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Dispelling 7 Myths About NAR's Proposed Settlement

You can help correct the record about the association's proposed settlement to resolve nationwide claims brought by home sellers.

National Association of REALTORS® leaders have been talking to reporters and members full-time over the past month to correct the record about the association's decision to resolve nationwide claims brought by home sellers. You can help by challenging inaccurate information that you see appearing in social media posts, news articles or elsewhere.

Myth 1: The proposed settlement covers only a fraction of members.

FACT: Nearly every real estate professional who is a REALTOR®, a member of NAR, is covered by the release that NAR negotiated in the settlement. The agreement would release NAR; more than 1 million NAR members; all state, territorial and local REALTOR® associations; all association-owned MLSs; and all brokerages with an NAR member as principal whose residential transaction volume in 2022 was \$2 billion or below from liability for the types of claims brought in these cases

on behalf of home sellers related to broker commissions.

To be clear, NAR members are covered by the settlement unless:

- They are affiliated with HomeServices of America or one of its affiliates, or
- They are employees of a defendant in the remaining Gibson/Umpa lawsuits in Missouri. (*Note: All independent contractors affiliated with these defendants are covered.*)

Myth 2: NAR left large corporate brokerages and affiliated agents to fend for themselves.

FACT: NAR fought to include as many people and companies in the release as possible and achieved a release for everyone it could. Well over 1 million members are covered, as are tens of thousands of businesses operated by REALTORS®. But, despite NAR's efforts, the plaintiffs did not agree to include everybody. Those that are not released — the largest companies in our industry — are no worse off now than they were before the settlement. In fact, many are better off, as thousands of their independent contractor real estate agents are released by the settlement. Additionally, NAR's settlement provides an avenue for most large corporate brokerages with an NAR member as principal and more than \$2 billion in residential volume in 2022 that were not included in the settlement to pursue inclusion in

the release. But the settlement does not obligate them to opt into the settlement. These brokerages will have 60 days after plaintiffs file the motion for preliminary approval of the settlement to complete Appendix C of the settlement agreement, which is required to opt into the settlement if they choose to do so. (*See the estimated timeline and download the settlement and its appendices at facts.realtor.*)

Myth 3: NAR requires a standard 6% commission.

FACT: You know this is untrue, but it's a myth that has persisted in the media. NAR does not set commissions — they are negotiable. The rule that has been the subject of litigation requires only that listing brokers communicate an offer of compensation. That offer can be any amount, including zero. And other rules throughout the MLS Handbook and NAR policy expressly prohibit MLSs, associations and brokers from setting or suggesting any such amount that should be included in that field.

Myth 4: NAR will raise dues to fund the settlement.

FACT: NAR will not change membership dues for 2024 or 2025 because of this settlement.

Myth 5: Brokers representing buyers now have to work for free.

FACT: Under the proposed settlement, the types of compensation

available for brokers working with buyers would continue to take multiple forms, including but not limited to a fixed-fee commission paid directly by consumers; concessions from the seller (as long as such concessions are not conditioned on the retention of or payment to a cooperating broker, buyer broker, or other buyer representative); or a portion of the listing broker's compensation. NAR has long believed that it is in the interest of the sellers, buyers, and their brokers to make offers of compensation; however, using the MLS to communicate offers of compensation will no longer be an option. Compensation will continue to be negotiable and should always be negotiated between agents and the consumers they represent.

Myth 6: The practice change will do away with offers of compensation to brokers representing buyers.

FACT: Offers of compensation are an option consumers can pursue off-MLS

through negotiation and consultation with real estate professionals. The settlement also expressly provides that sellers may communicate seller concessions — such as buyer closing costs — via the MLS, provided that such concessions are not conditioned on the use of or payment to a buyer broker.

Myth 7: NAR settled because the plaintiffs' allegations are true.

FACT: As the settlement makes clear, NAR denies any wrongdoing in connection with the MLS cooperative compensation model rule. Cooperative compensation arrangements facilitate the process of selling a home and help ensure equal opportunity for buyers. It has always been NAR's goal to resolve this litigation in a way that preserves consumer choice and protects our members to the greatest extent possible. This settlement achieves both of those goals and provides a path forward for the industry and the association.

