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COVER STORY: Darren Miller

RISING STAR:

Daniel McKee

PARTNER SPOTLIGHT:

Casey Bryant with Benchmark Home Loans

DYNAMIC DUO:

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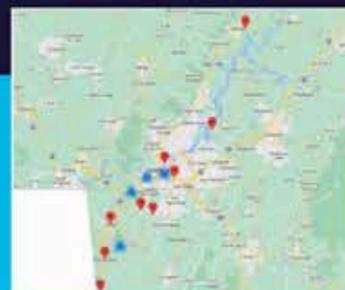
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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at jeff.white@realproducersmag.com

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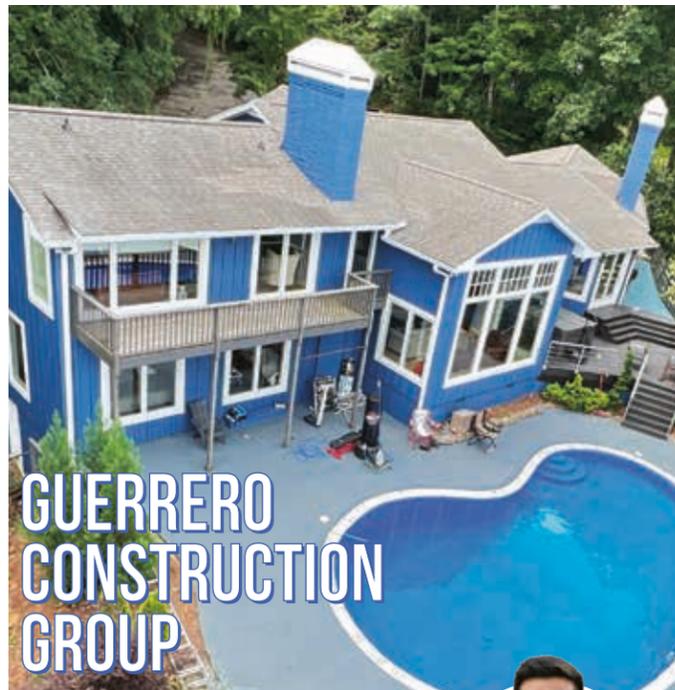


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2. Reach out to them personally and thank them for partnering with *Chattanooga Real Producers!*
3. Add them to your personal list of preferred vendors and call them first when you need the services they can provide!
4. Invite them to coffee or dinner and invite some other REALTORS® to join you! Relationships are the root of good business!
5. Share their information with newer agents and give them an opportunity to help them succeed in this industry.



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▶▶ publisher's note

navigating a

POSITIVE PATH

in Challenging Real Estate Waters

Welcome to our latest edition of *CHATTANOOGA REAL PRODUCERS* magazine that's all about connecting, elevating and inspiring the best in our local real estate community, embracing positivity in a shifting market landscape. In a world where the real estate terrain can sometimes feel like a wild ride, we're thrilled to embark on this journey with you – one that champions the power of a positive mindset even in the face of trials.

As we gather amidst market fluctuations and evolving trends, it's crucial to remember that attitude shapes altitude. In this era of constant change, the real estate dance is choreographed by economic shifts, technological strides, and evolving buyer tastes. Yet, within this whirlwind, lies a canvas for growth, innovation, and most importantly, positivity.

Choosing positivity isn't just a response; it's a strategy. We firmly believe that maintaining a positive outlook doesn't mean turning a blind eye to challenges. Instead, it's a compass that guides us through uncharted waters, helping us uncover opportunities where others see obstacles.

Within these pages, you'll discover stories of real estate trailblazers who've turned adversity into advantage – these stories are living proof that positivity is the bridge to success.

A crucial lesson learned from a shifting market is that adaptability is the key to thriving. Just as a well-designed home adapts to its residents' needs, a positive mindset enables you to pivot gracefully

when situations change. Think of it as designing your strategy anew, finding your niche even in demanding conditions.

While the path ahead may twist and turn, remember that the people we meet shape our journey. Networking, building connections, and fostering community can often unveil solutions that remain hidden otherwise. So, reach out, collaborate, and propagate positivity that resonates throughout the industry. Stay tuned for information about our next exciting REAL PRODUCERS networking event!

