-9143  
westerntitlelubbock.com

*SHIFT HAPPENS!*

**WestTech**  
FOUNDATION REPAIR

**NUMBER ONE IN STRUCTURAL REPAIRS**

The team you can trust to assist with residential remodel and new construction projects.

**20 years of industry experience**

Dedicated to bringing the latest advanced technology in diagnosis and repairs to West Texans to protect their most valuable asset.

Call **806-470-0535** now for Reliable Foundation Service

**WestTech Foundation Repair, LLC**

**BENCHMARK MORTGAGE**  
*brings you home*

**HAPPY THANKSGIVING**

We are **GRATEFUL** for your business and wish many blessings to you & your family

806-300-8805

12419 Quaker Ave, Lubbock

ARK-LA-TEX FINANCIAL SERVICES, LLC NMLS# 2143 (WWW.ARLA-TEXFINANCIALSERVICES.ORG). ALL LOANS SUBJECT TO BORROWER QUALIFYING. THIS IS NOT A COMMITMENT TO LEND. OTHER RESTRICTIONS MAY APPLY. (HTTPS://LUBBOCK.BENCHMARK.US)

# REALTOR® INCENTIVES AND COMMISSIONS!!



**REALTORS® are our favorite customers!**

The Christian-based company opened in 2016 and has built almost 400 homes, providing quality and affordability.

Local family that believes in providing quality and affordability and that God led them to build homes because everyone deserves a home built to last.

Raised in Lubbock, Dustin is committed to building relationships with families and individuals and he enjoys partnering with REALTORS to help their clients become homeowners.

*Dustin is passionate about building a legacy for his children, Clyde and Grady.*



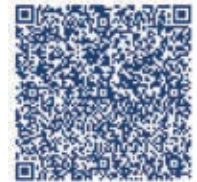
**(806) 548-0779 | [dustin@dreambuilthomes.com](mailto:dustin@dreambuilthomes.com) | [dreambuilthomes.com](http://dreambuilthomes.com)**

## Available Homes Updated September 14



### Everest

7722 97th	Matt 1918	\$295,000.00
7724 96th	Matt 1918	\$303,350.00
7726 96th	Landyn 1772	\$285,130.00
7726 97th	Landyn 1772	\$275,000.00
7728 96th	Moose 1750	\$282,050.00
7728 97th	Corbin 1652	\$260,000.00
7730 96th	Corbin 1652	\$270,150.00
7730 97th	Moose 1750	\$275,000.00
7734 96th	Landyn 1772	\$283,630.00
7734 97th	Landyn 1772	\$275,000.00
7736 96th	Corbin 1652	\$270,450.00
7738 96th	Corbin 1891	\$292,850.00



### Overlook

1905 Durham Ave	Corbin 1652	\$275,000.00
1906 Durham Ave	Moose 1750	\$285,000.00
1908 Durham Ave	Corbin 1652	\$265,000.00
1909 Durham Ave	Corbin 1652	\$275,000.00



### Viridian

2902 137th	Townes 1974	\$340,000.00
2904 137th	Janice 1850	\$300,000.00
2906 137th	Rachel 1886	\$310,000.00
2908 137th	Corbin 1652	\$284,000.00
2910 137th	Moose 1750	\$298,000.00
2912 137th	Townes 1974	\$330,000.00
2914 137th	Janice 1850	\$304,000.00
2916 137th	Corbin 1652	\$285,000.00
2918 137th	Moose 1750	\$300,000.00
2920 137th	Janice 1850	\$305,000.00
2926 137th	Corbin 1652	\$285,000.00



Model Home: 1909 Durham Ave.  
Wolfforth, TX 79382  
Office Hours: Monday-Friday, 8 AM-5 PM

Office Manager  
Lexey: (806) 329-8380  
[lexey@dreambuilthomes.com](mailto:lexey@dreambuilthomes.com)

# TABLE OF CONTENTS



**14**  
Top Producer:  
Amy Tapp



**20**  
Commercial REALTOR®  
Spotlight:  
Jack Chapman




**26**  
Featured REALTOR®:  
Tiffany Soto



**32**  
Partner Spotlight:  
Shar Merchant,  
Archgate Insurance



**42**  
Spotlight REALTOR®:  
Cisti Pinkert



**48**  
Partner Spotlight:  
Revolution Mortgage



If you are interested in contributing or nominating Realtors for certain stories, please email us at [kathy.pettit@realproducersmag.com](mailto:kathy.pettit@realproducersmag.com), or call 806.368.1526

**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 *Lubbock 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.



**ALICEA JARE**  
PHOTOGRAPHY

*Do you need an amazing headshot?*

**ADD ME TO YOUR CONTACTS!**


  
 (575) 825-5588 • [aliceajare.com](http://aliceajare.com)  
[aliceajare@gmail.com](mailto:aliceajare@gmail.com)



**Why choose Candice?**

**I stay in touch...**  
I call listing and buyers' agents every Tuesday with an update on the loan.

- H.O.M.E. 100 - \$0 Down Payment Loan
- Investment Renovation Loan
- Extended Rate Lock Program
- Interim Construction Loans
- HELOC - Home Equity Line of Credit Loans
- FHA, VA & Conventional Loan Programs
- Down Payment Assistance Programs
- Bank Statement Loan for Self-Employed Borrowers

**CANDICE** Gerron  
[cgerron@alliancecutx.com](mailto:cgerron@alliancecutx.com) • 806.507.0631 • NMLS #1951472




MEET THE  
**LUBBOCK**  
REAL PRODUCERS TEAM



**Kathy McCandless Pettit**  
Publisher/Owner/Connector  
806-368-1526  
Kathy.Pettit@  
RealProducersMag.com



**Jacki Donaldson**  
Managing Editor  
352-332-5171  
Jacki.Donaldson@  
N2co.com



**Alicea Mullins**  
Alicea Jare Photography  
575-825-5588  
www.AliceaJare.com



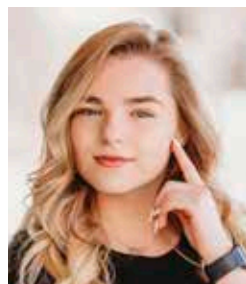
**Rowdie Richardson**  
Rowdie Bright Photography  
979-224-6757  
rowdie.bright@gmail.com



**Tori Eiselstein**  
Writer



**Caroline Kelsick**  
Writer



**Konstanze Barron**  
Administrative Assistant



**Hello Rowdie!**

Rowdie Richardson has been practicing photography at a professional level since 2015. She attended Texas Tech University to pursue a career in parks and wildlife, but life had other plans as she transitioned into photography as her full-time job. Rowdie enjoys being a part of all kinds of creative projects such as branding, weddings, portraits, wildlife, professional and travel photography and more. Recently married, she lives in Lubbock, TX, with her husband, Jordan, and their dog, Maverick. In her free time, Rowdie enjoys hiking, traveling to new places such as National Parks, spending rich quality time with close friends and family and exploring new hobbies. Rowdie is a social butterfly and enjoys making connections with those in her community.

Kathy Pettit: "It's heartwarming to know that with only one phone call, Rowdie was more than willing to step in to support her colleague, Alicea, during such a difficult time of losing her eldest son."

