



Stephanie Smith

Donna Morgan

Chattanooga ®

Short-term vacation rental property management

With 5,000+ iTrip guests expected to visit Chattanooga and NW Georgia in 2024, some will be looking to make a home or rental investment. Contact us to partner!



GROW WITH US IN 2024!

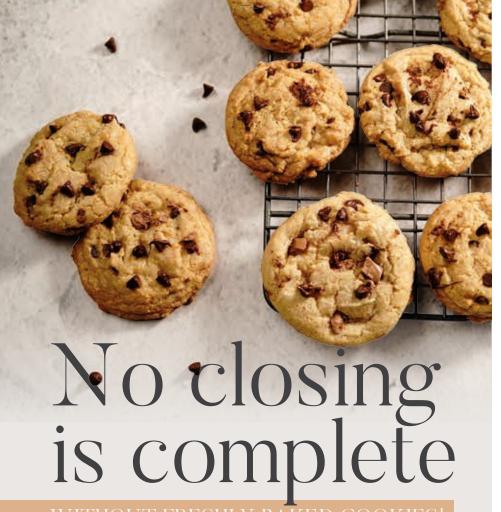


Stephanie Smith 423-641-2457 **Donna Morgan** 423-693-6211

chattanooga.itrip.co/book 877-STAY-CHA







WITHOUT FRESHLY BAKED COOKIES!

Burns, Henry & Kirksey, delivering the ultimate closing experience.





BURNS, HENRY & KIRKSEY P.C.

Attorney-Run Title & Escrow Company Servicing Cleveland & Chattanooga

Titleorder@bhklegal.com • 423-339-0529 • www.bhklegal.com



Scan here to use our fee calculator!

TABLE OF

CONTENTS



06 Preferred **Partners**



18 Partner Spotlight Lindsey Wood with Mortgage Group







Note



he Wen dy Dixon Team



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

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 Chattanooga 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.

MEET THE CHATTANOOGA REAL PRODUCERS TEAM

Thanks For All You Do!



(901) 509-5566



Streight

Content Coordinator

Clarke Lead Writer (423) 902-0103 360 Business Growth



Emily Daniel



Molly Cobane Writer/Client Relations



Ryan Dugger Photographer(615) 275-7739 Creative Revolver Photography & Video Production



Jess Harris Hayley Kiser Photographer Creative Revolver Photography & Video Production



Griggs PhotographerWilliam Griggs

Photography

For content contributions or to nominate a REALTOR® for a certain story, please email jeff.white@realproducersmag.com



#LeadersMadeHere



Women's Council of RFAIT()

Chattanooga



Follow us on Facebook



Join us!







carsonandrewphotography@gmail.com



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!

BOOKKEEPING

Lookout Bookkeeping, LLC Melissa Guinn (423) 497-4144

BUILDER/CUSTOM HOMES

Greentech Homes (423) 206-9738

BUILDER/DEVELOPER

A Perry Homes (423) 299-5637

BUSINESS NETWORKING

Women's Council of Realtors Chattanooga (423) 756-0771 x380 www.wcr.org

CLIENT APPRECIATION/ CLOSING GIFTS

360 Business Growth Anders Clarke (423) 902-0103 www.360businessgrowth.com

CLOSING ATTORNEY

Burns, Henry & Kirksey, P.C. (423) 339-0529 bhklegal.com/

CRM

Bonzo (614) 357-2367 getbonzo.com

FINANCIAL ADVISOR

Northwestern Mutual David Wenge (618) 980-7909 DavidWenge.nm.com

GOVERNMENT AGENCY

Tennessee Housing Development Agency (615) 815-2000 thda.org

HANDYMAN SERVICES

Handyman Lee Nate Kann (423) 774-4328

HOME INSPECTION

Boyd Home & Commercial Inspection Company (423) 322-6588 www.boydhomeinspection chattanooga.com

Lodestar Home Inspections Steve Hicks (423) 486-7347 Iodestarhomeinspections.com

Pillar To Post Chattanooga - The Ken Fast Team (423) 326-2008 chattanooga.pillartopost.com

Precise Inspections, Inc. Tim Larkins (423) 680-7520 preciseinspectionsinc.com

HOME WARRANTY

Achosa Home Warranty Emily Daniel (615) 806-3456

First American Home Warranty Caroline Cross (865) 202-7780 www.firstamrealestate.com

INSURANCE

Johnson Grisham Agency Donna Johnson (423) 899-6161 www.allstate.com/ donnajohnson

INSURANCE AGENCY

Farm Bureau, Phillip Graham Phillip Graham (423) 508-8955 fbitn.com

INTERIOR DESIGN

La La Designs by Autumn Edwards Autumn Edwards (423) 488-6220 laladesignsby autumnedwards.com

JUNK REMOVAL SERVICES

Mighty Dump, LLC (423) 708-5445 Mightydumpllc.com

LIFE INSURANCE

Northwestern Mutual David Wenge (618) 980-7909 DavidWenge.nm.com

MORTGAGE LENDER

Benchmark Home Loans Casey Bryant (423) 565-8830 www.caseybryant mortgage.com

Element Home Loans Kevin Blair (423) 488-8465 5617 Hwy 153, suite 201 Hixon, TN 37379

