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**DIFFERENCE MAKER:**

Andrea Rouse

**AGENT FEATURE:**

Margie Nixon

**PARTNER SPOTLIGHT:**

Chris Cotten of Cotten  
Home Inspections

**Jeff  
Richardson**

*On the Fast Track*

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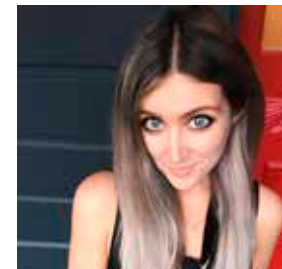
# MEET THE BIRMINGHAM REAL PRODUCERS TEAM



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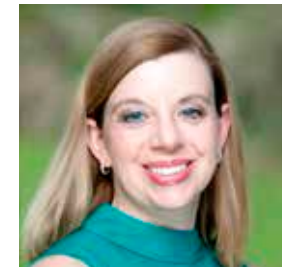
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Chris Cotten  
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## It's Business Planning Season... DON'T GET SPOOKED!

by Meredith Jones, Owner/Publisher



We all know that strategy is important, and I think almost all of us also find it scary. It forces us to confront a future we can only guess at...especially in the current real estate market. So, maybe this year,

try approaching business planning with more than just a sales goal as your target.

One of my favorite writers is James Clear, the author of *Atomic Habits*, and I'd like to share a couple of pivotal concepts I've learned from his book and blog:

*"Goals are for people who care about winning once. Systems are for people who care about winning repeatedly."*

Systems take time, thought and effort to set up, but they are so worth it in the end. They speed up your business and make everything easier. A question I ask myself frequently is: "What can I automate or have someone else do that will free me up to do more of what I enjoy and that makes my business more profitable?"

That's where another one of James Clear's ideas comes in:

*"A brief guide to compounding: If you don't enjoy something, you won't stick with it. If you don't stick with it, it won't compound. Being interested precedes the results."*

Being in business is like running a marathon—very few people build a successful business in just 2-3 years, sell it, and then never have to work again.

I know for myself, it's easy to get so laser focused on a goal that I don't stop to consider if I am enjoying the process. Is it possible to build a business while enjoying the process?

Yes, I believe it is. Not everyday will be sunshine and roses, but the power to create a business that is both successful and enjoyable lies within you.

publisher's note

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## ▶ partner spotlight

Written by **Nick Ingrisani**

Photos by **Brendon Pinola**, Brendon Pinola Photography

# CHRIS COTTEN

## FROM LAW ENFORCEMENT TO HOME INSPECTIONS

“People have to trust you, so you have to be honest and back up what you say. If you say you’re gonna do something, you do it.”

Chris grew up in Alabama and has lived in the state for his entire life. Before getting into real estate, he spent 21 years in law enforcement and 4 years as a crime scene investigator. Eventually, he reached a point where he was ready to get out of law enforcement and began exploring other avenues for his career.

Based on his investigative experience in law enforcement, and the trust and human connection that’s required for the job, home inspections seemed like a great fit.

### STARTING COTTEN HOME INSPECTIONS

Chris spent two years completing his coursework and getting certifications, then got his home inspection license in October 2011, which coincidentally was on the same day that one of the deputies in his office needed a home inspection. That deputy ended up being his first client.

Chris continued working at the sheriff’s office until 2015, when going to work in law enforcement meant he was actually losing money. As he says, retiring from the sheriff’s office and going out on his own was “the scariest day of my life.”

Cotten Home Inspections has grown steadily since the very beginning. He started out doing 12 inspections in the first year, but now he’s up to 1200. Chris is grateful for the help and guidance of Bill Corbit, owner of Magic City Inspections LLC, who showed him the ropes of how to set up a reporting system, insurance, and other processes. They still refer each other business to this day.

Cotten Home Inspections set themselves apart by completing their home inspection reports on-site. Once they leave a house, the client and their agent are guaranteed to have the report in hand. They

also offer each client a free 90-day warranty after every inspection that covers most household appliances, no matter how old they are.