Despite her recent marriage, Rowdie's willingness to step in shows her dedication, compassion and empathy. They are a testament to her character and commitment to being a valuable member of the *Real Producers* team.

We celebrate Rowdie! Her actions should be observed and exemplify how teamwork and empathy can make a difference in the workplace during challenging times."



**Thorough assessments.  
Reputable, local service.  
Quality work.**

Talk to the professionals that property owners, agents, and buyers trust. CanTex™ is your local turnkey roofing, construction, glass, and exteriors company. Discover a better, more integrated roofing and exteriors company that delivers on quality, experience, price, and satisfaction. Together, we are one serving Lubbock and our surrounding communities. CanTex™ has you covered.

- ✓ **Trustworthy Professionals**
- ✓ **Free Roof Assessment**
- ✓ **Residential & Commercial**
- ✓ **Glass Replacement**

**Roofing**  
Residential & Commercial

**Windows & Siding**

**Glass & Mirror**



**SCHEDULE YOUR  
Free ASSESSMENT**  
cantextroofing.com

**CANTEXROOFING.COM (806) 475-0010**

©2023 CanTex Roofing & Construction. All rights reserved.

# AMY TAPP

*Broker*

AMY TAPP REALTY

Lubbock REALTOR® and Broker Amy Tapp launched into real estate in 2001 with just an interest in being a REALTOR®; at the time, being a broker was not in the cards.



▶ top producer

Story by Caroline Kelsick

Photos by Rowdie Bright Photography (unless otherwise noted)



Photo by Alicea Jare Photography

Before landing in Lubbock, Amy lived in Midland and worked as a billing manager for an engineering firm. She had always been interested in real estate, but she felt loyal to her bosses. When she moved to Lubbock, she took the opportunity to jump into real estate. In 2012, after 11 years in the industry, she started her brokerage, Amy Tapp Realty. Amy shares, “I was nervous to be responsible for other agents’ actions, so I intended to be a solo-agent brokerage. But I learned that I need to be around people to be happy. I am having the time of my life helping our agents.”

Helping is at the heart of Amy’s values. As a broker of many REALTORS®, she is most passionate about building confidence in the newer agents and problem-solving with the more experienced ones. “I am an enneagram type 2w3, so any chance I have to help others fills my soul,” Amy says. “I love helping the agents believe in themselves and build confidence. I also love helping my clients navigate through sticky situations during transactions. My favorite thing is to brainstorm with our agents about how to bring transactions that seemed hopeless back to life. Problem-solving is my favorite.” One of the current challenges Amy faces is educating sellers on this recent market change.

Amy loves to learn new methods of marketing, generating leads and navigating new markets. She attends many real estate conventions every year and receives coaching through Brian Buffini and Tom Ferry’s programs. “I am a very ‘hands-on’ broker, and I make myself available to our agents anytime,” she reveals. “I love to see things from all perspectives.”

If Amy could change one thing about her journey, she would not have focused on the money in the beginning. “If you are doing what you love, the money will take care of itself,” she advises. “If I would have focused more on building relationships with my clients, I would have built my business faster.”

Amy is married to her husband of 26 years, Tim Tapp. They have two children, Hailey (24) and Hayden (17). Hailey graduated from Texas Tech and loves working at Thrive Mortgage. Hayden is a junior at Lubbock Cooper High School and loves racing motocross. As a family, the Tapps enjoy traveling and snow skiing. They adore taking their dogs, Waffles and Finley, on adventures in their toy hauler.



Amy and Tim Tapp



The Tapp Team - Amy and Jennifer McCormick



My favorite thing is to brainstorm with our agents about how to bring transactions that seemed hopeless back to life.

**Problem-solving is my favorite.**

When she is not working, Amy can be found watching Hayden race, crafting in her craft room or binging a crime show. When asked what she wants to be remembered for, she jokes, “I want to be remembered as ‘the best bad influence.’ I want people to remember all the shenanigans I came up with because that takes talent. I also want to be remembered as a kind-hearted Christian who looks for the best in people in all situations.”

Amy credits God for her success and her future. “For 22 years, I have just trusted God to gently shove me in the direction I am supposed to go,” she comments. “I had no idea I would love running a brokerage or leading a team. I will just wait to see what God has around the next corner for me.”

**Amy Tapp**  
**Amy Tapp Realty**  
 806-773-9972  
 amy@amytapp.com

# Simple like it should be.

Take advantage and save on your next home through our fast, easy home financing process.



**Larissa Cable**  
MORTGAGE LOAN OFFICER

Apply in minutes at [larissa.texastechfu.org](http://larissa.texastechfu.org)  
806.831.2840 mobile



Equal Housing Lender | Federally Insured by NCUA | NMLS# 525982

Sometimes we're just grateful for the little things.

The holidays are coming. Help protect your clients from unexpected appliance repair costs.



**STACIE POLOZOLA**  
Sales Executive  
806-577-9675  
[stacie.polozola@fnf.com](mailto:stacie.polozola@fnf.com)

homewarranty.com



**Joe Bellar**  
Real Estate  
Inspection, LLC  
SINCE 1999

## INSPECTION SERVICES

- Structural • Plumbing • Irrigation • Wells
- Electrical • Mechanical • Pools • Septic



Joe Bellar, License 4743



Brittnee Shirey, License 23197



Kelly Cummings, License 21901



Jesse Beversdorf, License 24187



Jed Zeman, License 25069



Nicole Suter, Office Manager

Joe's experience and building knowledge will provide you with impeccable confidence.

This team of professionals is always in your corner!