Guaranteed Rate Mortgage Nate Byram (423) 682-1773 hoo.be/nate_byram

Mortgage Investors Group www.MIGChattanooga.com 423-899-2887

Summit Funding Richard Guerrero (423) 298-8395

The GW Team -FirstBank Mortgage Gabe Whitmer (423) 308-2207 FirstBankOnline.com

The Rogers Team -Movement Mortgage Hannah Rogers (423) 315-2248

MOVING & STORAGEBoundless Moving

and Storage (423) 763-1000 www.boundlessmoving.com

PROPERTY MANAGEMENT PMI Scenic City

Ian Pfeiffer (423) 847-2080 www.pmisceniccity.rentals

REAL ESTATE & PORTRAIT PHOTOGRAPHY

Creative Revolver (615) 275-7739 www.creativerevolver.com

Hayley Ownbey Photography Hayley Kiser (423) 716-5674

William Griggs Photography (423) 760-9120 www.williamgriggs photography.com

REAL ESTATE PHOTOGRAPHY / VIDEOGRAPHY

Ty in the Sky (818) 639-2359 www.tyinthesky.com

REAL ESTATE SERVICES

Realtracs Emily Daniel (615) 806-3456

SHORT TERM RENTAL PROPERTY MANAGEMENT

iTrip Vacations Chattanooga (877) 782-9242 chattanooga.itrip.co

STONE/GRANITE/MARBLE

Absolute Stone Design TN (423) 531-8185 www.absolutestone designgranite.com

TRANSACTION COORDINATOR

Transaction
Management Support
Ashley Schendel
(423) 521-5551
www.transaction
managementsupport.com

WIFI AND INTERNET SOLUTIONS

(855) 870-1311 xfinity.com





Working with Chattanooga's Top Agents since 2017.

Residential, Commercial & Land Listings Drone Fly-Through Tours | Social Media Video Content

818-639-2359 - tyinthesky.com - info@tyinthesky.com



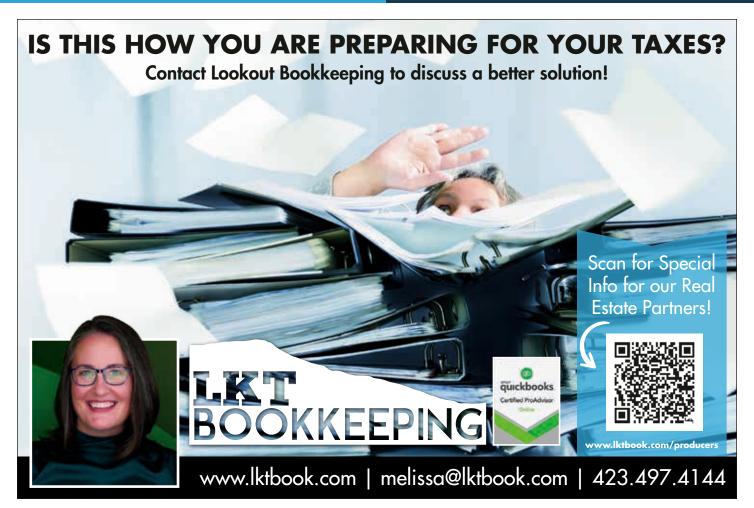


How to thank our Preferred Partners

Hey, REALTORS®!

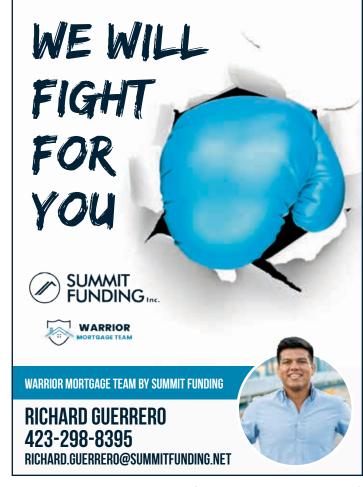
Chattanooga Real Producers and events are made possible by the generosity of our amazing partners. They are more than simply advertisers. These are businesses that have been vetted and have come highly recommended by other top agents in our city. They are an invaluable resource to you, and we encourage you to thank them in the following ways:

- Follow them on social media and share their page with your friends, family, and clients!
- 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.

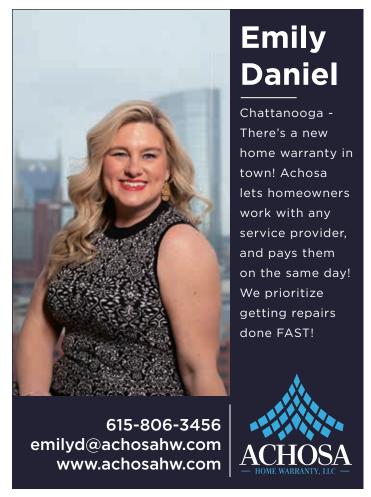














> publisher's note

Connecting, Elevating, & Inspiring

THE HEART OF CHATTANOOGA REAL ESTATE

Welcome to *Chattanooga Real Producers*, where our mission is more than just words on a page—it's a commitment to fostering a vibrant and thriving real estate community in our beloved city. As we embark on this journey together, I am honored to share our unwavering dedication to connecting, elevating, and inspiring the best of the local real estate industry.

At the core of our magazine lies a profound belief in the power of connection. We understand that in an ever-evolving industry, collaboration and networking are essential ingredients for success. Through our platform, we aim to serve as a bridge, bringing together agents, brokers, industry experts, and aspiring professionals to forge meaningful relationships, share insights, and support each other's growth. Truly Collaboration above Competition.