Here's to positivity – the driving force, the spark of innovation, and the glue that binds our real estate community. Let's navigate this adventure with open hearts, open minds, and a determination to turn challenges into stepping stones.

Thank you for being part of our vibrant real estate family. May this edition inspire you, uplift you, and empower you to conquer every market challenge.

Stay positive, stay proactive, and let's construct a limitless future for our dreams!

Warmest Regards,



Jeff White,
Owner/Publisher

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RISING STAR

Rising Stars are real estate agents who are relatively new to the real estate industry (one to five years in the business) yet have been wildly successful in their blooming careers and are on track to become top producers. If you know of a great Rising Star lead, share it with us!

CELEBRATING LEADERS

Behind every real producer is a strong leader. Excellent managing brokers, owners and leaders are something worth celebrating! We love to highlight the human behind the brokerage and give a glimpse into what makes these industry titans tick. Love your broker? Nominate them today!

TOP PRODUCER

Every cover of *Chattanooga Real Producers* features a top 50 agent. Despite what you might think, that local legend REALTOR® you're thinking of right now is a *real human being* with quirks, hobbies and even mistakes. She may be a household name, but have you ever seen her house? Did you know he has 17 cats? You get the picture. We love getting to know our top performers ... nominate one now!

MAKING A DIFFERENCE

Many real estate agents know the importance of giving back, and we celebrate that! Our "Making a Difference" column spreads awareness for great nonprofit organizations and good causes. If you are involved with a nonprofit or philanthropic cause (volunteer, founders, etc.), share yours today!

MENTAL HEALTH MINUTE

REALTORS® face a unique set of challenges from month to month, day to day and even minute to minute! A lot rides on your shoulders, so it's important to take your mental health seriously. Press pause with us for a moment and maybe even learn something about yourself you didn't realize before. If there is a specific struggle, topic or trigger you'd like to see discussed in an upcoming article, please reach out!

FUNNY STORIES

Everyone knows there are some funny, bizarre and/or downright crazy situations that happen in your life as a real estate professional! This column is your chance to share those funny stories with other agents so we can all be in on the joke. Email a brief story to see it in a future issue!

AND MORE!

As we grow, we will be able to do more types of content, so we are *always* open to input and feedback from you! Please do not hesitate to speak up!

REALTORS®, please note there is NO COST for you to participate in Real Producers in any way. This publication, as well as the community we build together, is 100% for your benefit!

To share your stories, photos and nominations, please reach out via email or social media!

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CASEY BRYANT

WITH BENCHMARK HOME LOANS

▶▶ partner spotlight



FROM MINISTRY TO MORTGAGES: A JOURNEY OF FAMILY, FAITH, & FINANCIAL DREAMS

By Anders Clarke | Photos by William Griggs

A third-generation Chattanooga and Hixson alum, Casey Bryant attended Bryan College in Dayton, TN and graduated with a BS in Youth Ministry. He spent the next six years mentoring teenagers before he decided to change his focus. Moving into mortgages wasn't the plan he had for his life, but it was the plan he needed to get what he and his wife, Sarah, really wanted: children. Casey and Sarah married in their early twenties and started trying to have children shortly after. Wrestling with infertility complications, they needed fertility treatments and couldn't afford them working in ministry. Casey did his research and eventually honed in on the mortgage industry as his best choice. Years later, he has taken that career and turned it into something incredible. After nine years of career changes, medical treatments, tears, and much prayer, they were blessed with their daughter, Isla. They are welcoming their second daughter in December of 2023.

"Serve people first and the business will follow. Business is a team sport. Build it carefully with wise people". He attributes his branch's success to these principles. Owning and operating a mortgage branch with Benchmark Home Loans has provided more opportunities for his own family and the families on his team. "My main motivation now in life is to create opportunities," he states. Family is what he values above all else, and it is also extended to his clients and partners.

