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<p>Jeff White Publisher</p>	<p>Ashley Streight Content Coordinator</p>	<p>Cassie Teeter Writer</p>	<p>Christina See Writer</p>	<p>Faydra Foster Photographer</p>
				
<p>Michael Berry Photographer</p>	<p>Tracey Simpson Photographer</p>	<p>Molly Cobane Writer/ Client Relations Specialist</p>	<p>Meagan Bailey Project Coordinator</p>	<p>Elizabeth Looney Photographer</p>

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navigating a POSITIVE PATH in challenging real estate waters

Welcome to our latest edition of *MEMPHIS 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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Meet Saddle Creek Title

WHERE REAL ESTATE EXPERTISE MEETS PERSONAL TOUCH

Imagine the fascinating world of real estate transactions, where it's not just about signatures on papers, but the perfect blend of legal mastery and human relationships. This is the enchanting journey that Neal Hanna, the visionary founder of Saddle Creek Title, has embarked upon, weaving together his passion for law and his unwavering commitment to building meaningful connections.

Neal's story kicked off at the illustrious University of Colorado, where his intellectual curiosity flourished into a love for law and real estate. From there, he continued his legal education at Southern Methodist University (SMU), graduating cum laude in 2001. At a crucial crossroads, Neal faced a dilemma – should he dive into the world of real estate or ride the exhilarating sports representation wave? Destiny guided him to the prestigious corridors of Weil Gotshal & Manges, a New York-based legal powerhouse renowned for, among other things, representing professional sports players' associations and ownership groups of major sports teams.

Working from the firm's Dallas office, Neal's legal prowess took root. He delved into the real estate department, representing ownership groups of iconic sports teams like the Texas Rangers and Dallas Stars. This unique blend allowed him to navigate intricate real estate deals while immersing himself in the dynamic sports landscape.

Fast forward to 2001 – enter the Enron bankruptcy case. Neal's role shifted into the world of transac-

tions and mergers and acquisitions (M&A), where he was able to be involved in divesting Enron's assets, untangling complex oil and gas contracts, steel reserves, and more. His legal acumen stretched beyond state boundaries, leading him to secure licenses in Texas, Colorado, and Tennessee.

In 2005, Neal embarked on a fresh journey in Memphis as a closing attorney. Driven by a sense of adventure, he took a bold step and founded Saddle Creek Title in 2006. His mission was clear: it wasn't just about legal advice, but about becoming a strategic partner in the real estate realm, navigating obstacles and facilitating seamless deals.

Saddle Creek Title rapidly transformed into a haven of excellence, driven by a passionate team that shared Neal's unwavering commitment. Constance Wheeler, a cherished team member for over eight years, affectionately calls Saddle Creek Title her second home. Neal's vision has fostered an environment that goes beyond professional relationships, creating bonds that feel like family.



Kristen Wheeler, with six years in the company, echoes this sentiment, highlighting the camaraderie that defines Saddle Creek Title's unique culture. For her, it's not just about colleagues; it's about a community united by a shared mission.

Even Ellie Hardy, the receptionist who most recently joined the team, has already experienced Neal's distinctive blend of humor and warmth, bringing a personal touch to the workplace. These individual interactions contribute to the vibrant tapestry of relationships within the company.

"We have an incredibly cohesive team who work closely together to provide the best possible service to our customers, our REALTOR® partners, and to our community."

Beyond its core title and escrow services, Saddle Creek Title also has ventured into consulting, guiding real estate investors in securing short-term loan funds. What started as an extension of the title business turned into a successful consulting arm, showcasing Neal's ability to spot opportunities within the industry.

In summary, Saddle Creek Title's specialty encompasses a wide variety of legal services including closing & title insurance, contracts regarding leases, real estate development, finance & acquisition consultation, corporate entity formation, evictions and other real estate-related legal assistance. They work with international clients and even reverse mortgage closing & title services. Flexible options are also available for closings including after-hours or mobile services.

From Neal Hanna's crossroads as a recent law school graduate to the embodiment of Saddle Creek Title's authentic spirit, his journey exudes resilience, adaptability, and an unwavering dedication to excellence. The amalgamation of legal expertise



and heartfelt relationships has transformed Saddle Creek Title into a sanctuary of connections, proficiency, and innovation within the dynamic realm of real estate. As the company forges ahead, one certainty remains – Saddle Creek Title's commitment to nurturing a sense of community among its team and clients will continue to guide every interaction and decision, enriching the fabric of this remarkable journey.





