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COVER STORY:

# GUY FAIN

RISING STAR:

**Tamekia Brewer**

A TRIBUTE TO:

**Steven Sharpe**

WHERE ARE THEY NOW:

**Chase Jolander**

PARTNER SPOTLIGHT:

**Melissa Guinn with Lookout Bookkeeping**

JANUARY 2024



Stephanie Smith

Donna Morgan

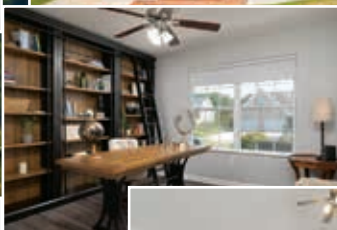
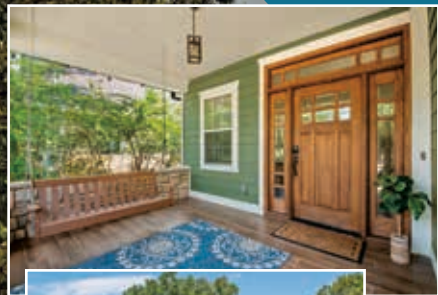


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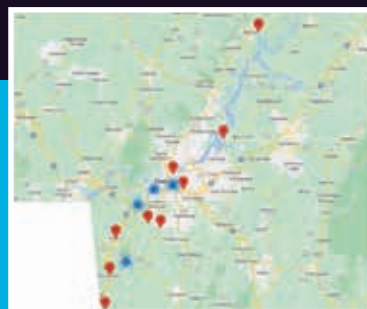
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# TABLE OF CONTENTS

	<b>06</b> Preferred Partners		<b>16</b> Partner Spotlight: Melissa Guinn with Look-out Book-keeping		<b>22</b> Rising Star: Tamekia Brewer
	<b>28</b> In Loving Memory Of Steven Sharpe		<b>34</b> Where Are They Now: Chase Jolander		<b>42</b> Cover Story: Guy Fain












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

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Thanks For All You Do!

								
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**top 10 FHA repairs**

These are some of the top FHA repairs you should be aware of in the home buying process.

- 1 If the home was built prior to 1979, chipping and peeling paint must be scraped and painted on the interior and exterior of the home, garage, shed, fence and more.
- 2 Any useful components like the roof, appliances and floor covering should have 2 years of useful life remaining. A roof should have no more than 3 layers of shingles.
- 3 Broken windows and doors should be replaced.
- 4 The cause of negative drainage must be fixed such as improving drainage away from house, gutters, French drains and more.
- 5 Update health and safety hazards. GFIC outlets are not an FHA requirement.
- 6 Safety handrails should be installed in open stairwells of three or more stairs.
- 7 Infestation of any kind should be exterminated.
- 8 Damaged or inoperable plumbing, electric and heating systems should be repaired. The appraiser will check these areas
- 9 Structural or foundation problems must be repaired.
- 10 If there is a crawl space or attic space, its the homeowners responsibility to make sure this area is accessible so that it can e thoroughly inspected.

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1. 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.

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» publisher's note

LET'S MAKE MEMORIES,  
CHATTANOOGA!

Dear *Chattanooga Real Producers* Community,

As we usher in the dawn of 2024, I am elated to extend a heartfelt welcome to each member of our cherished real estate family. The pages of *Chattanooga Real Producers* have long been a testament to the resilience, innovation, and success that define our local real estate community. With the new year comes a fresh wave of challenges and excitement, and we are ready to face them head-on together.

2024 promises to be a year of remarkable growth and transformation for the Chattanooga real estate landscape. In the face of challenges, we find opportunities, and *Chattanooga Real Producers* is your steadfast companion in navigating the dynamic currents of our industry. Our commitment to you, our valued readers, is to deliver content that not only informs but also inspires, keeping you at the forefront of the latest trends, insights, and success stories.

One of the highlights of the upcoming year is the introduction of our Masterminds series. These exclusive gatherings will bring together the brightest minds in the local real estate community, fostering an environment for collaboration, idea-sharing, and collective problem-solving. We believe in the power of synergy, and our Masterminds events will be a unique opportunity for you to tap into the collective wisdom of your peers, driving innovation and growth in your own real estate endeavors.