For each client and Realtor® that works with his team, his branch works hard to ensure a five-star experience, providing

peace of mind in mortgages. He is very intentional with the methods and systems he uses to create the perfect client experience from application to post-closing. A Video Custom Mortgage Plan consists of 30-60 minutes upfront with each client learning their short & long-term financial goals so that each client feels understood. This is where the magic happens when it comes to building wealth, leveraging their money, or even buying their first home. He specializes in first-time home buyers, investors, veterans, and self-employed borrowers.



SERVE PEOPLE FIRST

AND THE BUSINESS

WILL FOLLOW.

Casey is passionate in ensuring his Realtor® partners organically grow and scale their business through high-trust sales and deep relationships. When he wanted to increase his value to his partners, he looked at the process of the top 1% in the mortgage space. What he found is they have a hyper-focus on relationships, both with clients and partners. He created and refined what he named the 4-1-4 Program. This 12-month business planning program allows him to walk with his partners through four areas of real estate: sales, marketing, operations, and finance. By



MY MAIN MOTIVATION

NOW IN LIFE IS TO

CREATE OPPORTUNITIES.



meeting weekly for 4 weeks, monthly for 2 months, and then quarterly (4-1-4), he has increased the hourly wage and GCI of each Realtor® partner who has gone through it.

The Casey Bryant Mortgage Team is driven by a culture that treats everyone as a valued member. It's clear Casey's love for family extends to his team. He wants the best for each and every person that works alongside him, including their families. "I want everybody at my branch to love their job, love the culture, and to enjoy being a part of that 'families not files' mentality," he says. Having seen many examples of poor leadership during his time in mortgages, he committed to being a great leader by putting people before profits. He states, "I wanted to be a leader worth following".

Casey has earned the respect and trust of his sphere by creating uncommon opportunities. Starting from the first sit down with each person, he makes his intentions and values abundantly clear: business is earned, not assumed. Few other mortgage lenders invest the same amount of time and effort. Because he dives deeply with each individual, giving them the time they deserve, the bond is above and beyond what is expected of the industry. The results of his unique approach are evident in his branch's outstanding results.

Being a family man above all else, Casey spends much of his time outside of the office with his wife, Sarah, and daughter, Isla. He shares the following hobbies with Sarah: investing in real estate, personal development, and music. He is an electric guitarist and she is a classically trained vocalist. Both of them have attended Calvary Chapel Chattanooga for 13 years and proudly serve on the worship team. With someone so passionate in every aspect of the business, you can be sure of a winning record with the Casey Bryant Mortgage Team on your roster.



DOWN PAYMENT ASSISTANCE



BREAKING IT DOWN WITH RUSTY WIENK

Team Mortgage Banker on The Gabe Whitmer Team

Q: What is Down Payment Assistance?

A: Down payment assistance (DPA) programs are designed to help homebuyers cover the required down payment and/or closing costs associated with home purchases.

Q: Where does DPA come from?

A: DPA can come from a variety of sources like the company or bank originating the loan, a state or government agency.

Q: Do I have to pay back my DPA?

A: There are two main types of DPA - forgivable and payment based. Forgivable DPA usually comes in the form of a second mortgage where a second lien is placed on the property and forgiven over a determined period of time. A payment based DPA program is an amortized second mortgage loan with monthly payments. DPA typically needs to be paid off if the original loan is refinanced or the home is sold prior to the DPA being forgiven. Some DPA programs will also require immediate repayment if the property is converted from a primary residence to an investment.

Q: How do I qualify for DPA?

A: Several factors help determine a borrower's eligibility for DPA. These include qualifying or household income, credit scores and debt-to-income ratios. Also, some DPA programs have first-time homebuyer course requirements.

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Do I have to be a First-Time Homebuyer to qualify for DPA?

The standard definition of a first-time homebuyer (FTHB) is someone who has not owned a home in the past three years. Some programs further define that as someone who has not owned and occupied a primary residence in the past three years. There are some DPA programs that do not require you to be a FTHB.