▶▶ rising star

By Christina See
Photos by Elizabeth Looney Photography

RACHEL GOSS



THE GOOD OLE DAYS

Rachel was born and raised in Memphis and graduated with a Bachelor's degree in Marketing and Finance from The University of Mississippi in 2008. She is married to Robbie Goss – a medical device sale representative for Smith & Nephew Orthopedics covering joints and trauma products.

Rachel began working at Smith & Nephew Orthopedics in the global marketing group right out of college – first as an intern and then as a full-time associate. She spent 10 years there where she worked on both the Global Marketing team as well as the Medical Education team.

Towards the end of her time there, she held the role of Director of Medical Education, managing a team that trained US-based surgeons on reconstructive total joint products. She loved her time

there getting countless hours of experience managing projects, launching new product lines, training sales reps and doctors, learning what it truly means to think on your feet, gaining experience and many other things that helped develop her into the person she is today.

She left the corporate world in December 2018 when she had her third child. She traveled often for her job, and her husband's schedule was unpredictable. After much time spent in prayer, she knew it was time to be home and spend time with her growing family.

In the summer of 2021, Rachel was asked to help an investor with a large-scale house flip. Her mom, who is an interior designer, teamed up with Rachel and they took it on. It was through that process that she decided real estate was definitely something she could be interested in. She prayed about it and an opportunity presented itself with Reid Realtors. She has known Michael and Rachel Jacques (brokers) for years and decided to have coffee and discuss just what real estate might look like for her. She talked with her husband and decided to take the plunge into a new career in real estate. It was a great decision!

Rachel started with Reid Realtors (a small, boutique brokerage) in September 2021 and has been there ever since. They are all independent agents, but it has been a great place to learn and grow, and she's honored to hang her license there.

During her first full year in business, she was inducted into the Multi-Million Dollar Club and has won several quarterly sales goals within her brokerage.

Her broker, Michael Jacques, has been a great real estate mentor. He always answers the phone, points her in the right direction and always has her back. "More than that," says Rachel, "He always takes my thoughts and ideas into consideration, and as a newbie in the business, speaking with such a wise veteran means a lot."

The listing side of the business is always fun for Rachel. "To be part of someone selling a home, no matter the situation is an honor. However, I truly enjoy helping my clients find the right home for them. Whether they are downsizing, upsizing, moving to a new part of town or into their dream home, I love the thrill of finding the right one." Being

patient and keeping them calm through the process is something she really enjoys!

“The most rewarding part of the business is when someone chooses me as their Realtor®. There are a lot of us out there and when someone chooses to trust me with one of the biggest financial decisions they can make, it’s an honor. I can’t tell you how many clients I have had the honor of praying for and with. Standing around kitchen counters, mail-boxes, or face-timing, prayers have been lifted up. Every time it happens, I thank the Lord for allowing me to partner with them.”

“ *There are a lot of us out there and when someone chooses to trust me with one of the biggest financial decisions they can make, it’s an honor.* ”

When she first started in the business, she thought it would be nice to sell a couple of houses here and there and still manage her family’s busy schedules. Now, two years in, she has seen it’s so much more than that. It’s a platform that the Lord has blessed her with – not only to support her family, but as an avenue to meet people who become much more than clients.

Rachel and Robbie have three kids – Jackson (11), Campbell (7), and Davis (5). Jackson plays football, travel baseball and basketball, and Campbell is a competitive cheerleader. Most of their “free time” is spent at events and competitions, but the Goss’s love watching their kids doing what they love. They are also very involved in their church and their children’s school.

Favorite quote: “I wish there was a way to know you were in the good old days before you actually left them!” - Andy Bernard (Ed Helms) from The Office. Rachel hopes we will all embrace each day to the fullest. It will be a good ole day, one day. Enjoy it!



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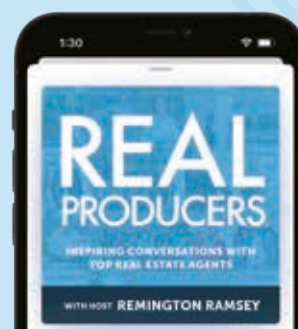


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Jessica Collier



Photo by Paul Burns

broker spotlight By Cassie Teeter | Photos by Mike Berry

NURTURING DREAMS & BUILDING RELATIONSHIPS

Jessica Collier grew up in Memphis, Tennessee. She put the strong work ethic she learned from watching her mother, at times, work 2-3 jobs to provide for her family, to use when she entered the workforce at age 14. “My mother, LouAnn (and #1 cheerleader), had an unshakable resolve to persevere through every obstacle she faced.” Jessica learned to never lose focus on the ultimate goals she set, to never step on someone else to get to where she wanted to be and to take every opportunity to pull others up along the way. This career focus and her extensive customer service and management background in the retail and restaurant businesses have proven to be invaluable in her success to this day. Being in management in a sales-driven industry taught her to balance client relations and employee retention while obtaining profitable sales goals.