**806.786.1375**

@realproducers



WHERE DETAILS MAKE THE DESIGN

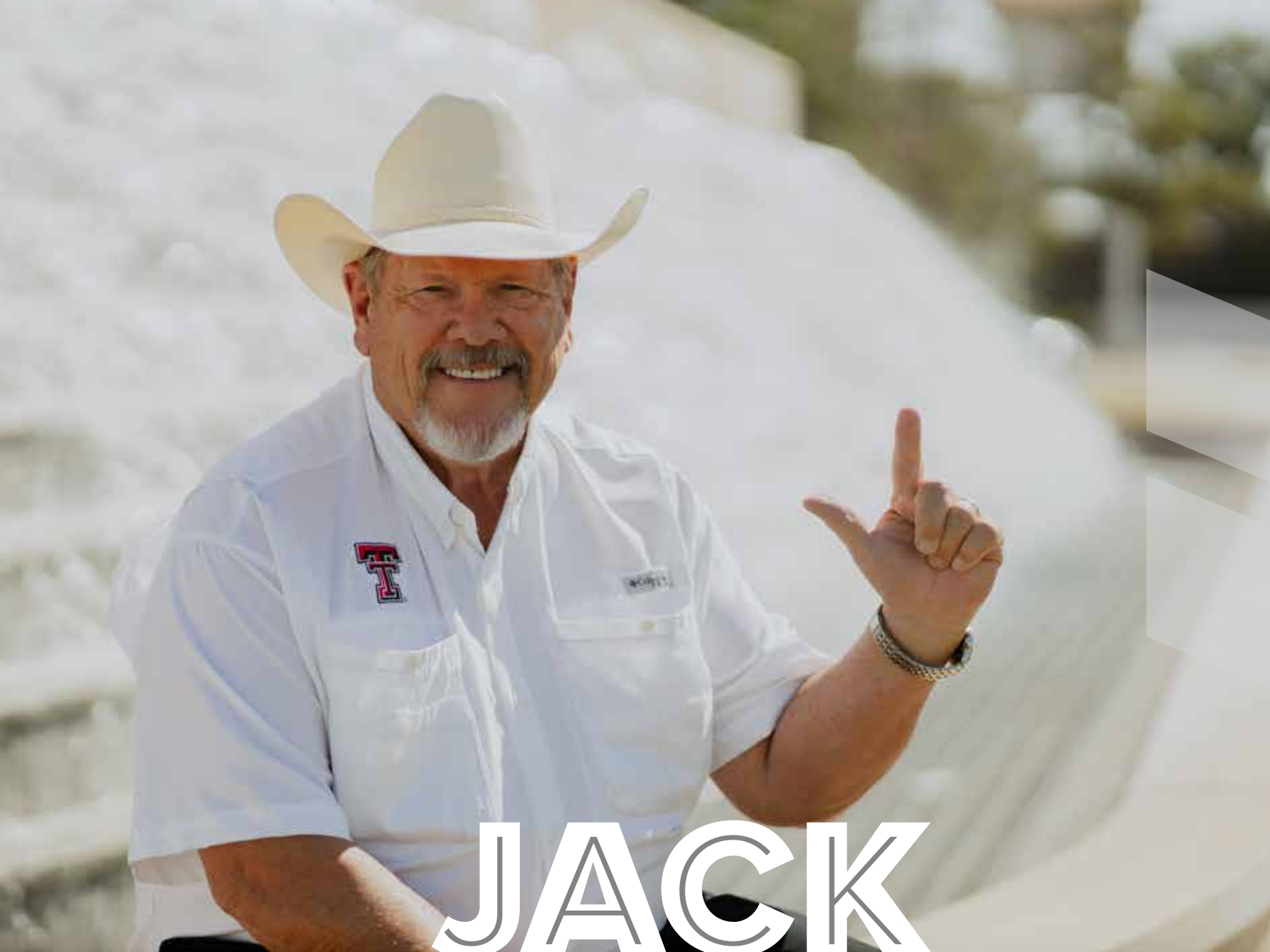


TYSON REED | (806) 543-7949

CAREY TAYLOR | (806) 632-5561

BUILTBYAPEX.COM





# JACK CHAPMAN

Broker, Lubbock, Texas

A 47-year commercial real estate veteran and Lubbock native, Jack Chapman continues his family's legacy in the industry.

Jack has a diverse professional background, working in construction, sales and management. In 1979, he partnered with his brother and owned the Blue Max Performance Center in the Permian Basin until 1983. Although Jack had obtained his license a few years before this business venture, he didn't fully pursue real estate until later down the road.

"My grandfather opened the first office in 1953, and my father, Ray, and my uncle, Harold, joined them," Jack explains about how the Chapman family made its start in the field. "I grew up in a real estate family as the developers of Ransom Canyon, among others." Eventually, he joined Ray, who served as an invaluable mentor to him and a pioneer in real estate in the Lubbock community in the commercial specialty of real estate.

A third-generation REALTOR®, Jack places a great emphasis on maintaining the personable aspect of real estate. "I feel that sometimes the personal side is no longer what it once was," remarks Jack. "So, I always try to find the commonality with my clients so we can share moments of our lives that we have experienced."

Jack thrives in commercial real estate, appreciating the diversity of his clientele's goals. "One day you are working on finding a land site to construct a new warehouse," he states. "The next customer is looking for the ideal site to open a retail store. And then you have the customer who is looking to expand or close a business, wanting to grow or enjoy their retirements."





Vastly experienced, Jack finds creative solutions to issues as they arise. One situation he recalls involved the transaction of a commercial tract; when the survey showed that a building on the property encroached onto the neighboring mobile home park, with multiple owners, Jack developed a plan that would benefit his sellers. Despite initially believing buying the pieces of property that the building was on was ideal, Jack realized that financially, his clients should “cut the encroaching portion of the building off,” which freed up the title to move forward with the closing of the transaction.

Married to Amelia Pate Smith in 2002, the couple has children Jeramy, Shannon, Clint and Kyle and seven grandchildren. Empty nesters, Jack and Amelia share their home with their fur babies, a cat named Gracie and two dogs named Gabbi and Rusty.

“I am a car enthusiast,” Jack adds. He actively drag-raced his supercharged roadster until 2018, and he keeps his love for cars alive with a 1998 Z28 Camaro “street toy.” In terms of family time, Jack likes visiting the lake, visiting with friends, cooking, swimming and going to The Cactus Theater and outdoor concerts at Cook’s. He is also a massive fan of Texas Tech.

Throughout the years, Jack has dedicated himself to his real estate career, obtaining the prestigious SIOR and CCIM designations in 1995 and 1997, and has served on numerous committees and city boards. He was the past president of AMBUCS and ABC Rodeo chair and was the president of the Lubbock Association of REALTORS® in 1999.

Jack is dedicated to contributing to his beloved home of Lubbock, carrying on the family legacy of serving and making a lasting impact, all the while enjoying the “variety of life that the Lord has allowed” him to lead.

**Jack Chapman SIOR CCIM**  
806-789-8257  
jack@jchapmanrealtor.com



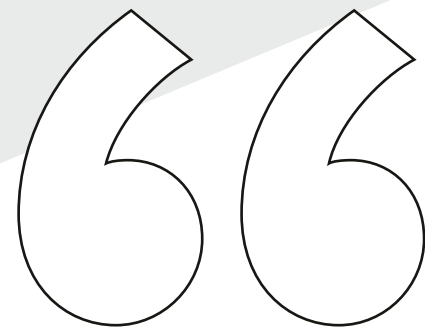
Jack and Amelia Chapman



Photo by BR Photography



Photo provided by Jack Chapman

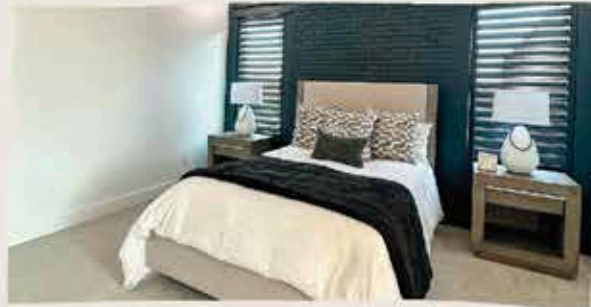


I AM A CAR ENTHUSIAST.



# HUB CITY STAGING

Leave the staging to us



*Providing REALTORS® and homebuilders with quality home-staging services – from a single home to an entire neighborhood – on time and within budget to maximize the potential of every home.*

**Ashley Whittle, Owner/Creative Director**

**(806) 252-0062**

**[www.hubcitystaging.com](http://www.hubcitystaging.com)**



## NEXT LEGACY LENDING

### FRIENDS | FAMILY | NEW HOMES

We commit ourselves to rewrite the mortgage narrative. Beyond just transactions, we dive deep into even the most challenging situations, ensuring every dream has a door to open. Upholding integrity and fairness, we envision a mortgage future that's inclusive, transparent, and in favor of the client.