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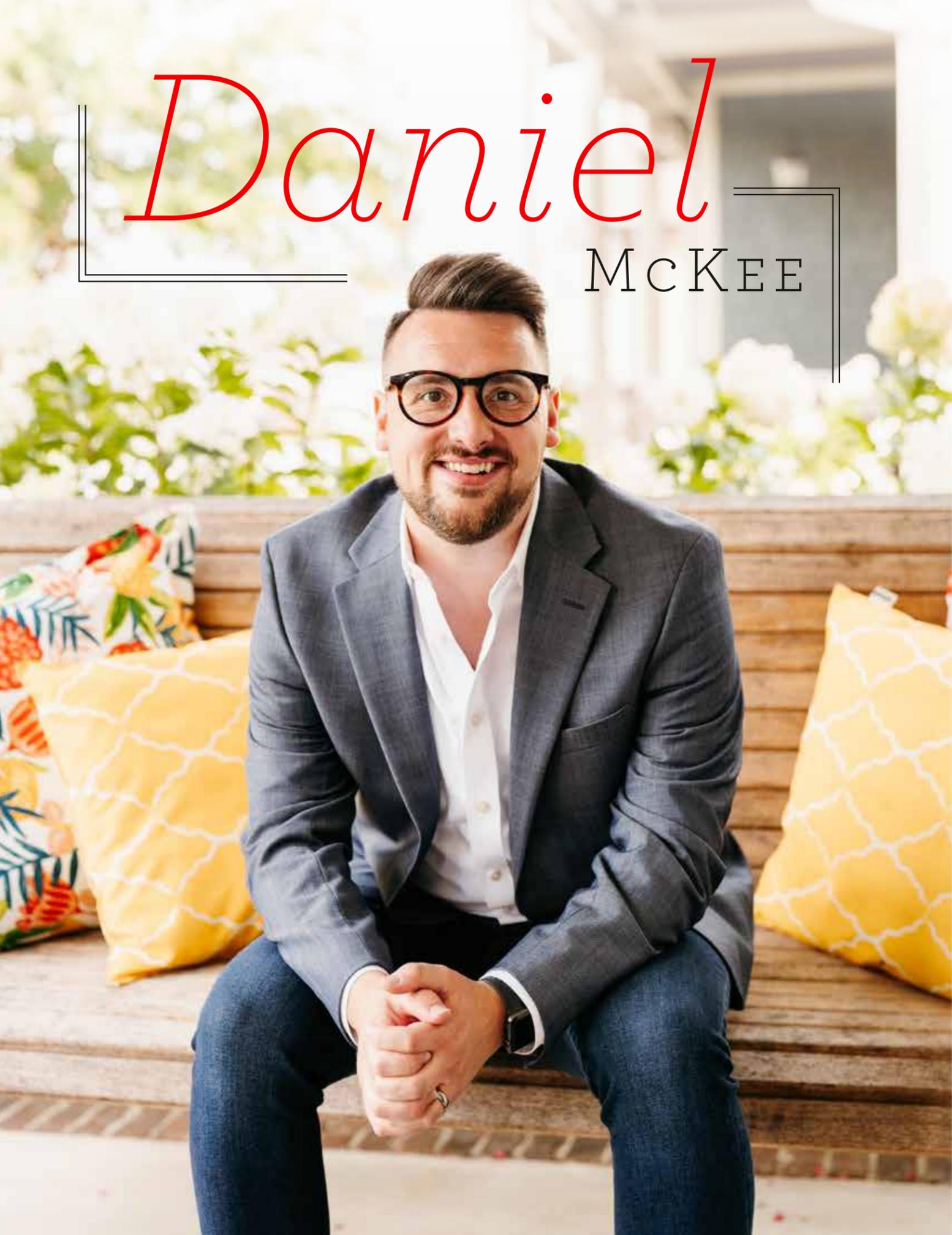


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Daniel

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▶▶ rising star

By **Anders Clarke**
Photos by **Hayley Ownbey Photography**

Some people are called to serve, no matter what career path they choose. Daniel McKee is guided by his faith in every aspect of life, and real estate is no different. Daniel was formerly the choral director at Ringgold Middle School for almost seven years while working at some local churches as a worship leader, and was most recently the worship pastor at Silverdale Baptist Church off of Bonny Oaks Drive. However, he had an interest in real estate for many years. When Covid hit, Daniel and his wife, Abby, decided it was the right time to stop waiting and get into real estate.