Coming from his background in law enforcement, Chris brings an exceptional eye for the details to every home inspection. His meticulous inspection process ensures that no stone is left unturned and that clients get a detailed and complete picture of the condition of each home.

“I take 700 photos of an average house and I do it like a crime scene. I include far pictures, mid-range, and close-ups, so all of our reports are extremely thorough.”

Another aspect of his law enforcement career is being able to establish trust and communicate effectively with people. Law enforcement involved having some of the most challenging conversations a human can have, like going to a family’s house and telling them that their child isn’t coming home. He’d need to be clear, honest, and kind in his communication with people, and that translates directly to his approach with clients today.

“It was very difficult. So, if I can deal with people and do that, I can tell someone anything about the condition of their home.”

“  
**I STRESS TO ANYONE IN BUSINESS TO USE  
 SOCIAL MEDIA  
 TO BOOST THEIR BUSINESS.**

Looking into the future, Chris plans on steadily continuing to grow his business. His daughter runs their office, and he now has three other full-time inspectors on the team to support their growing client base. He also networks with other professionals once a week, constantly speaks with real estate agents, arranges lunches, and regularly posts on social media... all to keep his business in the public eye.

“You’re not as important as you think you are. People will forget you do what you do. I stress to anyone in business to use social media to boost their business.”

**LIFE OUTSIDE OF REAL ESTATE**

Beyond the home inspection business, Chris is an avid martial artist and maintains a regimented, active lifestyle. He wakes up at 4:00 a.m. every day, has his cup of coffee, and exercises first thing in the morning.

After his morning routine, Chris lives each day by his calendar. Above all, he loves working on his property and hanging out with his family. His two children are both grown and he looks forward to welcoming his fourth grandchild soon.



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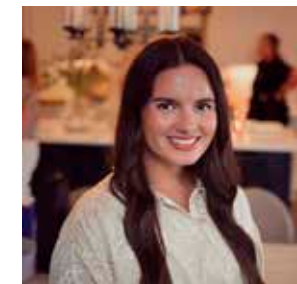
# END OF SUMMER *social*



## HARRIS DOYLE HOMES - SIMMS LANDING



A special thank you to Harris Doyle Homes who graciously hosted Birmingham Real Producers End of Summer Social event at their Simms Landing model home in Pelham. The agents loved their model home, and it was packed! Agents networked, ate and had headshots taken.



The headshots were done by David Graves Photography and lunch was catered by Rolls Bakery located in Vestavia.



▶ difference maker

Written by **Elizabeth McCabe**  
Photos by **Brendon Pinola**,  
Brendon Pinola Photography

# ANDREA ROUSE

Makes Dreams  
Come True with  
Homes for Heroes!

“I got into real estate accidentally,” says Andrea Rouse with RE/MAX on Main. “Our starter home was for sale during a time when the market was awful. We went through two REALTORS® before trying for sale by owner. I sold the home myself on Facebook and decided shortly after to get my license.” That was the start of her real estate career, getting licensed at the end of 2015 and selling homes in 2016.

#### ***Serving Not Selling***

Prior to being a real estate agent, Andrea was a registered nurse for seven years. “I absolutely loved my job as a nurse,” she smiles. “I worked in both nursing and real estate for a year and a half. Ultimately, I couldn’t keep up and had to let my nursing career go, but I still carry an active Alabama nursing license.”

With a bustling career, Andrea chose to go all in with real estate. Little did she know that her background in nursing would be instrumental for her new profession. In nursing, she had to coordinate with doctors, nurses, and other health care professionals while caring for multiple patients. In real estate, she coordinates with title reps, attorneys, lenders, and other REALTORS® while serving multiple buyers and sellers.

“Real estate involves taking care of people during life transitions and that can be very emotional,” she says. Many of her clients are excited first-time homebuyers but Andrea also works with clients in different situations. She understands that buyers and sellers relocate for work, upsize/downsize, or go through difficult life changes (the loss of a loved one or a divorce). Having a real estate agent with a compassionate heart makes all the difference.