**At press time on April 10, in addition to HomeServices of America and its related companies, the remaining defendants not covered by NAR's settlement are: At World Properties, LLC; Douglas Elliman, Inc.; Douglas Elliman Realty, LLC; eXp Realty, LLC; eXp World Holdings, Inc.; Hanna Holdings, Inc.; HomeSmart International, LLC; Howard Hanna Real Estate Services; Realty ONE Group, Inc.; Redfin Corporation; United Real Estate; and Weichert, REALTORS®.*

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Photos By Andrew Montaña
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That's where Michael and Tammy Gonzales and MTG Family Mortgage excel. Michael is Branch Manager and a Certified Mortgage Advisor, as well as a Certified Reverse Mortgage Professional. Tammy is also an integral part of the team's success and leading efforts in marketing. MTG stands for "Michael & Tammy Gonzales" but also is the abbreviation for the word "mortgage."

INFORMING & EQUIPPING CLIENTS

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"That's really our favorite part of what we do," Michael says.

"I believe our industry can help change people's lives. The average homeowner has a higher net worth than someone who rents. It gives your family security and helps to create wealth. I like to educate both our partners and clients. As part of that, I teach continuing education classes."

Michael, a Wichita native, earned his undergraduate degree in Entrepreneurship and his MBA at Wichita State University. Tammy earned her

undergraduate degree at Newman and her MBA at Wichita State University.

Michael started his finance career working at a local credit union. After graduating in 2003, he interviewed for a Loan Originator position at a local mortgage broker. He was told he didn't get the job, but Michael convinced them to hire him by saying he would bring in his own computer and worked in the hallway. It wasn't long before he became one of the top producers, in turn, breaking their rookie sales record.

GROWING FOR THE FUTURE

Soon after, Michael made the decision to start his own branch in 2004. Since then, Michael and





Tammy continued building and growing the business. Today, they continue to build with a solid reputation for results.

“Our goal is for our clients offers to be presented in the best way possible, so sellers accept their offer, over others,” he says.

“We help our clients and REALTORS® have a competitive advantage in multiple ways. A few things that we do is prioritize and educate our clients on preferred loan products, next is a guaranteed 30-day closing and finally we check for appraisal waivers prior to submitting an offer in order to compete with cash buyers.”

Michael is quick to give thanks to those who have mentored and guided his career through time, including Larry McAnarney.

“He helped me start my branch back in 2004 and taught me a lot about traditional loans but what I didn’t realize was how fortunate I was to be learning about Reverse Mortgage loans at an early stage of my career. There are very few people in this industry that can do both well (or even understand how a reverse mortgage truly works) and I’m one of them. I could not say that if it wasn’t for the help of Larry teaching me about the loan and all that it entails.”

Tammy explains the approach that Michael takes working one-on-one with clients.

“Michael does a great job of educating for the financial benefits of homeownership,” Tammy says.

“It’s the biggest purchase of their lives. Having someone who is really knowledgeable about that alongside the REALTOR® is important in giving buyers that confidence through the process.”

BIG PICTURE SUCCESS

Another important benefit that clients get when they work with the team is expertise that is applied to their overall financial picture.

“Not all mortgages are created equal, and our focus is to use the right mortgage tool to help our borrowers create and/or preserve wealth. A

special niche loan we offer is the HECM or reverse mortgage. When I’m talking to a pre-retirement or retired client about getting a mortgage, we are looking at all options both forward and reverse. As an industry I believe we are failing in helping people plan for their retirement.”

Away from work, Michael and Tammy like to stay active in life, with basketball and yoga being among their favorites. They also like to spend time with their dogs, Teddy and Kruzer. They also are supporters of Kansas Humane Society.

Through time, Michael has earned a wide range of lofty awards and accolades while helping more than 2,000 clients purchase their homes, including the Mortgage Professionals of America Hot 100 (2015), MPA Young Guns Award (2016, 2017); President’s Club (2018 to 2024); First Place Wichita Eagle Best of Wichita (2023); and 100-plus 5-Star Google Reviews.

In addition, Michael is the first-ever local Loan Originator to receive the Certified Mortgage Advisor designation in Wichita, Kansas. He is also one of a small number of those who have earned the Certified Reverse Mortgage Professional designation, and the first and only in Kansas.

The passion Michael and Tammy have for what they do can be traced to the results they help create. Michael remembers one case of a past client who recently told him that he had helped her create generational wealth for her family.

“The average homeowner has a net worth 40 times greater than the average renter. I love the fact that I can help people create wealth and then pass that knowledge on to their kids, family and/or friends,” Michael says. “In fact, that thought is what motivates me when I don’t feel my best, that I could miss the opportunity to help someone achieve their real estate goals because I wasn’t at my best that day. I will be doing something in lending and real estate until the day I die.”