But that's not all – our commitment to fostering connections within our community goes beyond the pages of the magazine. Get ready for a series of networking events that will set the standard for collaboration in Chattanooga. These gatherings will provide you with the chance to build meaningful relationships, exchange ideas, and forge partnerships that transcend the boundaries of traditional networking.

In addition to our regular features and events, we are thrilled to announce the launch of the first annual RP Awards Gala. This gala is not just an event; it's a celebration of the excellence that permeates our real estate community. But lest you think it's all about the numbers... think again. Prepare for an evening unlike anything Chattanooga has seen before, where we will come together to honor outstanding achievements, but also outstanding character and culture.

As we embrace the challenges and excitement that 2024 holds, *Chattanooga Real Producers* remains your go-to source for inspiration, information, and celebration. Your stories are our stories, and together, we will continue to elevate the standard of excellence in Chattanooga real estate.

Here's to a year of growth, collaboration, and unparalleled success. I look forward to embarking on this exciting journey with each and every one of you.



Warm regards,  
**JEFF WHITE,**  
Owner/Publisher

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## BREAKING DOWN DSCR LOANS

WITH ZACH NELSON

### Q: What is a DSCR Loan?

A Debt Service Coverage Loan (DSCR) allows a lot of flexibility for clients with income that might make it tough to qualify for a conventional mortgage or for those who prefer reduced documentation. The property itself qualifies for the loan based on appraised value and rental income projections. I absolutely love them as another tool for helping our clients!

### Q: Why would a client apply for a DSCR loan?

There are two main reasons I see clients prefer a DSCR loan. The first is when they have recently changed jobs to a self-employed/1099 job situation and don't have the 2-year employment history necessary for conventional loan federal guidelines. Second, savvy and seasoned investors who prefer to avoid excessive documentation sometimes prefer to qualify based on the property itself combined with their credit and verified assets.

### Q: What is Debt Service Calculated?

The Debt Service is calculated from the projected rental income the appraiser submits with their 'rent schedule' (the forecasted income from fair market rent). To break it down, if the Principal, interest, taxes, Insurance, and association fees (PITIA) are \$1000 and the projected rental income for the property is \$1500, the Debt Service ratio is 1.5.

### Q: Can I get a DSCR loan as a first-time investor?

Yes, first-time investors can qualify for DSCR loans. Depending on the scenario, we would explore all of our loan programs to make sure a DSCR loan is the best option for the borrower. DSCR loans potentially require a larger down payment, with down payments starting at 20%, but it is a fairly friendly program for outside-of-the-box lending that I am very excited we offer.

### Q: What requirements are there for a DSCR loan?

The basic requirements are a 660 minimum credit score, assets for 20-30% down, as well as 6-12 months of reserves. Loan minimums start at \$100,000 and go all the way up to \$2 million. The requirements are fairly straightforward and offer a lot of flexibility for clients who want to either minimize documentation or have unique income situations.

### Q: Can I use a DSCR loan on short-term rentals?

Yes! This is one of the top uses for this product in our neighboring Gatlinburg/Pigeon Forge market. The forecasted rental income is going to be based off Long-Term Occupancy, but should still work within the Debt Service ratio minimums.

### Q: Can I live in a property purchased with a DSCR loan?

This is one of the main things to be aware of with DSCR loans - they are made for those looking to acquire an investment property (long-term, mid-term, or short-term), and require a statement from the buyer that they will be renting the property and not occupying it themselves.

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# FAQS

## 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**  
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meet **MELISSA**  
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▶ partner spotlight | By Anders Clarke  
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*For the first part of her career, you could find Melissa Guinn working with athletes and coaches as an athletic trainer, specializing in helping athletes deal with injuries and prevent them. She taught athletes how to take care of their bodies and get the most out of what they put in. She loved helping people and educating them, enabling them to become the best version of themselves. Now as a bookkeeper, she does the same thing for someone's business instead of their body. Allowing them to focus on income-producing activities, Melissa empowers her clients to work on their businesses and grow more quickly.*

After she left her job as an athletic trainer, Melissa spent several years working as a director of operations for a local business. She handled invoicing, paying the bills, and keeping the books, in addition to some marketing. She enjoyed the bookkeeping aspect of her job and considered starting her own business after COVID-19 hit. Almost three years ago, she committed and founded Lookout Bookkeeping. As an entrepreneur, she tackled many of the early hurdles of starting a business, gaining her clients' trust along the way.