#### ***Homes for Heroes***

Since getting into real estate, Andrea has sold over 415 homes. “The majority of my clients are local heroes,” she says. The Homes for Heroes

program, which was started after 9/11, has a simple mission: “To provide extraordinary savings to heroes who provide extraordinary services to our nation and its community every day.”

This program, which provides savings to heroes such as military personnel, firefighters, police officers, veterans, teachers, healthcare professionals, and first responders, struck a chord with Andrea. Her husband, Jake Rouse, a police officer and military veteran, contributed to her deep connection to this initiative. “The Homes for Heroes program pulled on my heartstrings,” she comments. Andrea saw an opportunity to give back to those who serve their communities so tirelessly. Jake has supported her endeavors, spreading the word among fellow police officers and military friends.

“I’m super passionate about the Homes for Heroes program,” she says. Not only does it benefit others, but it has also helped Andrea’s business flourish. When taking a post-licensure class online, she heard valuable words of wisdom, “If you’re ever going to survive in real estate, you need to find your niche. You need to take a look at the people you’re surrounded by.” Taking into account the previous military experience and law enforcement career of her husband and her career as a nurse, they were surrounded by local heroes. Helping heroes with homeownership simply made sense.

#### ***Making Her Mark***

Andrea has tasted sweet success through the Homes for Heroes program, rising to be the number one Homes for Heroes affiliate in the nation in 2017 and in the top 5 every year since.

“

To provide extraordinary savings to heroes who provide extraordinary services to our nation and its community every day.

She has made her mark and helped countless clients through this innovative program.

To date, Andrea has served over 300 heroes in her career. “Through the program, I give back a percentage of my commission,” she explains. She has given back over \$425,426 in her career to local heroes. Every dollar makes a difference for those who serve our country and communities.

“It’s a great program, a great way to give back, and a great way for agents to grow their business,” she explains. Best of all, it makes a tangible difference for the heroes who serve our country and community. “Two weeks after closing, the heroes get a check with no strings attached. They can spend it however they want.” Real estate agents give a referral fee to



Homes for Heroes, a licensed real estate company in Minnesota. Homes for Heroes then gives back to the hero.

**Grateful Hearts**

Seeing the happiness on her clients’ faces makes every ounce of effort worthwhile. “Heroes are so grateful for the Homes for Heroes rebates,” says Andrea. “It’s really a great way to spread the word about the program.” Her past clients often refer others to her. Andrea finds that it’s the best referral source she could ask for.

**A Rewarding Career**

Andrea loves real estate and it has resulted in rich rewards. “I’ve quadrupled my nursing salary and I never expected anything like that to happen,” she says. “Real estate has been such a big blessing and something that I was truly called to do.”

Andrea has been the winner of multiple accolades throughout her career: RE/MAX Top 40 under 40 in 2021, RE/MAX Hall of Fame in 2022, and was #17 in the state of Alabama on RealTrends’ “America’s Best Real Estate Professionals” list for 2022.

Andrea was an independent agent until last year and has now started her own team. The Rouse Realty Team consists of herself along with two other agents (Kayla Quinn and Allison Finley). Together, they love meeting the needs of their clients and helping them achieve their real estate goals.

**A Happy Family**

Married for 16 years, Andrea met Jake in high school. “We got married at the courthouse three days before he deployed to Iraq,” she says. When Jake returned a year later, they enjoyed a formal wedding in the company of friends and family. They have one son, Wesson, who is now 11.

As a family, they enjoy spending time at the lake where they jet ski, swim, and fish. Wesson also plays football and basketball and his parents love cheering him on from the sidelines. They also attend church and spend time with family and friends as much as possible.

**Making A Difference**

Andrea’s journey shows the unexpected paths life can take and the impact one individual can have when driven by a heart to help others. Her story, intertwined with the Homes for Heroes program, showcases how a career in real estate can be transformed into a vehicle for positive change. Every client served and every hero assisted can make a significant difference in the world, one home at a time. Andrea wouldn’t have it any other way.