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JASON LAVENDER

INVESTED IN OTHERS

It's one thing to enjoy what you do. But it's another when your clients know that you are totally immersed in what they need and where they'd like to go during the next chapter of their journey through life.

Jason Lavender shares that same vision.

As a Coach and an Investor with Harmony Home Buyer, Jason is truly invested in the goals of those around him.

"Real estate is in my blood," Jason says with a smile. As a result, he shares the passion he has for the profession with others.

Elevate Mentoring Mastermind

One of the major ways that Jason makes a huge difference for others is through his mentoring mastermind that he hosts, and the real estate investor coaching that he does.



"Agents see the importance of mentorship and coaching in their day-to-day business," he explains. "We do the same for investors."

A little over three years ago, Jason started Elevate Mentoring Mastermind.

"Today, we have a great group with 56 local investors in our mastermind," Jason smiles. "As part of that, we focus on teaching all things real estate, with a heavy emphasis on flipping and how to do your refinancing correctly."

Jumping Forward

Prior to entering the world of real estate, Jason took what he remembers as being a "giant leap of faith."

"Before then, I had worked as a house painter for 25 years, and my family also owned a used book store that I was involved with," he recalls.

"I saw that there were some real game-changing opportunities available in real estate investing. In 2017, I bit the bullet and jumped into real estate investing and started flipping. I learned tough lessons early on and learned how to scale and build out an investment company."

Today, Jason is driven by the involvement he has helping others through his group and ongoing series of training classes.

In addition, Jason started the Facebook page ICT Real Estate Investors. Today, the page boasts a following of 7,500 people.

“It really started out of necessity,” he remembers. “I put a lot of time, energy and effort into it, so it’s rewarding to see the high level of engagement we have with the page today.”

Today, Jason is spurred on in what he does by a strong love for properties.

As he says, “I love seeing older homes being fixed up. As a house flipper, there are a lot of things that we do day to day that are rewarding.”

A True Team Sport

Jason is proud to share the journey with his business partner, Connor Kingsbury, who runs the acquisitions side of the business. In addition,

he is thankful for his team’s virtual assistants in the Philippines, Brazil and Arkansas, along with REALTOR® Erica Day.

Family Foundation

Away from work, Jason’s world is made much brighter by his family, including his wife, Heidi, and their children—their daughter Jaden Edgren (who also serves as the team’s Administrative Assistant); and their son, Gage Lavender.

In his free time, Jason is a self-admitted soccer fanatic. He played the sport at a high level through college. His love for the game has continued to blossom. In fact, he has attended the World Cup and is a die-hard Liverpool fan. Jason and Heidi are avid travelers. They have a goal of reaching 50 nations. So far, they have already made it to 14 countries.

Faith is also a central component in his life. He and his family enjoy the community and privilege to serve at District Church in Delano.



As he continues to build and make life more rewarding for others, he remains fully focused on building and maintaining strong relationships.

“Real estate is a team sport, so relationships are critical. I very much understand as an investor we’re all trying to get deals done and across the finish line. That’s extremely important to me,” he emphasizes.

“We’re happy to help any agents with their clients’ unique properties. We buy rentals, fixer-uppers. We love working with agents and helping them with their needs. My hope is that people say I left them in a better position than when they met me.”



“
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GARY & CHIP STEVEN



ONE OF THE MOST FULFILLING FEELINGS IS BEING ABLE TO SHARE WHAT YOU ENJOY DOING WITH THOSE YOU LOVE. THAT'S A GIFT THAT THE FATHER-AND-SON DUO OF GARY AND CHIP STEVEN DO EACH DAY.

GARY IS A REALTOR® WITH ERA GREAT AMERICAN REALTY (HAVING EARNED HIS LICENSE IN 2003), AND CHIP SERVES AS A REALTOR® WITH HIGH POINT REAL ESTATE IN 2022).

SHARED PASSION

Together they are proud to share the same passion for real estate.

Prior to earning his license in the 2000s, Gary was in the car wash and auto business for 20 years. He remembers picking up a piece of wisdom from a well-known television personality one day years ago.

“I just happened to have the Oprah Winfrey show on one day,” Gary recalls. “And I remember her saying, ‘Do what your heart tells you to do.’ My heart told me real estate, so I decided to move forward with that dream and get my license.”

LAUNCHING NEW CAREERS

Eventually, Chip decided to join the business as well. Chip has worked with Textron Aviation for a number of years—a role that he continues today working as part of the company’s inventory strategy team.