Jessica’s passion for the real estate industry began when she and her husband bought their first home.

They felt “herded” through the loan process and discouraged by what felt like a lack of options. This was a big milestone for the newly married couple, but after closing, there was a feeling of “What just happened?” This experience led her to look more into real estate. It was a chance to help people realize their dream of home ownership, but also to listen to their needs and effectively communicate the process every step of the way to a successful closing.

Jessica and her husband of 24 years, Doug, have three daughters: Stella, Lula, and Ashlynn. “Having three girls looking to me to set the bar, gives me the motivation to continue to move forward. I want them to be productive members of society, to contribute, and to have confidence in their ability to do anything they put their minds to. I pray they will never compromise when it comes to being kind and that they will always take the opportunity to listen and learn from others, even when



Photo by Paul Burns



they don't agree with them. I believe it's in those moments that we learn the most about ourselves."

After spending the first 10 years of her career in Memphis, Jessica and her family relocated to Tipton County. In December of 2020, she opened Collier Realtors in Atoka, TN., just 30 minutes from Downtown Memphis.

"I wanted to help others build success by offering an environment conducive to learning and to always have an open door for anything my agents

need. I understand the importance of being educated in every aspect of what you are doing. I wanted to create an atmosphere where agents never felt they had to 'fake it 'til they made it.' It's imperative to have continued support and to never be afraid to ask questions or to admit you don't know something. That just means you care enough about clients and your reputation to get it right. We have an amazing group of people here, they will drop anything to be there for one another. I have so much respect for each of the people that make up our Collier Realtors family. As the company grows,

I will do so with the intent of protecting the environment we've created. Making sure never to bring people in just to fill a quota. It's one of my responsibilities as a Principal Broker/Owner to protect the integrity of our company."

"I love that our industry's professional and ethical guidelines hold us to the highest standards. I feel honored to be a member of MAAR and CWTAR and get to collaborate with so many wonderful agents."

Jessica feels that her Military Relocation Professional designation is one of the most important she has. With this, she gained a deeper understanding of the process military members and their families go through when relocating. "I want to take this opportunity to say Thank You to all veterans and current service members." Through these deals and all others, the relationships she has formed throughout her career have been Jessica's greatest reward.

"My success is evident every time I know I left it all on the table fighting for what is right, every time my daughters show someone compassion, every time

**“
FAILURE DOES
NOT SCARE ME.
I SEE IT AS AN
OPPORTUNITY
TO GET IT RIGHT
NEXT TIME.
”**

my mother tears up when telling someone about something I've done that she's proud of, every time my husband looks at me with that look that lets me know how in love with me he still is after all these years, every time a past client calls to let me know they are ready to buy or sell again, every time I receive a referral, every time the Mayor calls to ask my opinion about local real estate, every time I drive by one of our signs, every time an agent

calls me for advice, every time someone trust me to be a part of a local board or committee, every time I think about the personal losses I've had and never lost hope. I will always believe in my ability to do all things through God who strengthens me."

In her personal and professional life, Jessica makes a conscious effort to never let anyone feel like they are just a number. She never hesitates to take a leap of faith. "Failure does not scare me. I see it as an opportunity to get it right next time."

She hopes you will stop into Collier Realtors when you are in Tipton County. "We will always have a fresh pot of coffee on and you are always welcome!"

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Itzel Sanchez

Serving the Underserved

BUSTAMANTE

▶ cover story

By Christina See
Photos by Elizabeth
Looney Photography

One of the most dynamic young Realtors® in Memphis is staying true to her roots and serving her community with knowledge, compassion, and prayer. Born in Mexico City and raised in Colonial Acres since she was six years old, Itzel Sanchez Bustamante is a force for good in helping the Memphis Hispanic community build wealth through real estate ownership.