When you work with Melissa, you start off with an assessment of your needs. She spends extra time on the front end ensuring your needs for a bookkeeper align with her skills and style. She starts with an intake and assessment form, learning about your business and what you need from her. After completing the intake form, she will consult with you, the potential client, to determine if your business needs are a match with her specific skillset—a win-win. Melissa works from home and is only ever a phone call away. To streamline services, Lookout Bookkeeping utilizes a client portal, where all questions between the bookkeeper and client are housed; this allows the client and the bookkeeper to have one place where communication happens, so as to not lose any information in a text or email—and we all know how common that is.

One of the key facets of Lookout Bookkeeping is personalized reporting. Melissa treats every business as, well, its own business. People have different preferences for what reporting they need or want and how they want it presented. She simply asks, "What are you wanting to see in your reports?" Some people want a more granular report, whereas others just need the basics. Whatever style her



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clients prefer, Melissa makes sure that's what they get. By keeping the reporting personalized, each client gets what they need to feel confident in their numbers. In addition, Melissa rises to the occasion when the inevitable changes happen with the success of a growing business.

The benefits of a bookkeeper are numerous but can be summed up in one phrase: Bringing order to chaos. Melissa is a pro at turning the chaos of financial reporting into a concise and digestible format. While many people may manage their own books, even with the tutorials and AI involved in many software programs, it often ends up disorganized or inaccurate. Melissa's expertise in organizing information allows clients to know exactly what their money is doing, where it's going, and what they can do with it.

Lookout Bookkeeping operates with the intention of saving clients' time. While most people know about QuickBooks, and some have experience with it, using it effectively is a time-consuming process. Melissa has years of experience in manipulating information to organize data into accurate reporting. "What may take me an hour will probably take you ten," Melissa says. As a business owner, you have to learn to leverage experts to truly grow and succeed. If there is a task you don't know how to do, hire an expert to do it, as it will save you both time and money. By partnering with Melissa, you can free up hours of time each week and save yourself a lot of headaches.



Ultimately, Lookout Bookkeeping is geared at keeping money in your pocket while saving you time. "We're here to keep money in your pocket, legally, as we don't look good in orange," Melissa says. Rolling the dice with the IRS is never a good strategy, and if you don't have a good handle on your books it can be hard to make a tax plan. Coming up with a solid tax plan and taking advantage of the tax code has helped all her clients keep more of their hard-earned money. As Melissa has hired

new bookkeepers, and streamlined her processes and reporting, she has maximized the value her clients get from working with her. If your time is valuable, working with a bookkeeper can empower you to increase your income significantly.

Married to Shadrick for 19 years, Melissa has two children: Jacob, 16, and Katsie, 14. She loves to spend time with family hiking, traveling, or just enjoying their company over a good meal. She also enjoys knitting, cooking and baking, much to her family's delight. She loves the ability to work with Realtors® in her business and enjoys the

challenge that comes with real estate. "Partnering with real estate professionals for their bookkeeping needs is a win-win for both of us," she states. With Melissa and the expertise of Lookout Bookkeeping on your side, you can set yourself up for your best year ever in 2024 and beyond.

Want more resources for your bookkeeping needs? Visit [www.lktbook.com](http://www.lktbook.com)



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meet  
**Tamekia**  
**BREWER**

*Faith, Family,  
& Triumph*

rising star | By Anders Clarke  
Photos by Hayley Ownbey Photography

**Tamekia Brewer grew up around hard work. She was born and raised in Chattanooga, attending CSAS Class of 1995, and only leaving for a brief time to Florida in 2004. She loves Chattanooga, and seeing it through the lens of a Realtor® offers her an opportunity she cherishes. Not even two years into her career in real estate, she is already proving herself as a top tier agent. On top of that, she is a co-owner of a local, independent brokerage, Nouveau Realty Group, and looking ahead to being a broker once she hits the three-year mark. Her career now truly is a blessing, but it was a decision she spent a long time making.**

Formerly working in the Erlanger health system as a patient advocate, Tamekia always loved to help people. She has a big heart and loves her work. “I’ve always had a passion for serving people,” she says. One day she ran into a former classmate who talked to her about real estate, and it planted the seed. Later on, she met another friend who continued the trend, but she was still resistant to the idea. Her current job offered some security and she wanted to keep the benefits it offered. Eventually, she woke up one Saturday morning and decided to do it. She started researching classes, signed up, and got her license in June of 2021.