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# Margie NIXON

of Norman & Associates Birmingham LLC

Written by **Elizabeth McCabe**

Photos by **Brendon Pinola**, Brendon Pinola Photography

**T**he road to real estate isn't easy. It takes perseverance, grit and determination. Enter Margie Nixon, who has the spirit of service, achieves remarkable sales records, and is the definition of success. As an agent at Norman & Associates Birmingham LLC, her heart to help with others was formed in her childhood years.

#### EARLY BEGINNINGS

"I grew up in Bessemer, Alabama, in a two-parent home," says Margie. Her hardworking father made a living in the steel industry while her mother, a church musician for 50 years, was a loving stay-at-home mom. "I had three siblings, and it was a happy home," she smiles.

The example of her parents was formative in shaping Margie into who she is today, especially with her desire to serve others. "I always considered myself in a service role," says Margie of her childhood dreams. "I wanted to do something where I served people and was able to help people." With her heart to help others, she worked in the banking industry and beyond, enjoying interacting with others.

#### A JOURNEY OF DETERMINATION

In her career, Margie's journey was marked by her determination to overcome challenges. In 2006, she transitioned from a job in the telephone industry to

a role at Social Security, navigating the shift with resilience. Despite financial constraints, Margie's deep commitment to her family inspired her to seek a more rewarding career.

"When I took the job at Social Security, it didn't pay well," she says. "I didn't know if I could make it on what I actually earned." A new job would help her make ends meet and help her give freely to others.

With her family's encouragement, Margie embarked on a new path in real estate. "I started classes in 2006 and got my real estate license in March 2007. I haven't looked back since," she smiles. "My career took off from there." From working with large firms like Realty South to making a name for herself at Exit and then EPI Real Estate, Margie's commitment to excellence and dedication to her clients propelled her forward.

In 2013, Margie became licensed in Georgia, eager to expand her territory and serve more clients. As she says, "I serve people first and then sell a house." She now works at Norman & Associates in Birmingham and Georgia.

#### OVERCOMING CHALLENGES AND EMBRACING CHANGE

Margie's ascent in the real estate industry was not without its challenges. Balancing a full-time job at Social Security while simultaneously pursuing a full-time real estate career required meticulous time



Service + Sales  
=  
Sweet  
Success

management and sacrifice. Yet, Margie's unyielding dedication allowed her to overcome these hurdles. She seized the opportunities presented by the extended summer daylight hours, showing properties even after work, demonstrating her resourcefulness and commitment to her clients.

"Summertime was the best time. I could show houses until 8:30 at night," she says with a heart of gratitude. She was also grateful that she stayed at her Social Security job for 16 years and was able to retire. "The retirement and the insurance were the same insurance benefits if I still worked there," she says. "That's how the Lord orders your steps."

With the arrival of the COVID-19 pandemic, Margie's journey took a new turn. Leveraging her 16 years of service at her government job, she transitioned to full-time real estate, retiring from Social Security to focus on her passion. This pivotal moment underscored her commitment to service and her ability to adapt to changing circumstances. She is eager to serve her clients, be attentive to their needs, and also mentors others. "I never look at the numbers," she says. Real estate is all about people to Margie rather than the sales. Putting people first causes the sales to follow.

#### MAKING PROPERTIES POP

Margie's success extends far beyond her professional achievements in real estate with sales numbers and units sold. A

I want to help as many people achieve homeownership as long as I can.



successful entrepreneur, she also started her own staging company called Changing Spaces.

"I stage every home that I put on the market and listings for several other agents," she comments. Margie got certified four years ago as a certified professional stager. "I stage my houses to look like model homes when they hit the market," she smiles.

#### A LEGACY OF SERVICE

In addition to helping her clients with their real estate needs, Margie gives back to the community. She shares, "I am part of a sorority, Delta Sigma Theta Inc." It was her lifelong dream to be a part of a sorority while in college and she continues her service work to this day. As the fundraising chair, Margie spearheads efforts to provide scholarships, contributing to the betterment of her community.

#### FAMILY FOCUSED

When not working, it's all about family time to Margie. "My family is the best," she raves. "We are so blessed. I have two sisters, and I am in the middle." She has an older brother and recently found out that she has another brother. "He's been really great," she says. Her brothers all work in her staging business with her while her older sister is a property manager, working with investors as well.