“When COVID-19 happened, I remember attending some showings with dad,” Chip remembers. “It was all very interesting to me, so I decided to get into the business, too.”

Chip remembers the vital support that he received from Gary as he started his own journey in real estate.

“I had the people skills from my role working in customer support, but there was a lot of knowledge that I needed to gain about the business,” he says.

“I was able to lean on dad in the early stages, and that helped me a lot. I’ve also been very thankful to gain great support from Kooper Sanders, Brianna Branine and Bobby Armstrong at High Point Realty.”

▶▶ in the family

Photos By Allie Henwood
Written By Dave Danielson

Doing what you love is priceless, and both men share that appreciation for the industry.

As Gary says, “I just like helping people and seeing their face when they get their home. This is the biggest investment they’ll make in life. I like to take care of them and get them into a home.”

As Chip adds, “It’s a great feeling being around people, talking with them, looking at houses and matching up the right properties with people.”

REAL SATISFACTION

Sharing the same path in the business brings a special level of satisfaction to Gary and Chip.

“Chip is a great guy and I love working with him. It’s a lot of fun,” Gary smiles. “He’s got a lot of ambition and goes the extra mile.”

Chip says he and his father share a fun, competitive spark between them.

“It’s definitely a fun competition between us, but the best part is hanging out with him more and sharing our conversations about the market. It’s wonderful watching his passion to help



“

IT’S DEFINITELY A FUN COMPETITION BETWEEN US, BUT THE BEST PART IS HANGING OUT WITH HIM MORE AND SHARING OUR CONVERSATIONS ABOUT THE MARKET. IT’S WONDERFUL WATCHING HIS PASSION TO HELP PEOPLE, AND THE WAY THAT RUBS OFF ON ME.

”

people, and the way that rubs off on me,” Chip says. “I wouldn’t have been able to make through the first year in real estate without him. I remember having a ton of questions and he helped me understand it all until the lightbulb went on for me.”

THE STRENGTH OF FAMILY

Family togetherness is a special time for Gary and Chip. Gary cherishes time with his fiancé, Linda, who also helps as Gary’s assistant. They also look forward to time with their other son, Andrew, and his children—Miles, Olivia and Millie, who live in Missouri. Chip likes to spend time with his girlfriend, Ali.

In their free time, Gary enjoys staying active working in his yard, hunting and spending time with his hunting dogs, Cool Hand Luke, Shadow and Remington Steele Steven. Chip has a passion for playing basketball and golf, along with a wide range of outdoor activities. He also enjoys time with his dog, Jax.

When it comes to giving back, one of Gary’s favorite ways of getting involved is supporting the Kansas Humane Society.

LIFTING OTHERS SKYWARD

As both men continue growing and learning on their own paths in the business, they offer helpful tips for newcomers to the business.

“The most important thing is to never lie to your client,” Gary says. “It may sound simple. But if you don’t know the answer, just admit that, tell them that you’ll find the answer and then get back to them.”

As Chip says, “As you’re getting your start in this business, ask as many questions as you can, soak up the knowledge and take your time. There’s no process map on how this works. You learn as you go.”

A father and son who are able to share different aspects of life together are sure to share a blessed life. And Gary and Chip Steven are certainly prime examples of that. In the process, they are making life better for those around them every day.



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MATT & ADAM BIRCH

▶▶ father son duo

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WELL-EARNED TRUST

One of the greatest complements that any of us can receive in life is to know that the people who came in contact with us knew they could depend on us.

That is something that those who have worked with Matt Birch and Adam Birch express. As a REALTOR® with Collins & Associates, Matt is the ongoing recipient of well-earned trust. Adam continues that tradition of excellence through his role at Keller Williams.

As he says, “The trust that clients have given me to help them with one of their biggest decisions of their lives has been very important to me, and most importantly when the clients can see the value and expertise that I provide in those transactions that have challenges.”

Each year presents new challenges and opportunities to be sure. There have been plenty of recent examples of that to draw from.

“As an agent in the COVID period, now in a time of rising interest rates and now navigating the NAR commission settlement, I continue to keep learning about the lending options and teaching my clients the importance of using a REALTOR® in their transactions and how best to handle one of the largest decisions of their lives,” he explains.

GETTING HIS START

Matt was born in Winfield, Kansas, and grew up in Wichita. As he came of age, he earned a BS in Business Administration with a minor in Communications from the University of Kansas.

After his collegiate career was finished, Matt went on to find success in a number of avenues, beginning for seven years selling cable advertising for Multimedia Cablevision in Wichita. From there, he worked for three years as an Account Executive with Adelpia Communications. That was followed by seven years as Owner of Express Personnel Services, as well as three years as a Property Manager.