During this time, her ex-husband was in a health decline, and she was unsure of what she should do. She started getting some traction in real

estate, getting a couple of listings in her first few months but was still anxious. She often prayed, and says God kept telling her, “I got you”. She still resisted going all in on real estate, but put up a few billboards to drive business. By January 2022, business had picked up, and she moved closer to a decision. However, unsure of the market and concerned about insurance, she still held off. She recalls talking to her pastor about it and him telling her, “You can’t trust God and

have fear at the same time”. Little did she know, God was about to make her decision for her.

At her job with Erlanger, she had taken on more responsibilities before new management had brought it someone to take over. Unknown to her, she was tasked to train the new hire to take over much of her job. When she found out on a Friday, she took the weekend to think, and submitted her two weeks’ notice the



following Monday, finally pulling the trigger on becoming a full-time Realtor®. “Once I did it I felt like a million bricks had fallen off my shoulders,” she says. Her ex-husband had passed away a couple of years before, and she finally decided to trust God to lead her where she needed to be. Soon after she started real estate full-time, her business exploded. “God’s favor was upon my life,” she explains.

After committing to real estate, Tamekia was swept up in a whirlwind of success. She achieved top 20% agent, served on the Agent Leadership Council, and capped twice in one year at Keller Williams. However, when her friend and mentor Sabrina Hagood asked her to become a co-owner of a new independent brokerage, she said yes. Nouveau Realty Group started in October 2022, and she joined in February 2023 after finishing her contracts with KW. Along with a third owner, Jai, Sabrina and Tamekia have amassed 17 agents in a year and cultivated a truly great brand. Driven by the desire for ownership, building generational wealth, and serving at the highest levels, Tamekia has worked hard to make her dreams a reality.

Two things stand above all else to Tamekia in her life: faith and family. Above all else, Tamekia seeks to praise God in all she does. This is evident in her daily actions and how she carries herself and serves others. “When you are obedient to what God tells you to do, everything falls into place,” she says. Because of her trust in God’s plan, she has enjoyed quick success and treats her business as her ministry. Along with her faith, her 13-year-old son, Jacob, and her family are her priority. She loves to spend time with him and is always at each of his games or competitions as an avid athlete. “When it comes to him, I push everything to the side,” she says, “He’s the love of my life”. She spends lots of time with her brother, mother and father as well claiming they are a fantastic support system for her.

Real estate offers Tamekia the opportunity to help people who think they are beyond help. “I think a lot of people are not homeowners because of the lack of education,” she states. She makes it her mission to educate clients on the multiple opportunities to find financing, adjust



down payments, and come up with creative solutions. She recalls one client in tears at the closing table, thanking her, saying, “I didn’t think this would ever be possible for me and my kids. You made this possible”. She doesn’t take much of the credit, however, because she understands she is working through God’s grace. “Trust God, don’t give up,” she says.

While Tamekia can’t see herself in any other career now, she went through many tough months of decision-making. Her hesitancy is replaced by confidence, and her doubts are replaced with joy. She loves the opportunities she has to help others improve their own lives and teach them how to build their future as well. Now, she enjoys traveling with her son, taking several trips a year to NFL or NBA games, as well as taking July off to travel and see the world with him. Once she accepted the path that God placed before her, she says, “Everything fell into place, it was like a domino effect”. Looking ahead, she has many more exciting goals to knock down and the support of God and her family to do it.



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# STEVEN SHARPE

On December 2nd, 2023, the Chattanooga real estate community lost a good friend, mentor and leader. Known for his kindness, his servant leadership, and his vision, Steven Sharpe will be sorely missed. Donations in his name can be made to Camp Horizon, an organization he and his wife co-founded, by going to [camphorizontn.org](http://camphorizontn.org).

“Steven, I didn’t know you, but I’ve heard so many amazing things. Keeping your family in prayers through this difficult time.”  
- **Tiffany Crawford**

“I never had the pleasure to know Steven personally or professionally. As a leader, I can only hope to leave the impact that he has had. I am most assured that I have encountered agents that he directly impacted. God Bless.”