After graduating from Cordova High School in 2011, Itzel continued her education at Southwest Tennessee as a Dreamer for almost two years until she enrolled in Nursing School. Her scholarship only covered part of her tuition, however, and she would have to pay out-of-state tuition to continue. With her mother's cervical cancer diagnosis, Itzel had to find a job to support her mom's treatments and finish school. She started work at the Pizza Hut call center as a receptionist, working nights and weekends while trying to finish her college degree. While still in college, Itzel was an activist for the Tennessee Immigrant Refugee and Human Rights Coalition. Not many nurses spoke Spanish while her mom was in the hospital and Itzel wanted to help any way she could. She wanted to be helpful to those who didn't speak English and needed help getting through the system.

The leasing agent who rented the house to Itzel and her mom mentioned that she needed an assistant. Itzel had always wanted an office job, so, at 19 years old, she jumped on the opportunity. When the woman left the rental agency a couple years later, she left her whole

client portfolio with Itzel. The rental company suggested she should seek her real estate license, but at the time, Itzel was not quite ready to make that move. So, she worked for other Realtors® and business was starting to really pick up. Itzel finally decided to get her real estate license and signed on with Premier Realty Group, known as Memphis Invest, and she was there for seven years. She loved her time spent there and appreciates how much they helped her learn and grow. She is now happily ensconced at Keller Williams.

ITZEL HAS BEEN HERE 23 YEARS NOW AND HAS BEEN MARRIED FOR EIGHT YEARS TO HER MIDDLE SCHOOL SWEETHEART.

She says they were made for each other. Together they have a beautiful two-year-old baby boy. Her mom is cancer free and takes good care of her grandson while Itzel takes care of business. At 29 years old, she is happily married, living in Cordova with her husband and child and is at the top of her real estate game.

Itzel says time blocking is the real key to her success. The structure allows her to know where she's supposed to be, what she's supposed to be doing and maximizing every minute of her workday. Her clients are the real beneficiaries of Itzel's devotion to them and their needs. Her clientele is almost 100% Hispanic and very often