In April 2008, after having sold his staffing company, Matt earned his real estate license and began his journey in the business.

Initially, Matt hung his license with Realty Executives of Wichita.

“My initial acting broker was Tim Holt, and then when he left to establish Golden Realtors, I followed him and became a Referring Agent for a couple of years as I concentrated on my property management portfolio,” he recalls.

From there, he joined Melanie Collins and Collins & Associates.

As Adam came of age, he distinguished himself as a standout high school and collegiate baseball player at Neosho County Community College.

“I think that experience has stayed with me through time ... to bring that same kind of winning spirit, discipline and dedication to what I do with my clients each day,” Adam says.

It’s clear that Matt and Adam enjoy sharing the common ground of working in real estate together. Adam got an advance look at the profession.

“I remember growing up that our household was always immersed in real estate discussions,” he remembers. “From that, I developed a genuine passion for the industry.”

SIGNS OF SUCCESS

Through time, Matt has garnered an ongoing set of honors and accolades, including President’s Club (2020, 2022 and 2023) and Master’s Circle (2021). Along the way, he has recorded \$17.7 million in sales volume in his career.

Adam continues to build his record of results, as well. Along the way, he is powered by the goal of helping others find their dream homes.

As he says, “Whether I’m working with a first-time buyer or a seasoned investor, I am dedicated to their goals. It’s always important for me to take time to really listen to them and understand their unique needs. I want to make their journey smooth and rewarding.”

Matt is quick to recognize those around him who have supported his success, including Melanie Collins.

As he says, “Melanie has been a great friend, confidant and mentor as I have grown as a REALTOR®, but so have a number of other agents both within my office and with other offices that have been kind and encouraging, especially when some transactions don’t go quite as smoothly as possible.”

He’s also very appreciative for the life and career he enjoys in Wichita.

“I have been very fortunate to have grown up in a city like Wichita which allows me to continue to grow my different careers with people that appreciate the time and effort I have provided to them in the past and allow me to present my current services,” he says.

FAMILY REWARDS

Away from work, Matt treasures time with his family,

including his wife of 30 years, Kelly (who is a Media Buyer for Signal Theory), and their children—Jeffrey (an Auditor with Grant Thornton in Kansas City); Adam (a REALTOR® with Livian-Keller Williams in Kansas City); and Ryan (a junior at Kansas State University).

“Not only was Kelly a great support in my early sales careers, but actively as a participant in the staffing business. While I started the staffing business on my own, she stayed at home with our family. I eventually asked her to come into the office to help with inside business tasks while I spent most of my time calling on clients both current and potential,” Matt remembers.

“While she didn’t ask to be in this business with me, she was superb, and we grew and attained recognition as one of the top offices in the region for three years in a row prior to selling in 2008.”

In their free time, Matt and Kelly share a love of travel. One of their favorite parts of their travel is visiting most of the states in the nation, along with places such as Mexico, Aruba, Bahamas, Jamaica, Ireland, England and Spain.

Matt has a passion for golf. As he says, “Not only can I draw

“

Not only can I draw a line from my connections on the golf course to every employment opportunity, but it remains a sport that can never be conquered. This is because it forces you to continue to keep trying to improve, no matter how successful you may have been in the past. Not unlike how I feel about my real estate career.”

”



a line from my connections on the golf course to every employment opportunity, but it remains a sport that can never be conquered. This is because it forces you to continue to keep trying to improve, no matter how successful you may have been in the past. Not unlike how I feel about my real estate career.”

Matt offers advice for others who are getting their own start in real estate.

As he points out, “I believe that the best advice is to keep in mind that every REALTOR® is someone that you may need help with in the future and our job is to keep our interactions professional and understand that our clients emotions are the reason that we need to continue to work together to ensure this transaction is completed fairly and honestly.”

When you talk with Matt and Adam, it’s easy to see the rewarding feeling they get from serving the best interests of others.

“I have always prided myself that many of my clients have used me over and over again, from advertising to staffing to real estate,” Matt says. “I am a true believer in what you see is what you get, so I don’t have to remember to act differently depending on who I am talking to.”

Congratulations to Matt and Adam for the well-earned trust that they continue to receive from those around them.