“Steven, you were an amazing brother, father, husband, mentor, the list can go on for miles. You will truly be missed. Thank you for all you gave to so many.”

“Steven was a man of integrity & his intelligence shown through in his sarcastic quick wit. An amazing man & boss! Until we see each other there in heaven.” - **Gloria Page**

“Steven, Only knew you for a short time, but I know the huge impact you had on the real estate community here in Chattanooga. You will be greatly missed.” - **Jeff Homan**

“Steven, Thanks for all your support, your expertise and your friendship. You will be missed. Heaven gained an angel.” - **Denise Murphy**

“Steven was such an amazing person. During my time at Keller Williams, I learned so much from him! He would always tell me, “Tamekia, continue to be great, you will be just fine.” Steven will be missed.” - **Tamekia Brewer**

“Steven was my first Broker when I got into real estate. His passion for faith and family first was an inspiration. He always made time for anyone who needed help to ensure the integrity of the industry was protected. My thoughts and prayers are with his family during this difficult time.” - **Heidi Rau**

“He was such a tremendous leader and fast friend for me when I moved to Chattanooga. Always a smile to share.” - **Hope Brazzell**

“Steven was a loyal friend and when he saw talent in someone, he championed for them fiercely and without reservations. When Steven ‘picked on’ you, you knew you were one of his people. As KW Leadership, we have to travel every year a few times for various conferences. During the February trip, we always seemed to be traveling on my wedding anniversary. The first time this happened, Steven could tell that I was sad to not be at home, and he offered to take me to ‘a nice dinner’ at the Atlanta airport, which turned out to be TGI Fridays.



He did this every following year that we were traveling during that time. It became a tradition, and he joked that we spent more anniversaries together than I did with my husband, which for a time, was actually true. Another time, a group of us were at a restaurant in Austin, TX where they had a drink called the “Little Larry” and for twice the price, a “Big Larry.” When someone in our group said, ‘Who the heck is ‘Big Larry?’ Steven quickly (in his typical witty fashion) boomed: ‘I AM!’ and I always joked that when tough situations came up in the office, he had to transform into ‘Big Larry’ to take care of business. He loved to have inside jokes (obviously), and his heart and his humor (as I have demonstrated in the stories above) were the biggest and the best. From hot dog hats at the office (which we both loved to hate) to him collecting ‘blooper reels’ on our security cameras (which we both loved to laugh at), I don’t think that I have had any more fun with anyone I have worked with in my life. He was the heartbeat of our office, and a strong love of family, traditions, and Tennessee Football were things we both shared. I may forget some of the funny things you said, and I may forget some of the amazing things that you did, but I will never forget how you made me feel, Steven. Godspeed, my friend.” - **Jessica Borden**

“Steven was so knowledgeable about all things Real Estate. Anytime I needed help, I could call him, or go into his office, and he always had the answer. Sometimes I would start by saying, ‘Hypothetically Speaking’ or this is the ‘Dumbest Question Ever!’ yet he would grin and chuckle and get me straightened out. He was always helpful. I miss him very much!” - **Johnny Smith**

“Steven impacted my life in so many ways. We served together as business partners for 7 years. He was my managing broker. He impacted so many lives and I am blessed to have had him on my team.” - **Jay Craig**

**No Matter  
What Was  
Going On  
HE HAD  
MY BACK.**

“Steven was very smart and carried a lot on his plate without ever complaining or letting his true emotions show. Steven was a very strong leader.”

“Steven was my Broker for seven years. His knowledge was amazing. His friendship and care surpassed it all! I will miss him for many reasons as the Realtor community will!” - **Carol Craig**

“Steven was always calm and collected under difficult circumstances I would bring to him. He was always safe to talk to. He helped me with his clarity and calmness in so many stressful situations. His leadership taught me to be poised and safe for others when they are under stress. He will be dearly missed.” - **Andy Bond**

“Steven Sharpe was a very kind and thoughtful person. He was always friendly and extremely professional. He had exceptional leadership qualities and our industry is better as a result of his leadership. He will be missed.” - **Sabrena Smedley**