Moreover, we are deeply passionate about elevating the standards of excellence within the Chattanooga real estate community. Through our curated content, we spotlight the achievements, innovations, and best practices of top-performing agents and industry leaders. By showcasing their expertise, strategies, and success stories, we aim to inspire our readers to reach new heights in their own careers and set new benchmarks for excellence.

However, our mission extends beyond mere recognition—we are also committed to inspiring positive change and driving collective growth within our community. Whether it's through thought-provoking articles, educational resources, or profiles of agents making a difference, we seek to ignite a spirit of innovation, empowerment, and continuous improvement among our readership.

Chattanooga Real Producers is not just a magazine—it's a dynamic platform designed to elevate the culture of real estate. Whether you're a seasoned industry veteran or a newcomer eager to make your mark, we invite you to join us as we embark on this exciting adventure together.

I extend my deepest gratitude to our readers, contributors, and partners who make this publication possible. Your support, feedback, and engagement fuel our passion and drive us to continuously raise the bar. Together, let us connect, elevate, and inspire one another as we continue to shape the future of Chattanooga real estate.



Thank you for being a part of our community.

Jeff White, Owner/Publisher



FirstBank Advantages

- · Designated Underwriter
- Consistent Communication
- · Direct to Fannie / Freddie
- · Collaborative Team
- 47 State Lending Authority
- FAST Closing Capacity
- · Large Volume Producer
- Employer/Builder Advantage
- Headquartered in TN

Products

- · FHA
- VA
- USDA
- Conventional
- Manufactured Housing*
- · Portfolio Products
- ARMs
- Temporary Buy Downs
- Recasting
- · Delayed Financing
- Construction
- · Home Equity Lines of Credit
- Debt Service Coverage Ratio (DSCR)
- 0% Down Payment for First-Time Homebuyers

Awards and Accolades

- 2021 Chattanooga Mortgage Banker of the year
- Chattanooga's 2022
 Top Producer of the Year
- Nationally Ranked (Scotsman)
- 4.98 Stars Average (1000+ reviews)

Down Payment Assistance

- THDA
- Georgia Dream
- Kentucky Housing Corporation
- · FirstBank Borrower Benefit

*Must meet secondary market property requirements.



Application is required and subject to underwriting. Not all applicants are approved. Full documentation and property insurance required. Loan secured by a lien against your property. Fees and charges apply and may vary by product and state. Terms, conditions and restrictions apply, so call for details. FirstBank Mortgage provides a variety of loan products with different rates, payments and fees. All loans are subject to credit approval. Products and services offered by FirstBank. FirstBank Mortgage is a division of FirstBank. FirstBank institution NMLS ID 472433. Member FDIC





TOP 10 OUT OF 50,000+ LOAN OFFICERS

GABE WHITMER MORTGAGE TEAM



423.584.5155 www.WhitmerTeam.com



IFAQS

HOW DOES CHATTANOOGA REAL PRODUCERS WORK?

For those who may be new to Real Producers, or if you are just curious, here are some quick facts about *Chattanooga* 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 300 agents in the greater Chattanooga area based on MLS productivity. Within this area, there are over 3,000 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 Chattanooga 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 Chattanooga 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.

NETWORKING 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 Chattanooga community. We communicate information about the events through the publication, texts, 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!

JEFF WHITE
Owner/Publisher
Chattanooga
Real Producers
Jeff.White@
RealProducersMag.com











Connecting. Elevating. Inspiring.







PMI SCENIC CITY

MANAGEMENT MADE SIMPLE

SHORT TERM VACATION HOMES AND LONG TERM RENTALS

WWW.PMISCENICCITY.RENTALS

IPFEIFFER@PMISCENICCITY.COM

"Owning a rental property doesn't have to be a headache. Call me today and experience the relief of management made simple."

(423) 847-2080





alproducersmag.com Chattanooga Real Producers • 15



AGENTS: YOUR SELLER CAN NOW LOCK THE INTEREST RATE FOR FUTURE BUYERS AT OR BELOW MARKET RATE TO CREATE BUYER DEMAND. THIS UPFRONT BUY DOWN IS NOT INCLUDED IN THE MAX SELLER CONCESSIONS- GIVING YOUR SELLER THE OPPORTUNITY TO PAY MORE ON BEHALF OF THE BUYER.

PRODUCT FEATURES:

- · Lock the rate for your future buyers at or below current market rate.
- Discount points may be purchased and applied towards a lower interest rate through Secure &
 Sell. These do not apply towards maximum allowed seller contributions
- Offer reassurance to buyers with a free rate float-down if interest rates improve during the
 process.- ensuring they get a competitive rate.
- Allow yourself time to find a buyer by locking for 90 or 120 days. Additional 30-day extension allowed if needed.
- Include the Secure & Sell product with your listing to incentivize rate sensitive buyers.



\$1500 fee to participate. Sellers who take advantage of the Secure & Sell program will receive a \$750 credit toward closing costs of their next home. HANNAH: (423)315-2248

The Rogels Lending Team WWW.ROGERSLENDINGTEAM.COM







WHO IS REALTRACS?