#### UNWAVERING COMMITMENT

Margie is living proof that with enough hard work, drive and determination, anything is possible. With her heart to serve others, she excelled in real estate and achieved a future beyond her wildest dreams.

She concludes, "I want to help as many people achieve homeownership as long as I can." This Top Producer has no plans of slowing down, eager to help as many clients as she can with her experience and expertise.

## October Mastermind

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▶▶ cover story

Written by **Ann Marie Harvey**  
Photos by **Brendon Pinola**,  
Brendon Pinola Photography



# Jeff Richardson

## On the Fast Track

Real estate agent Jeff Richardson has been obsessed with cars since childhood. It was his experience managing a dealership in Trussville, Alabama, that convinced him sales was something he should pursue to a greater extent. “Friends told me I was missing an opportunity and I should consider selling houses,” he says. “I took that advice to heart and took the plunge—I quit my job and started real estate school.”

### Kicking the Tires

That decision in August 2006 turned out to be a great move for the Auburn graduate. In 2007, Jeff was named Rookie of the Year for the entire MLS in Birmingham. “I was 34 that year and that’s a good target age for people to buy their first or maybe their second home,” he says. “I really focused on my sphere of influence, so I attribute my fast start to some of that.”

By the end of 2007, Jeff was managing foreclosures for Fannie Mae, something he continued to do throughout The Great Recession and into 2011. “Foreclosures require a lot of attention, so I shifted my focus and put my concentration there,” he says. “Foreclosures were 70 percent of my business during that time.”

Jeff was part of two brokerages before eventually joining the Realty South Crestline office in 2019 as a solo agent. “The last few years have been both challenging and fun,” he says. “I had a strong first quarter in 2020, and then when the pandemic shut everything down, I wasn’t sure I would sell another house that year.”

“People are my favorite part of this industry.”



Once the dust settled, Jeff found himself steadily busy as people spending a lot of time at home decided it was time to either move or remodel. “One family that had built a very open concept house discovered there wasn’t a quiet place to work with the kids at home,” he says. “Sometimes your needs change as circumstances change.”

### Handling the Down Shift

With an average personal volume of \$13-18 million per year, Jeff has found 2023 to be slower, mainly due to the uptick in interest rates and the lack of inventory on the market. “I’m friends with a lot of great agents and I think most of us are building toward a strong and profitable 2024,” he says. “We’re feeling the crunch of a slower market, but we know it won’t stay that way.”

The slower pace has allowed Jeff to return to some of his original marketing tactics. From Facebook posts to emails or hand-written notes, he has found that all these methods of communication help his name stay top-of-mind with past and future clients. “Reminding people that you’re still here is important, whether that’s popping

by to visit, farming neighborhoods or commenting on a Facebook post,” he says. “Maintaining those relationships builds your pipeline for further down the road.” Jeff also enjoys sending more personal cards, such as an anniversary or milestone event card. “During the first week of the month, my assistant and I spend several hours getting a list together so we can stay in touch with our clients,” he says.

Kim Owens joined Jeff two years ago. A former REALTOR® herself, she missed being part of the action. “Kim takes care of all my listing paperwork and every bit of our back-office needs, from coordinating closings with the attorney to titles and termite bonds,” he says. “She has really spoiled me! I’m able to show more houses or take personal time when I need it.”

Personal investing in real estate has also been important during his time in the business. “Rentals are a great way to make mailbox money,” Jeff explains. “I have a goal of owning more properties in the future—when it’s time to retire, you have a great asset with value.” With his rental property in Crestline Park, Jeff learned that having a good tenant is paramount. “I gave my current tenants a discount because I could tell they were



the kind of people who would take care of my house,” he says. “It’s worth reducing the rent to get a quality renter—it will more than pay for itself.”