“No matter what was going on he had my back. He always said we could fix anything as long as I made him aware of it.” - **Winnie Paris**

“Some of my favorite memories with Steven were our chats about Tennessee sports. Football, Men’s and Women’s Basketball, Baseball, Softball... all the UT sports. I will miss those chats and rants.” - **Dolo**

“Not only was he amazingly smart in his job, he was grounded and REAL in his answers in helping us. We loved supporting his charity and knowing that there is LIFE outside of selling homes. We will miss him in the office and in life!” - **Gloria Page**

“Steven was an amazing Broker (and sweet friend.) Friendships aside, he always answered by the first or second ring or called you right back. (Priceless) The best part is, that he swiftly and confidently gave you a no-gray-area answer. (Extremely priceless.) He will be forever missed and greatly treasured.” - **Kelly Carter**

“Steven was a generous and kind soul. He was a quick wit but his heart cared about his people. He has impacted me to look at myself and my character before anyone else’s. He always made you think for yourself before giving you an answer.” - **Sarah Henry**

“Steven was, and still remains, a mentor in this industry for me and many. He was brilliant, consistently reliable, and not just a broker but a friend.” - **Kristin Porter**

“Steven was not just a broker, but a trusted advisor, a guide, and a true friend to all he knew. His dedication to helping others was unparalleled. He always answered the phone when I needed advice, even after I left the KW office. In true Steven fashion, with that lovable, sarcastic tone, he would guide me to the solution with his exceptional

knowledge of the industry. Steven—you have left an indelible mark on our lives and we are forever grateful for the impact you’ve made. We miss you so much dear friend!” - **Chrissy Smith**

“I came to real estate via KW after I retired from the field of education. As a new agent I could go to him for advice and honest feedback. He would take time to answer my questions and/or point me in the right direction. I loved his “sense of humor”. He had a way of making you feel calm and confident. Steven was truly a gentle giant.” - **Brenda Benford, Ed. D.**

“The way Steven quietly carried himself and took the time to listen to an individual’s concerns was impressive and impactful when engaging with him. His sense of humor no doubt put a smile on your face and was always perfectly executed. The way he lead was natural and felt so effortless. He leaves a big void for many and will be deeply missed.” - **Kadi Brown**

“Steven was the epitome of a “leader’s leader.” He was kind and gracious and understanding, and he also held the responsibility for serving with integrity to the highest regard. I’d often sit in his office and ask him what I thought was a perplexing question. He would always respond with a very easy answer. Right and wrong was very easy for Steven. And the way he communicated that to others was also very easy. Steven made you feel empowered to make good choices, and to make them even in the midst of a sea of voices imploring you to do otherwise.” - **Daniel McKee**





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By Anders Clarke

— MEET —

# J CHASE JOLANDER

— NAVIGATING CHALLENGES, BUILDING A LEGACY, & INSPIRING SUCCESS —

*As he celebrates his 10-year anniversary in real estate, Chase Jolander is thankful for all he has accomplished. He has built a great office of agents, a solid book of business, and a reputation as a top Realtor® and Broker. Over the past two years, he has spent time diving even more into the broker role, expanding the education and guidance he offers to his agents.*

Born in Chattanooga, Chase graduated from Auburn University with a degree in Wildlife Ecology and Management. Having grown up as an avid hunter and outdoorsman, it fit his interests. This career path would have most likely forced Chase and his future wife to move across the country away from their respective families. When thinking about that along with their plans to have children one day, he chose a different path and found another route.

His mother was a local broker and Realtor® while he was growing up. She modeled hard work and commitment to her clients, two integral parts of successful Realtors®. He decided real estate would be a better fit for the family he planned on having, and started classes in January 2014, getting licensed soon after. He started working at McBryar

Realty in Trenton, GA after receiving his license and then franchised with Real Living in 2017. Eventually, they made the transition to Berkshire Hathaway HomeServices in 2022, rebranding as Southern Routes Realty, where they have stayed.

Now that Chase has been in the broker role for several years now, he has leaned more into the coach and teacher role than in past years. His current title is managing broker and co-owner, and as such he gets the opportunity to invite new agents into his team and teach them how to do business the right way. In recent years, he has helped several newer agents exceed expectations and build great businesses in a couple short years. Wesley Bethune is one such agent, while Skyler Vaughn and Jaylynn Brazelton have also seen great success. With his focus now, Chase looks to add value to his agents in every way he can.