(806) 337-0804 . 4920 S. LOOP 289, SUITE 204 LUBBOCK, TX 79414

NMLS#2416876 [WWW.NEXTLEGACYLENDING.COM](http://WWW.NEXTLEGACYLENDING.COM) . [INFO@NEXTLEGACYLENDING.COM](mailto:INFO@NEXTLEGACYLENDING.COM)

FOR INFORMATION PURPOSES ONLY. THIS IS NOT A COMMITMENT TO LEND OR EXTEND CREDIT. INFORMATION AND/OR DATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. ALL LOANS ARE SUBJECT TO CREDIT APPROVAL. [WWW.NMLS.CONSUMERACCESS.ORG](http://WWW.NMLS.CONSUMERACCESS.ORG) [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV)



# Tiffany Soto

Taylor Reid Realty



## ► featured REALTOR®

Story by Caroline Kelsick  
Photos by Rowdie Bright Photography (unless otherwise noted)

Real estate was always an interest for Lubbock REALTOR® Tiffany Soto, but it didn't manifest for her right away. With a bachelor's degree in finance from Texas Tech, Tiffany was fresh out of college when she fell into her first job. She worked as an area manager for a student housing company, a role that still had a connection to the real estate industry but on a smaller scale. "The thought of being straight commission-based at such a young age was terrifying," Tiffany shares. But she did her fair share of challenging work; as area manager, she ran one property and was responsible for two others, totaling about 2,200 students she oversaw. "After working in student housing for almost 17 years, I joined the Lindsey Bartley Team," says Tiffany, who started as a listing coordinator in 2017. After three and a half years with the team, Lindsey encouraged Tiffany to get her real estate license. If Tiffany could change one thing about her real estate journey, she would have started sooner. "This journey has been the biggest blessing in my life," she beams.

When Tiffany first started on the Lindsey Bartley Team, it was part of another brokerage in Lubbock. When Lindsey opened her brokerage, the team became even more solid. "I love our brokerage because it is a very tight-knit group," Tiffany reveals. "We have tons of training opportunities, and the knowledge we gain from one another is amazing."

Tiffany's hallmarks are her excellent communication and helpful heart. She recognizes the power of everyone's unique story and strives to help clients in any way she can. "I love getting to be a part of their story and helping them achieve their goals," she comments. "I strive to maintain excellent communication with my clients throughout the whole process and even after working together. I love checking in on clients to see how they are doing and catching up with one another."

Tiffany measures success through growth and learning. She values being pushed to the limit and striving to be the best for her family and her clients. One of her most memorable experiences in the industry came from being pushed during a challenging situation. "I had some clients who had to terminate the day before they closed because their





Photo by Devin Sisk Photography

lender could not get the clear to close," she explains. "We kept working hard and got all the information over to the lender. After a month and a half, we got them back under contract on their dream home and to the closing table quickly. Working with them throughout their process and seeing them fulfill their dream of being homeowners was such an honor."

Tiffany is married to her high school sweetheart, Chris. They have been married for almost 20 years and have three children, Kinsley (19), Kallaway (15) and Kambry (9). They spend their free time traveling, playing golf, showing pigs at stock shows and hanging out with family and friends. When Tiffany has down-time, she loves being with her family, gardening, reading and working with her family's animals. She is most grateful for God, family, friends and her health. She most wants to be remembered as someone who always looks for the best solution for everyone involved.

**Tiffany Soto**  
**Taylor Reid Realty**  
 806-441-0095  
 tiffany@lindseybartleyteam.com



Your clients could qualify for **100% FINANCING**  
 No Income Restrictions • Great Introductory Rate

with **H.O.M.E. - 100**  
 THEIR DREAM HOME IS  
*closer*  
 THAN YOU THINK



**ALLIANCE**  
 HOME LOAN CENTER  
 8401 Quaker Ave, Lubbock, TX  
 806.798.0991



Each account insured up to \$500,000. By members' choice, this institution is not federally insured. \*Loans subject to credit qualification and approval. APR = Annual Percentage Rate. Programs, rates, terms, and conditions are subject to change without notice.

# Fall

into a great opportunity to expand your business!

**(806) 201-2081**



**Jacob Faske**  
Mortgage Solution Specialist

NMLS #112151  
NEXA Mortgage #1840000  
(806) 201-2081  
jfaske@nexamortgage.com  
www.pastorale.com  
2002 14th Ave, Suite 8111  
Lubbock, TX 79424

#FINANCEWITHFASKE  
powered by  
**NEXA**  
Mortgage

# ROWDIE BRIGHT PHOTOGRAPHY

Capturing all of life's sweet moments





**01. Portraits**  
that celebrate families, graduates, couples, expectant mothers, new parents and those in all other seasons of life.

**02. Branding**  
for business and personal ventures. Photos that fit your need, catered for your success.

**03. Headshots**  
that are fun, professional or a mix of both! 15-30 minute headshot sessions available at your location or in the studio.

**04. Events**  
of all kinds and sizes. Large corporate events to micro weddings, get it all covered!

Rowdie Richardson

Lubbock, TX

rowdiebright.com  
rowdie.bright@gmail.com  
979-224-6757  
@rowdiebrightphoto



# FIRE & ICE

HEATING AND COOLING

SERVICE  
INSTALLATION  
INSPECTION

LET US HELP WITH ALL YOUR HVAC NEEDS

CONTACT US | (806) 422 - 1314

WE KEEP EVERYTHING RUNNING FOR YOU & YOUR CLIENTS



# PIPELINE PLUMBING

PLUMBING SERVICE and REPAIR



Gary Hughes, M-41617  
806-601-6989  
thepipeline.plumbing@gmail.com

## Precision in Every Appraisal

Trusted by the Hub City



Get a Fee Quote:  
Tell us about your clients, and we'll respond quickly with our price and estimated turnaround time.

Order Online:  
Need an appraisal now? Order securely online for an accurate, reliable appraisal to fit your client's needs.

CONTACT:  
(806) 239-5520  
JET.SEIDEMAN@ICLOUD.COM  
HUBCITYAPPRAISALS.NET

# SOLD

We love Real Estate Agents!

Building in Westmont, Abbey Glen, Viridian, Everest Heights, Allen Farms & Terra Vista.

# D·R·HORTON

America's Builder

Home for every stage in life.®  
806-606-6668 | www.drhorton.com

Prices, plans, features, options and co-broke are subject to change without notice. Additional restrictions may apply. Square footages are approximate.

# SHAR



# MERCHANT



**OWNER, ARCHGATE INSURANCE**



## ▶▶ partner spotlight

Story by Jacki Donaldson  
Photos by Rowdie Bright Photography (unless otherwise noted)

### Your Key to Hassle-Free Home Insurance

High interest rates and low inventory can translate into a daunting real estate market, but Archgate Insurance Owner Shar Merchant predicts that this scenario is temporary. “When rates fall, the buyers who have been waiting on the sideline will boom, and REALTORS® and agents will have record sales years,” he shares. “Mindset is very important, so stay positive and focus on what you can control and not what you cannot.”