Starting part-time in August of 2021 and going full-time in January of 2022, he has hit the ground running. Once he realized he was growing faster than he could handle by himself, he quickly requested Abby's assistance and she got licensed in 2022. Having celebrated his two-year anniversary at the end of July, he is thankful for the opportunity that he has. Not only is he able to provide more for his family and bless others, but he loves what he does.

Despite leaving church ministry, Daniel finds himself helping people more than ever. "I have more opportunities to operate in a real ministry capacity now than when I did when I was working in the church," he stated. The depth of the relationships and trust in each transaction allows him to engage on a more meaningful level. He loves the chance to help people work towards a goal or execute a plan, standing side by side during the ups and downs. He loves "the opportunity to meet the challenges of real estate with ministry" every day. Blessed to do something he loves and have a real impact, it's no wonder he has grown so quickly.

Trust is a key component of successful agents. First and foremost, Daniel has his most trusted partner, Abby, to help him in business. Even before she officially joined him in real estate, her input and advice was always valued. From there, they can earn the trust of each client and represent them to the fullest. Daniel says he is guided by the statement "A good name is better than many riches" from Proverbs. When you focus on trust and integrity, the rest takes care of itself. "The only way to create multiples in real estate is to establish trust," he continues. As they grow their business, their referral stream continues to grow, proving they are doing the right things.

*Guided by Faith
and Compassion*





The only way to create multiples in real estate is to establish trust.

Daniel is guided by his beliefs in every interaction. One of the reasons he was drawn to real estate was the opportunity to guide people through the challenge of buying and selling. "I've always approached life like it's all a big ministry," he says. Compassion, patience, understanding, and leading with a servant's heart are some of the things he has carried from his previous roles, and continues to espouse. "It's not something I turn off and on," he goes on to say. It's part of who he is and all he does in life, and his clients can feel it.

Driven by a strong foundation, Daniel and Abby redirect that passion into their clients. They love to build community, serve people, and pour into others any chance they get. They often go out of their way to help and serve people as they are called to do. Volunteering or giving of their resources are core tenets of not only their business but their lives. "If God is the source, we want to be the resource," he says. They continue to serve their church community on Sunday mornings, sharing a love of music as well as faith. "Our faith can't help but inform what we do," he admits.

Collaboration is an important part of Daniel's mission. He states, "Everyone at the bottom competes; everyone at the top collaborates." By building deep, trusting relationships with partners and colleagues in the industry, he has been able to garner respect and trust from those around him quickly. He is quick to bring in his trusted network when it's needed, coming from a community-driven mindset. For Daniel, his goal is to expand his community and ensure they feel loved and appreciated for what they do and who they are as God's children.

At home, Daniel is always focused on his family. Faith and family are the two most important things in his life, and he works hard to make sure he has plenty of family time. Both he and Abby are musicians and have released music together in the past. Daniel has also spent time woodworking, building several pieces of furniture in his own house. Aside from that, Abby and his daughters get all his love and attention. From sports practice to family outings, he doesn't waste a chance to show his love and support by providing great memories for his family.

Just over two years into his real estate journey, Daniel has fully embraced his career. The opportunities to minister through service, build deep, meaningful relationships, and bless his family and others around him are cherished. His confidence in his business partnership with Abby gives them both clarity, confidence, and passion every day. Faith in God and faith in the family give him all he needs to be happy. In real estate, he simply shares that with his clients daily, blessing those around him just as he has been blessed.



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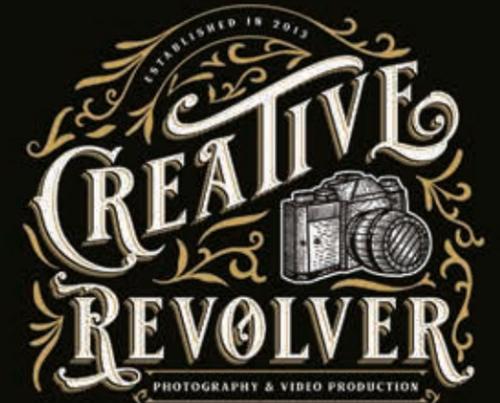


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JOHN FOREMAN & LOUELLEN SMITH

Almost 10 years ago, John and Louellen started a partnership that is still going strong today. Despite different personalities and approaches to their real estate careers, they've succeeded thanks to their complementary skill sets. While they may debate some issues, they are on the same page for all the important things. They have found a winning combination by bringing their respective skills and personalities to serve and benefit every client.