- LARGEST MLS in Tennessee with reach into Kentucky, Alabama and Georgia
- .20,000 ⁺ Users in over 1,900 Offices
- ONLY 1 OF 5 MLSS
 Who Develop Our Own
 Product & Technology



www.realtracs.com

615.385.0777



• From Playground to Processor

One of the running jokes of the job market is that companies are asking for 5+ years of experience for entry level jobs. For Lindsey, it would have been no problem if she had decided to work anywhere else than where she was raised. Starting at age five, she would help her mother, Terre, around the office, and by 17, she was working there in earnest as an Assistant Processor. 12 years of experience before graduating high school is pretty impressive. One thing that hasn't changed in all that time is that Mortgage Investors Group is always focused on providing the best service and support to make the lending process as simple, easy, and stress-free as possible. When you work with MIG, you feel like you are part of the family.

Lindsey has grown up in the industry learning from one of the best.

Even though Terre has retired, MIG still offers the same experience and service they always have. Their business runs on one main rule: "If your heart is in the right place, the good Lord will take care of your pocketbook." Lindsey and her team ensure that each client feels welcome and confident that they have seasoned and passionate professionals helping them through a big life change. The biggest advantages they offer clients are their expertise, service, and passion for people and community.

While Lindsey grew up in the industry, her team reinforces the expert support that she learned from decades in the industry. Her team is comprised of passionate, driven individuals who work hard to be informed, knowledgeable, and at the forefront of industry changes. The team is comprised of four Loan Officers: Addison, Mary, Cherith, and Scott, as well as Assistant Loan Officer, Tara, with a combined total experience of well over 50 years.

Three Processors are also part of the team: Casey, Rachel, and Rebecca with over 35 years of combined experience. Rounding out their team is their Setup Staff duo, Lacey and Heather. In total, their 11 person team boasts a whopping 110 years worth of industry expertise under Lindsey's leadership.

Due to their experience, their service is outstanding. Weathered by countless loans processed and clients served, they have run into just about every possible problem, complication, or solution, and are committed to coming up with proactive

and timely resolutions. Lindsey states you need to "Meet people at their level" to make the process go smoothly.



ucersmag.com Chattanooga Real Producers • 19



Client confidence is key to a good rapport, and it's hard to be confident when you are confused. Because of their dedication as a team, they are always looking for newer and better ways to serve clients effectively. The tools MIG has given them allow them plenty of opportunity to handle any issues that may come up, ensuring they never hold up a closing date.

Their commitment to treating people like family and building a strong community is second to none. "Part of what makes MIG and us so great is you can come in and see us", Lindsey says. Because their doors are open and clients are always welcome, they truly make each person feel like they are part of the family. Even through the pandemic years, they found

ways to connect to and reach out to clients to include them in the culture. They also stay involved with several organizations including FCA, Habitat for Humanity, Chambliss Center for Children, the Chattanooga Zoo & McKamey Animal Center. "I want to be remembered for making a difference and helping everyone I could," Lindsey states.

They have a family atmosphere at their office, providing a welcoming atmosphere for clients. Clients are able to sit down and talk face to face with their Loan Officers instead of being stuck behind a phone or text message. They share their own lives and experiences with clients, and strive to learn about clients in return. One of the ways they connect

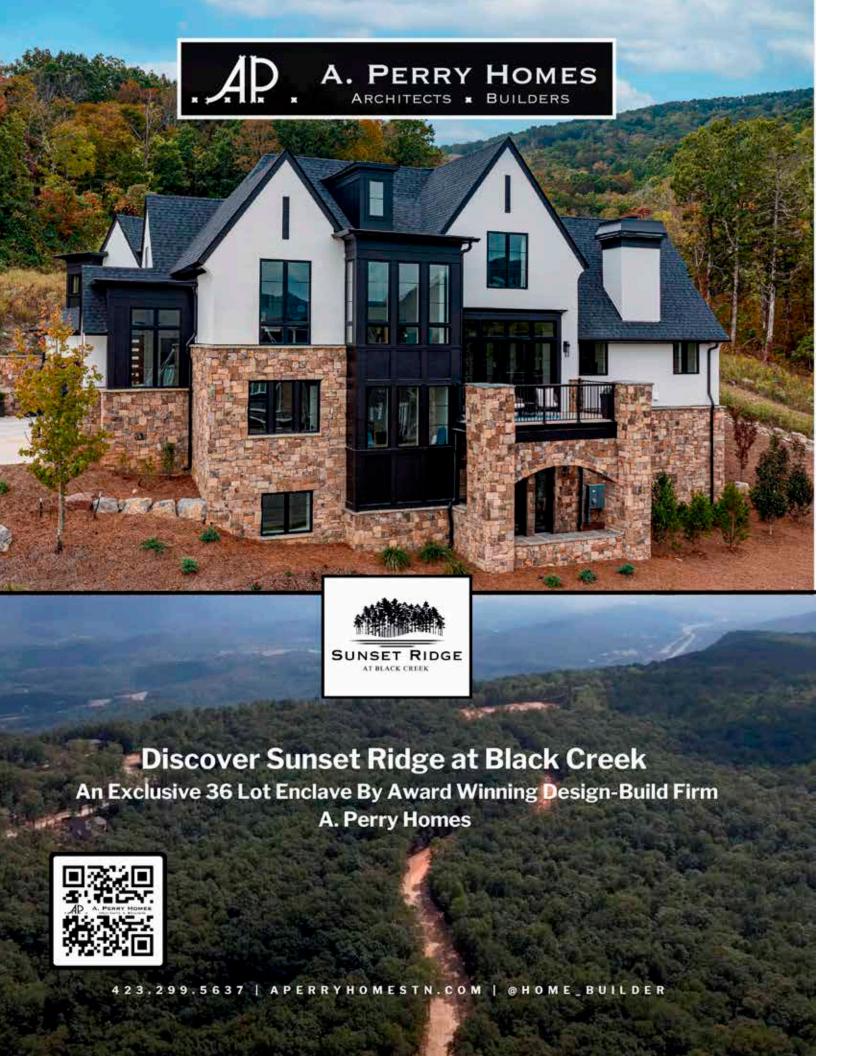
to their clients and involve them is their newsletters. Printed on a simple trifold, it includes things like market updates, stories and life updates from team members, some puzzles and a recipe or two for clients to try out. It is a simple yet personable touch they provide that makes you feel like you are part of an extended family. They have even had clients who move out of the area request them via mail. This small but impactful gesture demonstrates the type of connection they try to build with all their clients.