Shar knows that a career in sales can be a tough (and rewarding) path. “Every year has its challenges and rewards, but sales is all about riding the waves, whether up or down,” says Shar, who worked for another independent insurance agency as a sales producer from 2016 to 2020. In 2020, he opened an insurance franchise and scaled to three locations, becoming a Top 10 insurance franchise in the country out of about 2,000 locations. This year, he launched Archgate Insurance. “I sold all my franchises to go completely independent in 2023, thus creating a business that is completely mine with no franchise ties and the same product as before but with all new local management and ownership,” he proudly remarks.



Archgate Insurance is a full-service insurance brokerage working with more than 40 A-rated carriers such as Progressive, Nationwide and Allstate, among many others. Shar and his team can also shop for customers to find them the best price and coverage. “We specialize in home insurance, working with REALTORS® and lenders to help their clients get the best home insurance policy when they are purchasing a home,” Shar comments.

The trifecta of speed, superior service and genuine connections make Archgate Insurance a stand-out company. “We strive to provide the fastest and best service in the industry,” Shar promises. “In an age where clients want more personal connection than ever, we aim to get quotes back in a more timely manner, along with adding that personal touch when engaging with clients. We work fast to offer same-day insurance binders for home closings to make sure insurance is never the piece causing closing delays.”

Shar, a self-proclaimed insurance geek, loves educating first-time homebuyers and connecting with clients and referral partners, and he enthusiastically partners with REALTORS®, sponsoring events and open houses for them. “We understand the value that when their business grows, so does ours,” he voices. “Archgate is looking for lifelong partnerships and friendships with REALTORS® to support them in their journey.” As a result, many of Shar’s closest friends are real estate professionals, and he calls them his Lubbock family.

A native of Coppell, TX, Shar came to Lubbock about six years ago for work and never left. “I saw an opportunity in my industry that was lacking urgency and connection,” he reveals. “I fell in love with the ‘small, big town’ of Lubbock and the people in this city. They are truly some of the nicest most caring individuals I have ever met, and I wanted to be around that all the time.”

Shar also adores being around his high-school sweetheart and now wife, Zafira. The couple enjoys traveling,



hiking and anything adventure related. They love new restaurants and dining experiences and unwind from their long weekdays streaming TV series and movies.

When asked what he wants to be remembered for, Shar doesn’t hesitate to express that he wants to create a legacy for his father. “He was an immigrant to the United States 40 years ago and worked three jobs and put himself through school to pursue the American dream,” Shar states. “Being a first-generation American, I plan to take his legacy to the sky and build a business empire worthy of his last name. I would like to *not* be remembered for building a big business but for impacting lives and helping others. Helping others is what got my father to where he is today, which is how I plan to take that legacy further.”

**Shar Merchant**  
**Archgate Insurance**  
 (806) 705-7105  
 shar@archgateinsurance.com  
 www.archgateinsurance.com



Photo by Andrea Pinacci in Lake Como, Italy



HOME LOAN CENTER

# CHOOSE LOCAL.

*“I am dedicated and passionate about helping my clients achieve their homeownership dreams by navigating them through a seamless and stress-free mortgage process. I listen to my clients and gain a deep understanding of their individual financial situations and provide them with tailored solutions.”*

*Sonya Garcia*

## WHY SHOULD YOU CONSIDER SONYA?

Knowledgeable in every facet of the mortgage process, with a background in law and in title work

Over 13 years of experience in the mortgage industry

One of the most versed lenders in guidelines and products

Deep commitment to her community and is engaged in various volunteer and service organizations

Passionate about helping others and making a positive impact

Offers competitive fees and rates



## MORTGAGE *Made Simple.*

**Lacie Walton**

Executive Vice President  
 Mortgage Dept. Mgr.  
 NMLS #469782  
 806.441.8036 (C)  
 lwalton@peoplesbanktexas.com

**Sonya Garcia**

Vice President  
 Mortgage Operations Manager  
 NMLS #1622095  
 806.445.1295 (C)  
 sgarcia@peoplesbanktexas.com

NMLS #514404  
 www.peoplesbanktexas.com

Call Your  
**LOCAL LUBBOCK TEAM**

**JASON RACHELS**  
 Loan Originator  
 NMLS# 846727  
 (817)908-9380

**ABBI BRICKEY**  
 Loan Originator  
 NMLS# 1783740  
 (806)445-3535



**PrimeLending®**  
 Home Loans Made Simple.

**APPLY NOW** 

5010 University Ave, Ste. A&B | Lubbock, TX 79413

All loans subject to credit approval. Rates and fees subject to change. ©2023 PrimeLending, a PlainsCapital Company (PrimeLending), (NMLS: 13649) Equal Housing Lender. PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in TX for 1st Liens. 2nd Liens Regulated Loan Lic. No. 2803, V072822



**LAGOS**  
 Exclusively at  
*j.hoffman's*  
 LUBBOCK, TEXAS

*Celebrating 50 years!*

(806) 795-8290 www.jhoffmans.com 4918 50th Street, Lubbock  
**CLOTHING • SHOES • JEWELRY • ACCESSORIES • GIFTS & HOME**



**ALL YOUR SURVEYING & ENGINEERING NEEDS UNDER ONE ROOF**




**DELTA**  
 LAND SURVEYING  
 ENGINEERING


1310 JARVIS STREET, LUBBOCK, TX, 79403  
 (806) 701-5707 • info@deltalbk.com • www.deltalbk.com

Registered Texas Surveying Firm Number 10194496  
 Registered Texas Engineering Firm Number F-22948

**Edward Jones** > edwardjones.com | Member SIPC



**Yes, you can save for both college and retirement. We can get you started.**



**Valerie Hinojosa**  
 Financial Advisor  
 6102 Chicago Ave Suite 200  
 Lubbock, TX 79424  
 806-783-3072

MKT-5894M-A-A1 AECSPAD

**KEEPING YOUR CLIENTS SAFE AND SOUND.**



**NO CONTRACT ON ALARMS**

- Home Theater / Automation
- Security Cameras & Access Control
- Car & Marine Audio
- Conference Rooms
- Structured Wiring
- Motorized Window Covering



**QUICK AV & SECURITY**

Locally owned 15+ years experience  
 11002 US-87 S • Lubbock, TX

**(806) 416-6222 • Cory@quickavsecurity.com • quick-av.com**



**ARCHGATE**  
 INSURANCE

**ARE YOUR CLIENTS PROPERLY COVERED?**



*Let's Find out!*  
 Shar Merchant, owner  
 (806) 705-7105

**SHAR@ARCHGATEINSURANCE.COM**  
**WWW.ARCHGATEINSURANCE.COM**

▶▶ letter from the president  
By Donna Sue Clements, Lubbock Association of REALTORS®

Fall is upon us in Lubbock. The wilting heat of summer has given way to the mild fall days we all look forward to. Normally, the fall is the end of a growing season, but for TREPAC, it's the beginning of another great year of advocacy and protecting private property rights across Texas.