Chase is focused on helping his agents drive their business more actively in a challenging market. The last 6-12 months have been tough for Realtors®, even if they are still doing well. Because of this, Chase has doubled down on coaching his team to be more accountable and develop strong habits and goals. “My goal is to have a little more

accountability with each agent,” he claims. By being more in tune with his agents and pushing them to their goals, he can bring the whole office up to a higher level. He did lots of 2024 planning in December and is teaching agents how to seek out business instead of waiting for it to show up. The market since 2020 has been an anomaly, and while it was great while it lasted, adaptation is key.

Good business is the key to longevity, especially in real estate. There are plenty of opportunities for fast money, but many of them come at a cost to someone. Chase grew up watching his mother do things the right way, and he adopted that into his own business. “You have to have a purpose in doing this job and make sure you’re doing it for the right purpose,” he says. As a broker, he closed almost \$8 million in volume last year, with over 60 million in 10 years. But for him, it’s about the people he has helped. Doing the right thing for your clients every time will always be in your best interest too. After all, your real estate business is only as good as the people who support you in it.



Now that Chase has settled into his broker role and is getting adjusted to the Berkshire Hathaway HomeServices platform, he gets plenty of time with his family and friends. He has two children with his amazing wife Christina, Charlotte and Hutton, who are 3 and 1 years old respectively. They love to ride around

on the side-by-side and enjoy the outdoors together. He personally loves bow hunting, especially deer, elk, and turkey, even going on some difficult backcountry mountain hunting trips. He keeps his body in shape by doing CrossFit and his soul in shape by attending Calvary Chapel. He is also involved in land management and conservation at the local level.

Even though he has a decade of experience under his belt, Chase is always excited about growing: growing his business, his team, and in his service to others. A family man at heart, Chase

has a strong foundation for doing what he does and how he does it. Being a broker is a tough job, but he has found fulfillment in the challenges that come with it. Helping others find a path in the industry has been truly rewarding. Ten years from now we hope to see Chase still thriving in the industry he loves.

“

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# GUY FAIN

MEET



►► cover story | By Emily Daniel  
Photos by Creative Revolver

Guy Fain, eXp Realty, believes in creating his own path. His journey to the real estate industry has been unconventional, which he relishes. Guy grew up on Signal Mountain and attended The McCallie School. While in school, Guy studied Spanish and had the opportunity to live in Spain for a month. This experience jumpstarted his interest in other cultures, languages and studying how other people live.

Guy first attended college at Wake Forest where he was a cheerleader before transferring to Wheaton in Chicago and graduating with a BA in Philosophy and Theology. After college, Guy worked for Apple and was part of the organization when they launched the first iPhone in 2008. “It was an incredible company, and Steve Jobs has been a lifelong hero of mine for his relentless pursuit of excellence,” Guy shares. “He took something invisible, an idea, and led teams to do things they never knew were possible. He was bold enough to imagine a possibility and did the hard work of bringing it into reality.”

Bucking the tradition of climbing a corporate ladder or settling down, Guy spent some of his 20s and 30s exploring Europe, learning new languages, and earning a master’s degree in philosophy while living in Belgium. “I knew I had an industrious personality, so I never really worried about money when I was younger - my goals were to see the world and enjoy living in Europe,” Guy offers. When he returned to Chattanooga after living abroad, he, almost serendipitously, began his career in real estate.

“I had some family members looking for investment properties when I moved back,” says Guy. Real estate had been suggested to him as a career and as he began studying, he found a passion for it. “At that point, I’d never owned a home or even watched the real estate TV shows. I shortly fell into a rhythm of helping families that depended on me, which fueled my passion to be the best I could be for them.” True to his lifelong love of learning, Guy immersed himself in knowledge and learned as much as he could to offer exceptional service to his clients.

## PAVING UNCONVENTIONAL PATHS & EMBRACING A LIFELONG LOVE OF LEARNING



“IT JUST MADE SENSE TO ME TO MAKE SURE OTHER PEOPLE’S CUPS GOT FILLED WHEN MINE WAS SPILLING OVER WITH OPPORTUNITY.”