Mortgage Investors Group offers a superb combination of personal service and expert consultation. Because they have the tools and benefits of working with a large brand, they have weight to throw around on clients' behalf. However, they never let that prevent them from providing a truly local feel through their actions and attentiveness to the loan process and client experience. "We have all the bells & whistles of the big lenders, but we have that local feel," Lindsey states emphatically. And that's the way they like to do business, much to their clients' benefit. Helping someone buy a home is an important and emotional experience, and they embrace the opportunity to help new and veteran buyers alike make the most out of it. If you need a lender with expertise and a great personal touch, look no further than MIG.

IF YOUR HEART IS IN
THE RIGHT PLACE,
THE GOOD LORD

WILL TAKE CARE OF YOUR POCKETBOOK.









GET MORE REFERRALS

82% of people forget their realtor's name in 2 years

Become Unforgettable with Cutco



- Lasts Forever -
- Used Daily -100% Tax Deductible -
 - System in Place -
 - Made In USA -
- Keeps You Top of Mind -



SCAN ME and I will reach out!



realproducersmag.com Chattanooga Real Producers • 23



DRIVEN BY DREAMS

One of Gregory's first jobs was working with a car dealership. Despite years of interest, he found it wasn't what he thought it would be. He decided to try his hand at real estate next, starting in September of 2020. He knew nothing about the industry, but was driven by a strong work ethic, a passion for success, and a desire to help people. He quickly learned the industry, investing all of his time and energy into the business. Now only three and a half years later, he is one of the top Realtors® in Chattanooga and is just getting started.

Having started on a team at Keller Williams, Gregory took what he learned and decided to start out on his own after a couple years, going solo in early 2023. As someone with high standards and expectations from himself, he liked the idea of working out his own systems and methods to do real estate his way. Because of his strong work ethic and drive to improve, he has opened a multitude of doors in his business, both literally and figuratively. Quickly expanding his skillset and expertise has earned him a vast amount of knowledge in a short amount of time.

Gregory has embraced all of the opportunities he can in real estate. While he may have started on residential sales, he quickly built up an investment business. Now, he does commercial deals, manages his own investments as well as helping clients expand their own, and operates an STVR portfolio of seven homes on top of that. His rental homes provide him the chance to set up clients with a local home to experience living in Chattanooga while they do their home search. They get a taste of local living with support from their dedicated





Realtor®. He gets to help business owners improve the community, and help people retire early so they can enjoy time with their families and loved ones. He is dedicated to providing exceptional experiences for his clients and gets to experience the gratification of winning alongside them. His multifaceted approach gives him a wide range of expertise as well.

His dedication to his craft is what sets him apart the most. His focus day to day consists of real estate, from morning until whenever he stops at night. He is still human, so doesn't ignore food, sleep, exercise, and time spent with people he cares about as well. He is willing to work as hard as the best to be where he wants to be. "I'm one of those people

alproducersmag.com Chattanooga Real Producers • 25

who will work until any hour of the day," he claims. "I'm always available for people." It's been said that if you want to achieve what others can't, you have to do what others won't. While there are many great Realtors® in Chattanooga, Gregory is not one to let his success make him complacent. He is always working to create more opportunities, both for himself and his clients. While he may be happy with what he has already accomplished, he sees so much more opportunity to grow, expand, and impact others in the community.

By working as hard on his relationships as his business, he has earned the respect and trust of his growing clientele. For Gregory, building trust and relationships through his actions and not just his words has garnered him confidence from his clients to make it happen, no matter what. He strives to be attentive to the needs of his clients and their specific situations, ensuring he doesn't miss the details or the deadlines. Listening to what they want and need and providing expert guidance, he works hard to generate options for them that fit their requests. He takes responsibility for providing listings and showings for his clients, working hard to be proactive and not wait for opportunities to show up. He is eager to seize every moment for his clients to find what they need and shake hands at closing following an exceptional client experience.