The 2024 TREPAC year started on October 1, and we have a whole year of opportunities available to protect your business by investing in TREPAC. We are so grateful for everyone who answered the call and look forward to another prosperous year. We are also grateful to our President-Elect and 2024 TREPAC Committee Chair Andrea Sturdivant for working so hard to meet our goal.

You've all heard how important investing in TREPAC is. Many of our top producers in Lubbock already invest at the Major Investor level, which is \$1,000+. What a great example they are to the rest of the Lubbock Association of REALTORS® members, especially the newer agents.

Investing in TREPAC isn't a one-and-done kind of investment. Every year, we ask each of our members to invest a minimum of \$50. If you currently invest, we are grateful for you. If you haven't invested recently, let's make 2024 the year you do.



One of my favorite TREPAC events is happening right now. Turkeys for TREPAC has been near and dear to my heart since we started it. It's one of the most important events we do. Every dollar you invest goes to purchase turkeys for the South Plains Food Bank. It's a great way to invest in TREPAC and to give back to your community at the same time.

LAR Leadership has a proud history of not just investing in Turkeys for TREPAC, but also helping to hand them out at the South Plains Food Bank. There is nothing like watching the faces of the people who pick up the turkeys we provide. It makes a huge impact on our community, and we are so thankful to be able to be a part of that.

As the top producers in Lubbock, I implore you to make an investment in Turkeys for TREPAC this year. The money you invest between now and the end of the year stays here in Lubbock. Help us provide a holiday meal for a hungry family in Lubbock.

Visit [www.lubbockrealtors.com](http://www.lubbockrealtors.com) to make your investment in Turkeys for TREPAC today.

**READY TO BREAK NEW GROUND?**

*Local family-owned and operated*

Land Cleaning - Demo - Water Drainage  
Snow Removal - Residential & Commercial Dirtwork

**(806) 893-8663**  
Like us on Facebook at Fecht Custom Dirtwork

**Get surprisingly great Home & Auto rates.**

**Ana Borrego, Agent**  
8001 Quaker Avenue Suite G  
Lubbock, TX 79424  
Bus: 806-745-2555  
ana.borrego.d02x@statefarm.com  
www.anaborrego.com  
Call In or Click In 24/7  
Walk In Monday-Friday 9-5  
Evenings by Appointment

Here's the deal, our Home and Auto rates are already great. But when you combine with State Farm®, you can save even more. Call me to discover your surprisingly great rates on Home and Auto today.

Like a good neighbor,  
State Farm is there.®

Individual premiums will vary by customer. All applicants subject to State Farm underwriting requirements.

**State Farm**

State Farm Mutual Automobile Insurance Company  
State Farm Indemnity Company  
State Farm Fire and Casualty Company  
State Farm General Insurance Company  
Bloomington, IL

State Farm County Mutual Insurance Company  
of Texas  
State Farm Lloyds  
Richardson, TX

State Farm Florida Insurance Company  
Winter Haven, FL  
2001866

**HART MOVING & STORAGE**

Full Service Packing, Moving & Storage  
Fully Insured & Bonded  
Locally Owned & Operated  
FREE, GUARANTEED Estimates  
Realtor Discounts  
Local & Long Distance Moves

Before you start, Call Hart!

**HartMovingandStorage.com**  
**(806) 763-4191**

**HART MOVING & STORAGE, INC.**  
**806-763-4191**

Making the mortgage process  
**EASY**

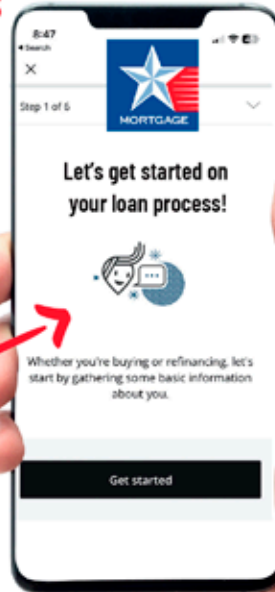
Buying a home is an exciting time; it should be easy!  
We are proud to offer a variety of loan options and we make the process quick and easy.

Easy to get started

Dedicated mobile app

Always a quick phone call or text away

Scott Smith,  
NMLS#849206



**SOUTHWEST BANK**  
MORTGAGE

**806-680-4061**  
mortgage.southwest.bank



**RUSTYSBUGSTOP.COM | 806-777-7424**

*Happy Thanksgiving*

FROM YOUR LOCAL FRIENDS  
AT **RUSTY'S BUG STOP**



**Southern Homes**

BY DAN WILSON



**NOW OFFERING RATE BUY-DOWN PROGRAMS & INCENTIVES.**



INSTAGRAM

SALES & MARKETING: (806) 543-6095  
SOUTHERNHOMESINFO@ALLLUBBOCK.COM  
12402 SLIDE RD #101, LUBBOCK, TX 79424



WEBSITE

▶ spotlight REALTOR®

Story by Tori Eiselstein  
Photos by Rowdie Bright Photography



# Cisti Pinkert

Keller Williams Realty

Explaining her urge to plunge into the world of real estate, Cisti Pinkert shares, “After my health insurance career ended, my husband and I were talking one evening about what I wanted to do. I told him I want to help people and be their hero.”

This top producer obtained her license in 1997 and maintained dual careers until the tumultuous year of 2020 when she went full-time into the industry. Cisti had been thriving in the insurance field for 20 years, serving as a benefits manager, assisting employers with medical benefits packages and educating employees about their benefits. Although she thrived in this arena, exciting life events caused her to begin shifting directions.

With her daughter getting married and starting a family, Cisti wanted more flexibility and began leaning more toward real estate. However, with her youngest son entering college at West Texas A&M, she couldn’t afford to completely switch to a commission-only position, so she worked for a grain elevator company. “My son graduated in 2019,” Cisti shares about her official career transition, “and I jumped in with both feet in 2020. Wow, did we — along with the rest of the world — wake up to a whole different world in March 2020. The rest is history.”

“

I told him  
I want to  
help people  
and be their  
hero.





Life is short!  
Enjoy the ride,  
dance along the  
way and make  
it fun.

Due to the culture, training and values of Keller Williams Realty, Cisti, a West Texas native, joined the brokerage, particularly impressed with the way Tara and Jason conducted business. She has scaled her business ever since to better the lives of others. “Moving is one of the most difficult things homeowners will do in their lives,” she states. “My passion is to make the transaction an exciting adventure and as easy and stress-free as possible.” Relationship-driven, Cisti is dedicated to seeing her clients through the entire process, serving as their advocate and negotiator. She intends for clients to have the best of experiences and is passionate about educating them to make well-informed decisions.

When asked about the future, Cisti replies, “I pray that the good Lord continues to bless my business with my sphere and new clients who need help through the next chapters in their lives, whether buying, selling or investing in real estate.”

Cisti is happily married to Paul, her biggest supporter. The couple has two children, Alexis (Lexi) and Matthew. “In 2019, Paul and I joined the most amazing club known to man,” she exclaims. “We became grandparents. Super and Sassy, to be exact.” Both Cisti and Paul adore their grandchildren, Hudson and Hayes. They also have a wonderful son-in-law, Grant, and a beautiful daughter-in-law, Taylor, along with two fur babies and four granddogs.