**Putting the Pedal to the Metal**

When he’s not showing houses, you will probably find Jeff at his home on Smith Lake enjoying the water, spending time with his three dogs, traveling, or driving one of his four cars too fast. “Cars are a great avenue to conversation,” he says. “My red convertible has probably gotten me some business a time or two!” The next big event on the horizon for Jeff and his partner, Phil, is a January wedding in Key West. “Having some downtime this year has allowed me to really nail down the details,” he says. “I need to sell more houses to pay for it!”

Although Jeff was one of those kids whose report card could have said, “talks too much in class,” his natural communication skills have served him well throughout his real estate career. “People are my favorite part of this industry,” he says. “I love the excitement that buyers have as they get their American Dream. I love when my clients get more than expected for their home. I’ve truly made some of my dearest friends through this career.”

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# FAQ

## ABOUT THIS MAGAZINE

*Real Producers* magazine started in Indianapolis in 2015 and is now in over 125 markets across the nation and continues to spread rapidly. *Real Producers* is launching in May 2023!

**Q: WHO RECEIVES Real Producers MAGAZINES?**

**A:** The top 300 real estate agents serving the Birmingham Metro Area, based on their annual residential sales production for the previous year, as recorded on the MLS. Refer to the map in this publication for the exact territories. If your broker address is within that given territory, and you are in the top 300, you will receive that publication for the year. The list will reset at the end of every year and continue to update annually.

**Q: WHAT IS THE GOAL OF THIS MAGAZINE?**

**A:** We believe that we are better together. When we surround ourselves with other successful, like-minded people, we grow to new heights. *Real Producers* is a platform that brings together the most elite individuals in Birmingham real estate.

We take the top 300 real estate agents and RP Vetted Businesses in our market, and we build an exclusive community around that group. We share their stories, successes, market trends, and upcoming events — really, anything that will connect, inform, and inspire, we put in our monthly publication.

It is important to note that *Real Producers* is not a brag book. To be in the top 1-2% in your field takes a lot of grit, passion, hard work, trials, tribulations, and a strong “why” to keep pushing on. *Real Producers* is about sharing and honoring those stories and humanizing you and your peers to create a culture of honor and collaboration that propels us all to the next level.

**Q: DOES Real Producers HAVE EVENTS?**

**A:** Yes! We’ll host them throughout the year and have several different types of events, such as magazine celebration events, partners-only events, social events, mastermind/educational style events, and an annual awards gala. For these events, we invite the top 300 real estate agents and our RP-vetted businesses. Top 300 agents are allowed to invite members of their team, as well. These events are an incredible opportunity to connect with the best of the best in Birmingham real estate. It is amazing to see the power in the connections made at these events. Be on the lookout for your exclusive invites!

**Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?**

**A:** It’s really simple. You have to be on the top 300 list, and we take nominations seriously. You can nominate other real estate agents, businesses, brokers, owners, or even yourself! Office leaders can also nominate real estate agents. We will consider anyone brought to our attention who is in the top 300 because we don’t know everyone’s story, so we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support *Real Producers* and attend our private events to increase your chances.

You can email your nominations to [meredith.jones@realproducersmag.com](mailto:meredith.jones@realproducersmag.com).

**Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?**

**A:** Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of *Real Producers*.

**Q: WHO ARE THE RP-VETTED BUSINESSES?**

**A:** They are one of the best businesses in Birmingham in their category, and you can find them listed in our index! We don’t just find these businesses off the street, nor do we work with all businesses that approach us. One of many of the top real estate agents has recommended every single business you see in this publication. We won’t even meet with a business that has not been vetted by one of you and “stamped for approval,” in a sense. Our team will further vet every business to make sure they are a good fit and bring value to our community. Our goal is to create a powerhouse network, not only for the best real estate agents in the area but for the best businesses, as well, so we can grow stronger together. When you meet one of them, be sure to thank them for their continued support and for investing in you and your growth.

**Q: HOW CAN I RECOMMEND A BUSINESS?**

**A:** If you know and want to recommend a business that works with top real estate agents, please email us to let us know at [meredith.jones@realproducersmag.com](mailto:meredith.jones@realproducersmag.com).



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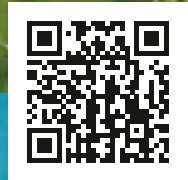
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