In the future, he looks to expand his team offerings and the opportunities for agents to grow their businesses with his guidance. When looking for a leader, the ones who are leading by example should always earn your trust first. Gregory is so invested in real estate in so many ways, it's

26 · April 2024

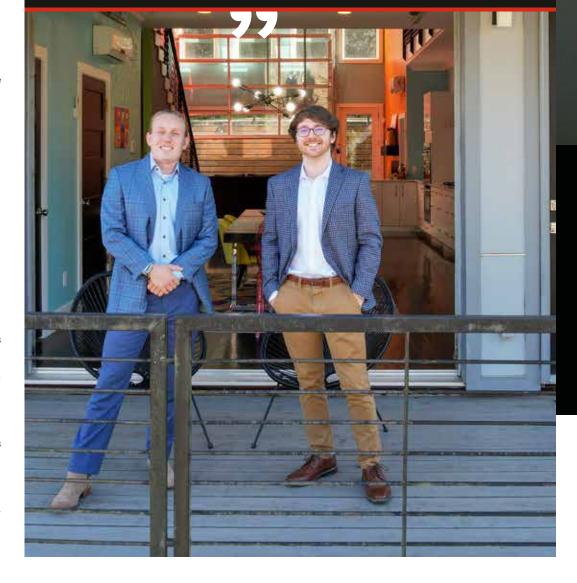
apparent to see why he is already one of the best. He invests most of his time, money, and energy into making real estate work for him and the people he serves. Looking ahead at the prospect of growing a team, he has developed systems to help onboard new agents when the time comes. While he currently works with one other agent on his team, DePasquale Properties, he is excited by the prospect of expanding the opportunity to others soon.

By immersing himself in the business and working tirelessly to perfect his craft, Gregory is set to be a Top Producer for a long time. By building strong relationships with clients, agents, and affiliates alike, he strives to have a thriving network he can rely on to help him serve at the highest level. His commitment is evident in his results and his focus is unshakeable. He set out as a new Realtor® to create a great life for himself, and he welcomes the opportunity he is allowed to help others along the way. You will find few other people as intensely invested in the industry as a whole than Gregory.



I'm one of those people who will work til any hour of the day.

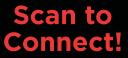
I'M ALWAYS AVAILABLE FOR PEOPLE.





"I'm always asked, 'What's the secret to success?' But there are no secrets. Be humble. Be hungry. And always be the hardest worker in the room."

Dwayne Johnson







423-682-1773 nate.byram@rate.com



Equal Housing Lender. Nate Byram NMLS #1289761 Guaranteed Rate Inc.; NMLS #2611; For licensing information visit nmlsconsumeraccess.org. Equal Housing Lender. Conditions may apply. GA - Residential Mortgage Licensee #20973



Crafting Custom, Walkable **Neighborhoods for a Connected Life**

WE BUILD COMMUNITIES





DISCOVER YOUR DREAM **COMMUNITY WITH GREENTECH HOMES**

> CONNECT WITH US TODAY!

At Greentech Homes, we believe your home is more than just a place to live. It's the cornerstone of your lifestyle, nestled in the heart of a walkable, vibrant community. Our custom-built homes are designed with precision, incorporating the latest in energy-efficient technology to ensure a life of comfort and sustainability.

WHY CHOOSE US

Dedicated to excellence and innovation, we meticulously plan every detail of our neighborhoods to foster connection, convenience, and community. From North Chattanooga to Ooltewah, we're building more than homes - we're crafting spaces where neighbors become friends, and every street feels like home.



www.greentech.homes

sales@greentechbuild.com



Call us for an appointment (423) 954-7561



YOUR ONE-STOP SHOP

for Residential & Commercial Listing Photos, Drone,



Protect Your Investment

Let's work together to get the protection you deserve with a Homeowner's policy from Allstate



Call 423.899.6161 for all of your insurance needs!

Donna JohnsonJOHNSON GRISHAM AGENCY

6150 Shallowford Rd, Suite 103 Chattanooga, TN 37421 allstate.com/donnajohnson donnajohnson@allstate.com





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!

RECOMMEND YOUR FAVORITE VENDOR:

What makes our preferred partners different than any other "vendors list" is that we only partner with businesses that have been vetted and recommended by top agents. In other words, our preferred partners are trusted businesses that can be considered the best in their particular industry. Don't see your favorite on our list? We would love your recommendations! Scan this QR code and recommend your favorite affiliate business and be sure to state what you love about them! We look forward to receiving your recommendations!







MEET CHATTALIVING

BUILDING LEGACIES & FRIENDSHIPS ONE HOME AT A TIME The partnership of ChattaLiving allows Ashley and Junior to push limitations they would never be able to do on their own. Ashley loves people and can build a relationship with anyone, which her mother described as "street smarts" as a child. "I've always been really good at communicating and building relationships," she says. She loves to make new friends and earn the trust of each client through expert advice and a playing therapist and cheerleader when needed. Junior excels at planning, business, and media, bringing structure and longterm vision to the passion they both have for their business. His creative energy and desire to innovate has built many new doors they can open to achieve their goals. Despite different strengths, they share a love of helping people start a new chapter in a new home, welcoming them into the community with open arms.

For all of Ashley's life, she has been driven to succeed. From her first working days, she was always finding ways to make the most of her time, learning and growing at every opportunity. She quickly rose through the ranks wherever she worked, having a passion for people and a strong work ethic.

In July 2017, she decided to get her license and become a Realtor. Since then, she has worked hard to build relationships and learn everything she can, bringing her into her current path with an exciting future ahead. With no family support and a child to support, she did what she does best and made it happen. She was determined to succeed, so she started her real state career by selling 24

units her first year on the Edrington Team. She moved on to work on the Mark Hite team as well as helping the Austin Sizemore Team grow into what it is today. She decided to go solo in October 2022 to start building her own brand and legacy.