An adventurous spirit, Cisti spends her free time RV camping, visiting the mountains and riding down the ATV trails. She and Paul are even certified scuba divers.

Cisti credits her success to the strong support system she has with her family and friends, expressing gratitude for the “best cheerleaders you could ask for.” With the natural gift to help, nurture and teach, the only thing that she would have done differently in her journey is to start sooner.

“Life is short!” exclaims Cisti, advising others to “enjoy the ride, dance along the way and make it fun. Remember it is not about the money; it’s about the people and the biggest decision of their lives. Leave an impression by holding their hands and walking them through the transaction.”

**Cisti Pinkert**  
**Keller Williams Realty**  
806-893-0506  
cistipinkert0506@gmail.com



Photo by Haley D Photography

**PHEBE Ellis-Roach**  
Market Leader | (REALTOR) NMLS# 335849  
806-773-0531

**KELLY Collins**  
Sales Manager | (REALTOR) NMLS# 5228957  
806-549-0105

**HAILEY Tapp**  
Branch Loan Production Partner | (REALTOR) NMLS# 5469099  
806-773-5140

**HOME FOR THE HOLIDAYS.** *Thrive* MORTGAGE

The home purchasing process is more than just a transaction. It's a partnership. We partner with you to make sure every home purchasing decision achieves your short-term needs on the way to your long-term goals.

SCAN HERE TO CONNECT WITH US.

4031 112th Street | Lubbock, TX 79423  
Branch NMLS# 2176179

\*All loans are subject to underwriting or investor approval. Some restrictions may apply. This is not an offer of credit or a commitment to lend. 2023

# LUBBOCK LOCAL

Lubbock's premier title company  
 LOCALLY OWNED WITH OVER 250 YEARS OF EXPERIENCE UNDER ONE ROOF

**MAKE YOUR CLIENTS' DREAM HOME A REALITY**

806-412-1234  
 hubcitytitle.com  
 4415 66th Street  
 Suite 100  
 Lubbock, TX 79414

Keeping you informed,  
**every step of the way!**

apply.primewestmortgage.com

Scan this QR code to get started on your homeownership journey today!

**Jack Bibb**  
 Mortgage Loan Officer,  
 New Mexico Regional President  
 jack@primewestmortgage.com  
NMLS 339868

**Rosa Erculiani**  
 Mortgage Loan Officer,  
 Vice President  
 rosa@primewestmortgage.com  
NMLS 1064724

**Casey Taylor**  
 Mortgage Loan Officer,  
 Branch President  
 casey@primewestmortgage.com  
NMLS 408217

HTLF Bank is MEMBER FDIC and EQUAL HOUSING LENDER. PrimeWest Mortgage, a division of HTLF Bank, is an EQUAL HOUSING LENDER. NMLS #402685

**Helping your clients overcome the risks of everyday life.**

**Moriah Pyle, STATE FARM® INSURANCE AGENT**

(806) 795-8040  
 moriah@savingapyle.com  
 www.SavingAPyle.com

5008 50th Street | Lubbock, TX 79414-3421

**PLAINS ROOFING INC.**

*Hire a professional roofing company you can trust.*  
*Just ask your neighbors, we can help!*  
*Call us today for a free quote.*

*For the best roof, our quality is proof.*  
 Regular roof inspections are critical in protecting your residential or commercial property.

Real Estate Inspection • Insurance Claims  
 Residential & Commercial • Serving Lubbock since 1939

**PlainsRoofing.com**  
 806-748-0702 • PlainsRoofing@gmail.com

**restore**  
 HYPER WELLNESS

**(806) 368-8660**

**\$79 IV Drip!**  
 Schedule Yours Today!  
 7604 Milwaukee Ave, Suite 300  
 Lubbock, TX

- Hydrate and cleanse
- Replenish vital nutrients
- Maximize performance



## ▶ partner spotlight

Story by Jacki Donaldson  
Photos by Rowdie Bright Photography

# From House Hunting to Home Owning: **Revolution Mortgage** Redefines the Lending Process

For top-producing real estate professionals seeking unparalleled support and an array of innovative financing solutions, Lubbock’s Revolution Mortgage, the No. 1 Revolution branch in the nation, stands as the preeminent choice. Offering the full spectrum of traditional financing options and boasting an expansive portfolio of non-conforming mortgage products, Revolution caters to your clients’ most distinctive needs. Understanding the intricacies of the real estate market with a mission to redefine the lending experience for borrowers and real estate professionals alike are four key players:

Ashley Laycock  
Kyndra Watson  
Savanna Holton  
Slade Terry



**Ashley Laycock**, who worked previously as a lender with City Bank and Texas Tech Credit Union, has amassed nearly a decade of experience in the industry and has earned a coveted spot on the Scotsman Guide Top Originators

list for the past four years and ranked among the top 200 lenders in the country in 2022. Finding herself wanting to work in an environment focusing on mortgage only, Ashley launched Lubbock’s Revolution Mortgage in February 2023 alongside Savanna Holton and Kyndra Watson. “Mortgage lending is a complicated and nuanced industry, and working in a business model that understands that the challenges in today’s market require creative lending solutions has empowered us to bring more borrowers home,” she shares.

Ashley’s goal is to be *your* biggest asset. “I dedicate my time to taking care of you and your clients while staying on top of changing rates, rules and regulations,” she states. “My goal is to provide buyers and REALTORS® with a positive experience in the homebuying process.” During this rougher season of real estate, Ashley says, “If we all work together, we can turn the slower season into a benefit that allows us to be best positioned to serve our clients when the market turns.”

Beyond her thriving career, Ashley is a West Texan at heart, deeply rooted in the Lubbock community. She and her husband, Ben, and their energetic three-year-old son, Ford, are always on the move, whether cheering on Texas Tech at sporting events, exploring local markets or embarking on exciting family adventures. She is grateful for her family, her career and the trust her REALTOR® partners place in her.

**Ashley Laycock**  
**BRANCH PRODUCTION MANAGER**  
**NMLS: 1279963**  
(806) 681-7095  
alaycock@revolutionmortgage.com  
www.ashleylaycock.com



**Kyndra Watson**, with an impressive 19-year career in banking and mortgage, also worked for both City Bank and Texas Tech Credit Union before taking a bold leap of

faith and joining Ashley and Savanna to establish Revolution Mortgage. Kyndra shines in helping first-time homebuyers realize homeownership and improve their credit to achieve their goals.

Communication and top-notch customer service are the key components in the day-to-day business operation at Revolution Mortgage, and Kyndra states, “We will always do our best to find a solution for our borrowers, even if we have to send them to another institution.” Referring out to another lender won’t happen often, however, as Revolution Mortgage has an incredible list of broker products that allow them to do financing for borrowers outside of the box. “This sets us apart from other lenders by providing multiple options for our borrowers,” Kyndra comments.