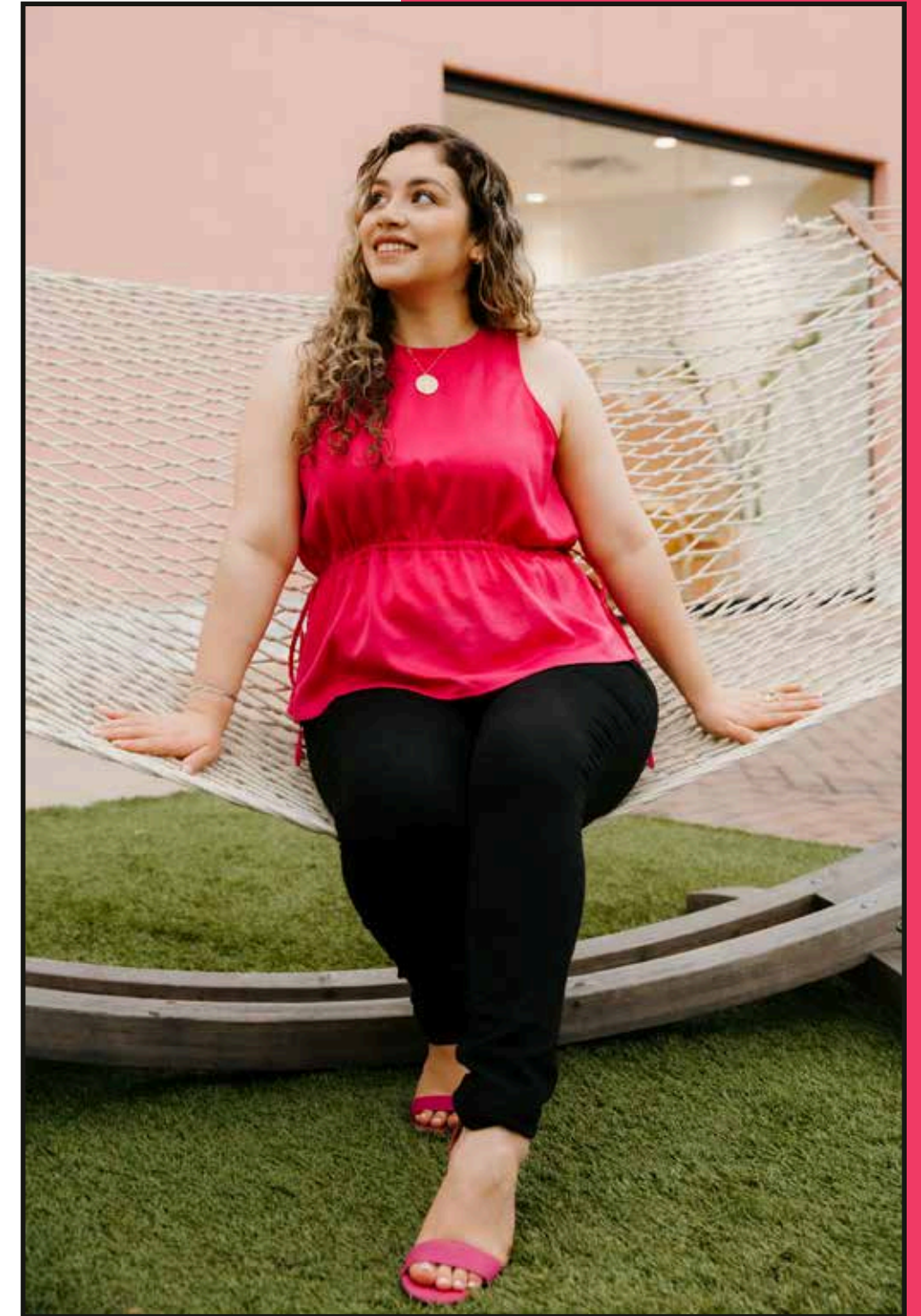




they don't understand what all is involved in buying a house. Itzel's knowledge and expertise, patience and compassion all help them understand what they are getting into.

Until she moved to Keller Williams, Itzel never really thought about her status or her numbers because she was too busy focusing on helping families live their American Dream. Because of that devotion, however, she has a 90% referral rate, and for that, she is very grateful. She is 100% focused on her clients and that's very personal to her.

After the move to Keller Williams, she brought in a host of family members to be her team. Her brother is a buyer's agent and she's very proud he has closed 45 transactions so far this year. Her cousin is her transaction coordinator, and another cousin handles pre-closings and post-closings. Yet another cousin is the in-house sales agent, and her aunt is her business manager and handles all client calls on details. Clearly, she wants everyone to profit from her business and share in the growth.



UNTIL SHE MOVED TO KELLER WILLIAMS, ITZEL NEVER REALLY THOUGHT ABOUT HER STATUS OR HER NUMBERS BECAUSE SHE WAS TOO BUSY FOCUSING ON HELPING FAMILIES LIVE THEIR AMERICAN DREAM. BECAUSE OF THAT DEVOTION, HOWEVER, SHE HAS A 90% REFERRAL RATE, AND FOR THAT, SHE IS VERY GRATEFUL.



She realizes she is just another Realtor® to her clients, but for her baby, she's his only mom. Itzel structures her day to get the most out of work while she's there from 10am to 5pm. She does not work on Sundays to have time for God and family. She relies heavily on God to be where she needs to be spiritually and be present for her husband and baby.

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How Does Memphis Real Producers Work?

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FOR THOSE WHO MAY BE NEW TO REAL PRODUCERS, OR IF YOU ARE JUST CURIOUS, HERE ARE SOME QUICK FACTS ABOUT REAL PRODUCERS:

The Heartbeat: We seek to elevate the culture of our local real estate community by **INSPIRING** us to **KNOW ONE ANOTHER BETTER**, creating stronger **CONNECTIONS**, more trusted relationships, and more repeat business for everyone involved.

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

Content: This is all about you, the Memphis real estate community. We do personal and unique stories on members of this community, giving you a platform to inspire others. Our goal is to go beyond the numbers and take a deep dive into the personal side of the industry, to inspire us to know one another better. It costs absolutely nothing for a real estate agent to be featured in the publication.

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

Our Partners: Anyone listed as a “preferred partner” in the front of the publication is a part of this community. They will have an ad in every issue, attend our events and be a part of our online community. We don’t just find these

businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We do not meet with businesses until they are vetted by one of the agents in our community and receive a “stamp of approval.” If you are looking to add to your arsenal of incredible vendors, look no further.

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

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

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



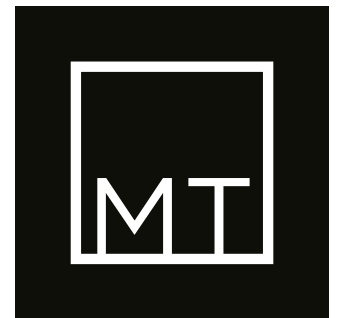
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