Ashley excels at building relationships and dealing with people. Even at 19, she was given a manager role at a local business managing 18 other employees. She has always been one to rise to the challenge. However, she wanted to achieve even more. Soon after going solo, she got a call from Junior Francica, who presented her with a vision of what they could build together. After months of discussions and working a few deals together, they officially partnered as ChattaLiving and have been working hard to elevate the impact they can have.

Junior had a brief run in real estate in 2018 before returning to school to get his finance degree. After working in corporate America for a short time, he realized it didn't offer him much satisfaction. Despite some personal doubts, he left to pursue real estate again in 2021 with a renewed vigor and a new plan thanks to encouragement from his amazing wife, Ivonne. He started using YouTube as a creative outlet to share with others what he loved about Chattanooga. Coupled with a talent for photography and media, he has built up an online fanbase that he could bring to bear for his real estate business. Because Ashley excelled at the people side of the business, they saw a partnership as a great opportunity to combine strengths and reach a new level of success.

producersmag.com Chattanooga Real Producers • 33



The biggest focus for ChattaLiving is setting a new standard for value-based marketing coupled with excellent service and expertise in real estate. Their complimentary skillsets have already put them on an exciting trajectory, and they are just getting started. By attacking marketing from a value and relationship first approach, they are getting leads and clients without having to chase them. A winning combination of photography, video, and now a podcast has given them the opportunity to provide hours of information about real estate and themselves for potential clients to engage with before giving them a call. "If you can lead with value-based content, eventually that will turn into leads," Junior states.

Their focus on providing value through media has already generated them a plethora of leads and a growing reputation. Junior started his YouTube Channel, Living in Chattanooga Tennessee, in April 2021. By summer, the leads were flowing in. He sold 17 homes in 2021 after recommitting to real estate in July. He grew year over year and sold 46 homes last year in his first year as a partner with Ashley. They started a podcast in June of 2023, talking about mindset and tactics for real estate, as well as life, business, and how to succeed in any business. "We want to be on the forefront of media in real estate," they say. By giving potential clients access to them via so many sources, by the time people contact them, they feel like they are already a client and friend.

Aside from their business, family is second for them both. Ashley is married to her husband Michael and has two daughters, Renley and Reese. If she's not cheering her daughters on from the stands, she is going to local sporting events and spending quality time with her family. Junior also has several children with his wife, Ivonne. His children Camila, Luca, Luna, and soon, Juda-due in April-are



his focus when his business hours are over. He works hard to grow his business, but still finds time to exercise and is an avid runner.

Connected by a strong vision for the future and a desire to serve at a higher level, Ashley and Junior look forward to all that they can provide for their families and the community. Their innovative and relational focus on attracting clients is setting them apart and will continue to do so. "Times are changing, and we want to make something that is evolving with the times," they claim. Whether its a video, a podcast, or social media content, they strive to always provide information, motivation, and value to others. Despite being partnered less than a year, they are already building a lasting legacy in Chattanooga.

WE WANT TO
BE ON THE
FOREFRONT
OF MEDIA IN
REAL ESTATE.

99



🕥 @realproducers realproducersmag.com Chattanooga Real Producers • 35









IF YOU LIVE FOR IT, WE'LL HELP YOU PLAN FOR IT.

we're here to help you do the things that matter most, with the people who matter most. Now and years from now. Because when you're in control of your money and start realizing your financial goals, planning looks less like planning and more like living. Spend your life living.

LET'S GET STARTED



David Wenge Financial Representative 618.980.7909 davidpwenge.nm.com david.p.wenge@nm.com

07-1000 © 2021 Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries in Milwaukee, WI. David Paul Wenge provides investment brokerage services as a Registered Representative of Northwestern Mutual Investment Services, LLC (NMIS), a subsidiary of NM, broker-dealer, registered investment adviser and member FINRA and SIPC. David Paul Wenge is an Insurance Agent(s) of NM.

producersmag.com Chattanooga Real Producers • 37



>>> cover story

building dreams

For Wendy Dixon, Keller Williams, real estate has always been intertwined in her life. From conducting her first open house at 15 to working summers in her dad's Florida construction business. Her father's mentorship, with over 50 years in construction, played a pivotal role in shaping Wendy's character and expertise, paving the way for her successful career today.

Florida native Wendy discovered her passion for Chattanooga while attending the University of Tennessee Chattanooga. After graduation, she returned to Florida, where she raised a family, built homes, and established successful businesses. Seeking a slower pace, Wendy and her family moved back to Chattanooga in 2006. Originally obtaining her real estate license for personal investments, Wendy transitioned to full-time real estate work when the market changed. She quickly realized her life experiences had prepared her well for this career.

Wendy's strong work ethic and genuine love for real estate and people propelled her to success, she finished #1 in Ooltewah home sales 10 years in a row and has finished in the top 20 agents for all of Chattanooga the majority of her career. While she's proud of her work, Wendy finds true happiness in the success of her team and her clients. "To me, success is helping others and being able to earn a living doing it," shares Wendy.

Wendy cherishes her grown children, Sadie and Allen, as her greatest joys in life. "I'm incredibly fortunate to have such amazing kids," she beams. "They keep me grounded, support me, and remind me of life's true priorities." Sadie Dixon Umali recently became a part of Wendy's real estate team, igniting Wendy's passion for real estate as she can now share it with her daughter.