A Lubbock native, Kyndra enjoys spending quality time with her husband, Derek, and their two daughters and four dogs. When not working, she stays active through exercise and serves as the assistant coach for the Texas Tech All Girl Cheer squad. Kyndra aims to be remembered for her outgoing personality and selflessness. Her gratitude extends to her family, friends and the dedicated team she collaborates with daily, and her advice for real estate professionals is to persevere in the face of market challenges and build strong, reliable relationships within the industry.

**Kyndra Watson**  
**BRANCH PRODUCTION MANAGER**  
**NMLS # 1199674**  
(806) 319-3609  
kwatson@revolutionmortgage.com  
www.kyndrawatson.com



**Savanna Holton** started her career in banking during her senior year at Texas Tech University working as a part-time teller at a local bank. She quickly

excelled and rose through the ranks to a managerial role. After five successful years in retail banking, Savanna embarked on a new adventure by transitioning to the mortgage industry, a decision she describes as the best she has ever made. In February 2023, she celebrated her 10th anniversary in the mortgage field by co-founding Revolution Lubbock with Kyndra and Ashley.

Savanna praises Revolution's unique product list, including 0% down FHA and bank statement loans, all at super competitive pricing, and the way the company approaches relationships. "We are in this with you, as a team," she promises. "With our combined years in real estate, we have what it takes to navigate any situation and can do it exceptionally well. Your clients are our top priority."

A proud Lubbock native, Savanna loves getting people to the closing table and watching the excitement in their eyes when they receive their keys. She also enjoys spending time with her husband, Sam, and their three boys, mostly on the baseball field, climbing mountains and hunting bugs. She hopes to be remembered as a caring and genuine friend and is deeply grateful for her faith and the blessings in her life.

**Savanna Holton**  
**BRANCH PRODUCTION MANAGER**  
**NMLS # 1142161**  
 (806) 928-1090  
 sholton@revolutionmortgage.com  
 www.savannaholton.com



**Slade Terry**, a dedicated loan officer at Revolution Mortgage, brings his expertise to provide top-notch mortgage services to clients. With a background spanning nine years in the finance industry and the

past three years in the mortgage field, Slade brings a wealth of experience and knowledge to his role.

Slade is unwavering in his dedication to his clients, going the extra mile to ensure they are satisfied and happy when their loan closes. Whether through meticulous research, strong negotiation skills or a stellar work ethic, Slade does everything possible to help his clients and referral partners successfully close deals. His favorite part of the job: "Assisting my clients in securing a mortgage loan and helping them navigate the process is incredibly rewarding," he reveals. "Knowing that I play a role in helping my clients build and maintain wealth through real estate is a truly satisfying experience."

Slade's advice to others in the industry includes staying informed about industry trends and regulations, building and nurturing a network of professionals, honing effective communication and negotiation skills and establishing a reputation as a reliable and trustworthy resource. Born and raised in Lubbock, he finds gratitude in his family, faith, friends and career. In his leisure time, he enjoys traveling, attending concerts and spending quality moments with friends and family.

**Slade Terry**  
**LOAN OFFICER | NMLS 1988780**  
 (806) 778-8578  
 sterry@revolutionmortgage.com  
 www.sladeterry.com

Welcome to a different kind of mortgage experience – one you're bound to love.



## GIVING THANKS FOR SMOOTH CLOSINGS, HAPPY HOMEOWNERS



**AND CUSTOMERS LIKE YOU WHO AREN'T  
ONLY OUR FRIENDS, YOU'RE FAMILY!**

**72 years of Service you can count on!**



**806-794-9966**  
**ServiceTitleCo.com**



**LET'S MAKE MOVES.**



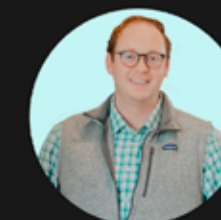
**\*Savanna Holton**  
 Branch Production Manager  
 NMLS#1142161  
**806.928.1090**



**\*Ashley Laycock**  
 Branch Production Manager  
 NMLS#1279963  
**806.681.7095**



**\*Kyndra Watson**  
 Branch Production Manager  
 NMLS#1199674  
**806.319.3609**



**\*Slade Terry**  
 Loan Officer  
 NMLS#1988780  
**800.450.2010**

**COMPANY NMLS#1686046** Admitted in: TX

ADVERTISEMENT | T2 Financial, LLC, D.B.A. Revolution Mortgage is an Equal Housing Opportunity Lender NMLS #1686046 (Nationwide Multistate Licensing System - www.nmlsconsumeraccess.org) Terms, conditions, and restrictions may apply. All information contained herein is for informational purposes only and, while every effort is made to ensure accuracy, no guarantee is expressed or implied. Not a commitment to extend credit.  
 Branch Address: 5610 114th St, Suite B, Lubbock, TX 79424 • Branch NMLS: 2465705 • Branch Phone: (806) 243-0777

CELEBRATING  
**60**  
YEARS  
WESTERN TITLE  
since 1963

**WESTERN TITLE**  
W.C.O.M.P.A.N.Y  
*loving what we do. since 1963.*  
Fall in Love with our closing team

westerntitlelubbock.com 806-793-0704

4202 84th Street, LBK, TX

## As a Cooperative Member

My local employees take care of me so I don't have to think about my electricity.

When competition comes for LP&L customers, you won't have to do anything. South Plains Electric will remain 100% locally owned and controlled by its members.

South Plains Electric is a not-for-profit cooperative owned by its members. We are in business for only one reason: to provide the best, most reliable service, not to make a profit. We answer to you, our member owners, not Wall Street.

For 86 years, we have been part of the local community. We actively support efforts to improve the quality of life for your family. Our employees, directors and top management all live right here. We are your friends and neighbors.

Your source of power. And information.  
806.775.7766 • SPEC.coop  
Follow us on Social Media

 South Plains Electric Cooperative, Inc.  
*Your Touchstone Energy® Cooperative*



Texas Real Estate Commission (TREC) certified

**\$50 OFF** any inspection for military, first responders, & teachers

**INSPECTION SERVICES:**

- HOME
- POOLS
- AUDIO/VIDEO
- WELL
- SEPTIC
- WATER QUALITY

www.WTREI.com



NATIONALLY CERTIFIED

Building Maintenance  
Remodeling  
Repairs

KEEP YOUR SWIMMING POOL safe  
AND SPARKLING ALL YEAR ROUND

Wtpplubbock.com

**CONTACT US** | Brandon Sanders | 806-786-0849 | Brandon@wtrei.com | TREC# 21213

## Make the right move.

Take advantage and save on your next home through our fast, easy home financing process.



**Tom Couture**  
MORTGAGE LOAN OFFICER

Apply in minutes at  
[tom.texastechfcu.org](http://tom.texastechfcu.org)  
806.773.0496 mobile



Equal Housing Lender | Federally insured by NCUA | NMLS# 842717



# G RIMES

INSURANCE AGENCY

**START YOUR  
QUOTE TODAY**

**SCAN QR OR  
GIVE US A  
CALL**

**Protecting West Texans  
for Over 70 Years!**

**806.762.0544 | GRIMESINSURANCE.COM**

1651 BROADWAY | LUBBOCK, TEXAS 79401

**SCAN QR FOR MORE INFORMATION**