John and Louellen started in very different situations before finding their way into real estate. John had a thriving career in outside sales for 12 years after graduating from UTC with a Business Marketing degree. Although John moved around quite a bit growing up, he first moved to Signal Mountain in high school in the 90's. After college and a few more moves, he found himself back on Signal Mountain in 2010. He decided to pursue real estate in 2012. Louellen was born and raised in Chattanooga, graduating from UTC as well. She worked as a personal trainer for a private training company and in the hospitality industry before finding her way into real estate in 2013. They started real estate around the same time, became partners soon after, and the partnership is still going strong after a decade.

NAVIGATING REAL ESTATE HORIZONS WITH THE FUTURE IN MIND

Foreman|Smith had an organic start. John and Louellen were both working in the office every day as solo agents, bouncing ideas off each other, going to classes and learning together. Eventually, they started door-knocking and going to appointments together. When they started closing deals and realized how well they worked alongside each other, they decided to make their partnership official and started the Foreman|Smith team. To ensure the highest level of customer service, they have since brought on a buyer's agent and are considering adding another one soon. The relationship they have now was born out of mutual respect, trust, and kinship of spirit.

The driving force behind their successful team is a shared belief in the values that matter. They have had different backgrounds, different careers, and different personalities. Where they agree 100% is on "What matters: taking care of customers, fighting for customers, honesty, integrity, hard work and loyalty". Their beliefs and core values are congruent, creating a bond that supersedes any trivial issues. Because complications arise in every transaction and with every client, they work out the details knowing their end goal is the same, and their mutual trust prevents any meaningful conflict.

dynamic duo | By Anders Clarke
Photos by Hayley Ownbey Photography





WHAT MATTERS:

TAKING CARE OF CUSTOMERS, FIGHTING FOR CUSTOMERS, HONESTY, INTEGRITY, HARD WORK AND LOYALTY.

The support they provide each other as trusted partners is a blessing for their personal lives as well. Because they introduce each other to each client, they can cover for the other partner when needed. "Our goal is for our clients to never feel passed off," they state. Illness, family issues, vacations, or time off becomes easier when you have a person who can take on your workload seamlessly. John admits one of his early worries was the time his career would take from his family time. Because of Louellen, he can take the time he needs knowing business will continue in caring hands. The same is true for Louellen. She can step away knowing John will embrace her clients with open arms. "I can't imagine being in this business alone and not really having that person you can lean on," she says.

In their time together over the last decade, they have helped each other overcome personal obstacles. For Louellen, she was very reserved when she started real estate. During her time in the industry, and with John's influence, she has been able to become more vocal and embrace the networking and sales side of real estate. For John, that was never a problem. His history in sales had made him a dominant personality and goal-oriented operator in his business. His approach has become softer in areas it needed to be, and she has helped temper his aggressive mentality with patience and understanding. They have brought the best out of each other through their shared love of helping people. By adapting their approaches to best serve their clients, they have earned an outstanding reputation and plenty of referral business.



Looking ahead, the Foreman|Smith team plans to grow with intention. They have no desire to become a large team, but rather to get the support they need to serve more clients at a high level. They understand this takes time, and they see this business in the long term. They will always do the best they can for their clients, knowing it pays in the long run. Despite the challenges they run into, they learn from each transaction and work hard to educate their clients throughout.

Outside of real estate, they love to spend time with family, and friends, and stay involved in hobbies. John loves to golf, hang out with friends and family, and spend time with his kids and all their sports. He is also the assistant wrestling coach at Signal Mountain Middle School. Louellen loves to fish, work out, play pickleball, and enjoys lake time or concerts with friends and family. They get to enjoy plenty of real-time off thanks to their partnership and rarely find themselves sitting in their hotel room on vacation answering calls or emails.