Like many top performers, Wendy has worked hard to be where she is today which includes lots of team building and changes. Stephanie McFall has always been by her side. Stephanie has been on the team for 14 years and when Wendy went through her divorce in 2020, she was her professional rock. "Stephanie rolled up her sleeves and helped me work through the hardest time of my life," reflects Wendy. "She has always been a crucial part of the Wendy Dixon Team and I am so very lucky to have her as a business partner and close friend."

Stephanie McFall started her real estate career in 2003. She's been an individual agent, a team buyer's agent and now a listing agent on the team. She loves being part of the Wendy Dixon Team. "Now, Wendy and I attend all listing appointments together," offers Stephanie. "Not only is this a huge benefit to our sellers, it also allows both of us to truly take time off. It's been very rewarding to approach our business this way."

From the start of her career, Stephanie had to learn the fine art of balancing her professional life and her family. Her two children are only 13 months apart and were babies when she first got her license. Within just a few years, Stephanie had the added challenge of being a single mom. "It was a constant battle to be my best professionally while never sacrificing being the best mom I could be. It was a lot of balancing calls, appointments, and the many other things this work demands with my kids' schedules," shares Stephanie. "I was determined to provide the kind of life for my kids they deserved. I knew succeeding in my work was critical to being able to give them opportunities. It was challenging, but very worth it."

Stephanie and her husband, Tyler have been married for six years. They enjoy spending time with their kids who are =66

Wendy has been an incredible mentor to me.

HER UNWAVERING

CARE

for our clients & our team is the foundation of our success.

-STEPHANIE

now in college. Their family loves being outdoors and vacationing in National Parks. Stephanie comes from a long line of cheerleaders. So, it's no surprise one of her greatest joys in life is cheering her kids on in their success both academically and in sports.

Wendy and Stephanie are well aligned on their commitment to serving their clients at the highest levels while never losing sight of their ultimate goal of being present, supportive moms. Their friendship and long work history together is a testament to each of their characters and their mutual respect. "Wendy has been an incredible mentor to me," shares Stephanie. "Her unwavering care for our clients and our team is the foundation of our success."

In regards to the team, Wendy and Stephanie work with sellers and manage listings. They are fortunate to be supported by such a dynamic team.



Abbey McFay McDonald and Justin Wampler are both top-producing Buyer Agents entering their 5th year in real estate. Andrew Boyd joined the team in 2024 and is entering the market this year. Sadie Dixon Umali, Wendy's daughter, has been on the team for a total of six years. She is a listing specialist, marketing administrator, and a licensed agent who supports the rest of the team as needed and works with buyers when she has extra time. They also have one more administrative assistant in her 9th year, Cynthia Keown. All play such an intricate part on the team and bring so much to the table.

Our team here at Real Producers is excited to see what this team has in store for the future!

Back row left to right: Andrew Boyd, Abbey McFay McDonald, Justin Wampler and Sadie Dixon Umali.

Front row left to right: Stephanie McFall and Wendy Dixon Photo by Philip Slowiak









By the way, we hope you remembered to replace your smoke alarm batteries during the time change last month!



Joe Holland is serving his 6th year with the team. Joe is leading the way this summer, focused on customer service and Realtor relationships.

423-680-7520 | Tim@precisehi.com | preciseinspectionsinc.com



PHOTOGRAPHY & VIDEO PRODUCTION

TOP REALTORS IN CHATTANOOGA HAVE TRUSTED OUR TEAM WITH OVER

7,500

PROPERTIES SINCE 2014









Stay connected with the Xfinity 10G Network

Connect 75 Mbps Internet

^{\$}20

per month for 12 months

term constact required. Includes 5-102-tox, automatic payments and orderes billing discount with a stoned bank account (Schimo, Secount sites with a stored credit or debit card). Taxes and other charges extra d subject to change. 1-year rate guarantee

WiFi equipment included

Save hundreds a year on your wireless bill with Xfinity Mobile, all on the most reliable 5G network nationwide

Xfinity 10g network

Rente foot agely. Not available in all areas, Office express \$1/3/4. Office requires excellented in local actions on properties beling with bank account. Without extending on a manifer property camps and strategies places are part in the property of the factor and interest and paperties beling. If where a changing with red or a destinate interest beling an advantage property and paperties beling. If where a changing property is beling, if where a changing property is beling to a second advantage property and not a guaranteed for factor affecting property and whereast actions and paperties beling. If while the content of the property is the property of the proper



A LENDER YOU CAN TRUST



ELEVATE YOUR CLIENTS' PATH TO OWNING THEIR DREAM HOME WITH THE STRATEGIC USE OF THEIR TAX REFUNDS. THE AVERAGE REFUNDS MAY SIGNIFICANTLY BOOST DOWN PAYMENTS, ESPECIALLY FOR FIRST-TIME BUYERS.

423-899-2887

6221 Shallowford Road, Suite 104 Chattanooga, TN 37421

www.MIGChattanooga.com



WEBB WOOL SR. LOAN OFFICER





SLAKIE





SCOTT MACDONALD LOAN OFFICER



COWAN LOAN OFFICER

Check out what over 3,000 MIG customers have to say about their experience on 2 Zillow ***

Programs based on borrower qualification. Equal Housing Lender — MIG NMLS #34391, Lindsey Webb Wood NMLS #181582, Cherith Edwards NMLS #174704, Mary Stakin NMLS #658851, Scott McDonald NMLS #1288734, Addison Cowan NMLS #2136465