Being successful in real estate is, at its core, being really great at connecting with people. Guy excels at connection because of his innate curiosity about others and approaching his work with empathy. One of Guy’s hobbies is studying personality theory using the Myers Briggs, Enneagram, DiSC, StrengthsFinder and others. “I’ve found that the more technical and detailed I am at understanding with empathy where people are coming from, the better I can serve them and give them what they want,” Guy shares. “My master’s thesis was on this question - do applied categories help us understand or do they get in the way of us understanding - and my conclusion is we always have a framework we apply to things. Therefore, it’s better to have a more sophisticated and accurate framework, rather than a less accurate and unsophisticated framework.”

Guy has achieved the prestigious ICON award four times. He’s helped hundreds of families find homes and set them on a path to building wealth. He’s also passionate about training and is a certified mentor with eXp. “During the time of heavy pandemic growth for my business, I aligned with a dozen agents in three states to help coach them. I generated 30 additional closings that year to help support these agents and their businesses, in addition to my 62 closed personal transactions. It just made sense to me to make sure other people’s cups got filled when mine was spilling over with opportunity,” says Guy.

Real estate offers the opportunity for Guy to bring together many of his passions including his love of learning. He’s currently studying for his CCIM designation. “I just completed a class

on demand gap analysis where we learned how to quantify parts of the market where demand outstrips supply which is useful for identifying market opportunities for future development in retail, office, industrial, multifamily, and single-family housing,” Guy says excitedly. “Taking these concepts, I feel excited thinking about making a larger impact on the community - not just selling a home, but creating a future that doesn’t yet exist - something that Steve Jobs did so well.”

Guy delights in learning, challenges himself to be a little better each day and looks for opportunities to forge a new path. He’s grateful for his unconventional path to success. He challenges the norms and redefines traditions. His authenticity draws people to him, and he genuinely cares about the success of others as much as his own.



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# DID YOU KNOW?

## UHM OFFERS UNIQUE SERVICES!



### BENEFITS FOR YOU & YOUR CLIENTS



#### CERTIFIED PRE-APPROVALS

Fully underwritten & approved loan file pending appraisal & title. This is especially beneficial for Government (FHA, VA, USDA) borrowers to give assurance that your buyer is well-qualified.



Our app is a co-branded mobile platform with all of your contact information. You receive loan status updates and are alerted to all borrower activity. If a borrower runs a payment calculation on a new home they are interested in, you're the first to know!



In this volatile rate environment, borrowers are able to shop with confidence by locking in their interest rate for up to 90 days while they shop for a home. Particularly beneficial for borrowers with tight debt ratios.



#### MORTGAGE BANKING

Being a mortgage banker means we service nearly all of the loans we originate. This presents an added bonus to the MyUHM app. After closing, every month that the buyer uses the app to make their house payment, they will see your name, picture, and contact information. Free perpetual advertising!

#### MAKE DREAMS A REALITY WITH THESE PROGRAMS:

95% LTV Conventional C2P  
620 minimum credit score | Debt to Income 36%

96.5% LTV FHA C2P  
620 minimum credit score | Purchase properties | Debt to Income 43%



#### Tony Naples

Branch Manager | NMLS 1782514 | TN 164964 | AL 79232 | GA 65782  
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READY TO HELP YOUR CLIENTS BREAK GROUND?  
CONTACT ME TODAY FOR MORE INFORMATION

Union Home Mortgage Corp. | NMLS 2229 | www.unionhome.com | 8243 Dow Civic West, Strongsville, Ohio 44136 | The information provided here is for educational purposes. When interest rates and loan program information are included, it is for illustration purposes only and not a solicitation or quote for services. This is not an advertisement or loan estimate. Current interest rates, loan programs and qualification criteria can change at any time. If you have questions or need assistance, we will be pleased to assist you. Lock and Shop Program (LSP) will lock your interest rate for up to 90 days. To be eligible for the Program, borrower must participate in the Healthy, Safe, Home! Certified pre-approval program with Union Home Mortgage (UHM). No property address is required when participating in the program. There is a \$1,000 deposit required with the program due at time of lock. The \$1,000 will be applied to your cash to cover at the time of loan closing. The \$1,000 will be refunded if the loan does not originate. Subject to lender discretion. See UHM's Lock & Shop for full terms and conditions.



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