Jennifer RUGGLES

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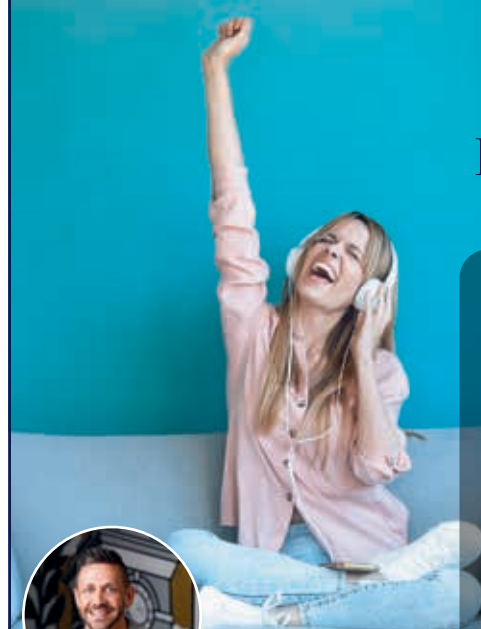
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As CAO, Broker and Auctioneer with McCurdy Real Estate & Auction, LLC, Rick Brock has built a solid reputation for shaping positive outcomes. That opportunity is something that drives him and the members of the team at McCurdy Real Estate & Auction.

“It’s a great feeling when you know you’re having a positive impact on people and their lives and helping them through difficult situations. We take it very seriously,” Rick emphasizes.

“The drive and passion has a lot to do with what you’re gifted at. I’m a firm believer that God has gifted us with particular skills. Being able to use that to have a consistent, positive impact on our family and our friends and relationships is what gets us up in the morning. At the end of the day, it keeps you motivated when the family is ecstatic

about how much easier you have made their lives.”

Pursuing What’s Possible

Rick has built a long and successful career on the foundation of helping those around him. It started when he earned his real estate license in 1986. During his college career, Rick left school to manage an advertising company for his father. Through that experience, he met a gentleman from Tulsa who worked as an auctioneer and encouraged him to pursue the profession.

Soon after, Rick remembers meeting Lonn McCurdy, who was doing a real estate auction a couple blocks from where he lived.

“I introduced myself to Lonn and said I had an interest in getting into the auction business. He said next Tuesday we’re going to have an auction at a home. Lonn said show up at 6 a.m., ask for Ernie and he’ll tell you what to do.”

Building with His Best

Rick followed the advice. He showed up, went to work and

▶▶ top producer

Photos By Jennifer Ruggles
Written By Dave Danielson



started a career that has blossomed through time.

The day-to-day appreciation that Rick has for his role is easy to see.

“I appreciate the fact that no two days are the same. We don’t know day-to-day whether the next call will be an estate where someone has passed, or a banker or a business liquidation, or someone is moving out of the area,” Rick says.

“There is a great variety to what we do and the interesting part is you’re typically always helping people transition in one way or another through times that can be difficult.”

In the process, the team handles a ton of estate work. As part of that, Rick holds a Certified Estate Specialist designation.

“That has been a rewarding niche for me,” he points out. “Many people going through that may be an executor or administrator of an estate. It is always rewarding to help them navigate through those decisions.”

When he started with the firm, Rick worked with Lonni and one other person. Today, Rick is proud to work with a team of 35 professionals. He has enjoyed watching the evolution of the business through time.

“It’s fun seeing younger people come into the business and help to teach and having the opportunity to train them,” he explains.

Family Treasures

Away from work, Rick’s world is made even more enriching by his family, including his wife of 23 years, Debra, who is also a licensed REALTOR®; and their four adult children (Shaina Pearce, Evie Thompson, Lacey Burns and Colton Brock) and 13 wonderful grandchildren.



In their free time, Rick and Debra have a love for traveling and exploring new places together, and with their family.

They are also engaged in ministry at New Spring Church, something they’ve continued for a long time. They enjoy supporting Project Generosity, as well as having the opportunity to be involved in multiple ministries.

As he continues to serve the best interests of those around him, Rick offers helpful advice for others who are considering a career in real estate. As he says, it begins with having a passion for what you do, as well as having a true servant’s heart.

“If you take care of their needs and goals, your success will be a natural



I CONSIDER MYSELF **VERY BLESSED.**



result of that. If you take care of clients, you will naturally be taken care of,” Rick says.

“I’ve watched some of the happiest and successful people have a servant’s heart and God blesses that in my opinion. Also I think it’s very important to be genuine and be the person God created you to be.”

Day by day Rick Brock leads by example with a kindness that is unmistakable and a genuine care for others. Those determined efforts through time have truly shaped positive outcomes for his team, clients and community.



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