John and Louellen represent a true partnership. While they have their own lives, families, likes and dislikes, when it comes to business they are completely unified. Put clients first, do the right thing, and don't forget the big picture. No matter what happens, they are in it together for the right reasons and the long term. Many great relationships start with something in common. Great relationships last when you have common values. John and Louellen are a case study of a good business partnership.



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cover story

By **Emily Daniel**
Photos by **Creative Revolver**

Darren Miller, owner and broker of the Hero Homes Group with eXp, began his real estate career in 2015 simply to sell his own home. “The market was a lot different then,” Darren offers. “I was going to lose money on it, and I then realized I could become an agent myself.” While he was getting his license, he never imagined all the ways real estate would change his life or how it would become his passion.

Before real estate, Darren had a 10-year career in law enforcement after being in the military. His years of service prepared him to work with people and serve them in different capacities. “My goal after I started real estate was small. I just wanted to sell one house a month to supplement my income,” shares Darren. “My job in law enforcement barely covered the bills.” Darren has always enjoyed working with people and, because of his natural ability to connect with others, once he started his real estate career, it quickly accelerated.

Darren had a strong mentor when he first started in the business. He worked with George Edrington. “George was my mentor and is one of the best agents in the industry. I learned so





much from him,” says Darren. After leaving The Edrington Team, Darren was a top-producing individual agent for several years at a different office.

In 2018, he became the first agent in the area to join eXp. “I could see the vision right away,” shares Darren. He decided to become a broker and opened one of the first brick-and-mortar eXp offices in the state. “It has been a constant grind since 2018,” says Darren. “We currently have 20 team members and an amazing agent support system with transaction, lead and marketing support for all of our agents!” Darren has reached ICON status with eXp for five straight years.

Success like Darren’s comes with a cost. He’s missed many events with his family, spent years having little to no social life and works long hours, but he wouldn’t trade any of it. “I give 110% every single day,” Darren says with conviction. “I prioritize time with my family and I’m present for as much as possible. It’s also important to me to demonstrate a strong work ethic to my kids.” All these long hours are worth it when Darren sees the joy on his client’s faces when they get the keys to their new home or successfully sell their home.

When you work with Darren, you get the superior, expert service of working with a top-producing agent and the support of a whole team making sure the deal goes smoothly. Darren takes a lot of pride in helping new agents learn how to be successful and being able to help them overcome challenges in the business. “I want all of my agents to find as much success as they want,” offers Darren. “Whether it’s a client or an agent on my team, I’m always looking for ways to help other people be successful.”

Darren and his wife, Devan, have a big, blended family. Their kids – Chase, 8, Brittley, 11, Brayden, 14, Mason, 13 and Malloree, 15 – keep them busy with sports, friends, and many other activities. They love spending as much time together as possible and are each other’s biggest fans. In the fall, Darren can be found cheering for his favorite football team – the Tennessee Volunteers.

Darren is approachable, good-natured and caring. It’s easy to see how clients gravitate to him. He never takes his business for granted and strives to give his all to his team, his clients and most importantly to his family. Darren defines success as waking up happy every morning, and he has built a very successful business and life that brings him joy and fills him with happiness daily.



“

I prioritize time with my family and I’m present for as much as possible. It’s also important to me to demonstrate a strong work ethic to my kids.

WHO WOULD YOU LIKE TO SEE FEATURED?



▶ nominations and recommendations!



NOMINATE YOUR FAVORITE AGENT:

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

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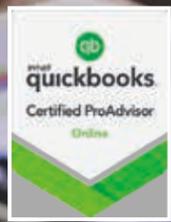


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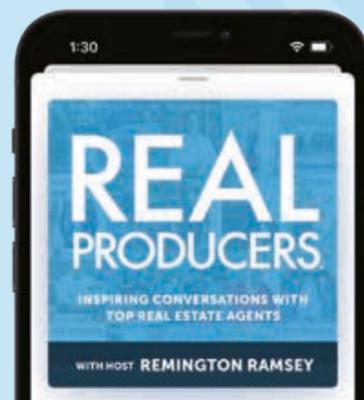
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