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COVER STORY:

# WADE TRAMMELL

MARCH 2024



Stephanie Smith

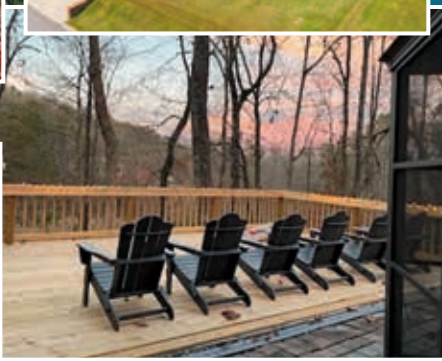
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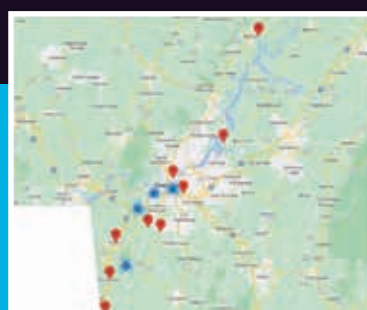
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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at [jeff.white@realproducersmag.com](mailto:jeff.white@realproducersmag.com)

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Thanks For All You Do!

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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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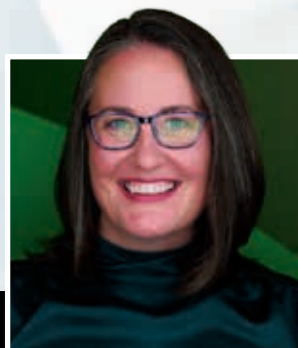
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**For those who may be new to Real Producers, or if you are just curious, here are some quick facts about Real Producers:**

**The PURPOSE? One Word...**

**CONNECTION!:** We seek to elevate the culture of our local real estate community by **inspiring** us to **KNOW ONE ANOTHER BETTER**, creating stronger **CONNECTIONS**, more **TRUSTED RELATIONSHIPS**, and more **REPEAT BUSINESS** for everyone involved.

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

**Content:** This is all about you, the 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 **VETTED AND 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 **TOP REALTORS®** and **TOP BUSINESSES** in a variety of creative ways. If you ever would like a personal introduction, we would love to arrange it.

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

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

**P.S. Be sure to check out our new "Welcome to the Top 500" landing page at <https://chatrealproducers.com/agents>**



**Jeff White**  
Owner/Publisher  
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# AN INTERVIEW WITH JIM MCKENZIE

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## Q: What does FirstBank mean to Chattanooga?

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## Q: What does FirstBank lend on locally?

Just about anything. We offer a wide variety of commercial business loans, commercial investor real estate loans and residential mortgage loans. We are also proud of our diverse banking and investment services and products. Relationships are important to us, and we believe in serving customers at each stage of their life.

## Q: What is some advice you try to live by?

My dad gave me great advice, and I think it can apply to just about anyone! The advice was this: When presented with a request, try to do three things: 1. Respond with immediate follow-up. Even when you don't have an answer to the request, acknowledge receipt of the request and that you will be back with a reply; 2. Provide attention to detail. People want accurate information that sufficiently addresses their need; 3. Show enthusiasm with your response. Maintaining a positive attitude when dealing with others is so important. Enthusiasm and a can-do spirit will never go out of style.

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# PHILLIP GRAHAM

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WITH FARM BUREAU INSURANCE

By Anders Clarke | Photos by Hayley Ownbey

The saying 'its better to have it and not need it than need it and not have it' covers a wide range of topics. One of the most applicable cases would be insurance. Whether you suffers damage to your home from a storm or flood, your car gets hit by a texting driver, or your health is taking a hit, insurance can be a helpful tool to keep you on the right track and protect your property and family. For Phillip Graham and his team at Farm Bureau Insurance in Ooltewah,

working with clients is an opportunity to build trust, confidence, and peace of mind that they are protecting what matters most.

After graduating from MTSU with a political science degree, Phillip thought he was headed for law school like his father. However, he ended up working several other jobs instead. He spent some time in the fireworks business before working in wholesale manufacturing and importing,

traveling across the east and south-east. He was asked to join the insurance business and found his way into an agency he was excited about in 2006. He quickly built a reputation in the area, eventually accepting a position at the Hamilton County office in Ooltewah last September.

Phillip has a qualified, experienced staff to help each client with their unique situation. With nearly 80 years of experience between his staff,







they can handle any issue or situation they run into. Sherry, Melissa, Beth, and Jared make up an outstanding team that is always putting clients first, finding problems to solutions, and getting the coverage customers need. Being an expert in your field brings many advantages, and Phillip's team has the experience to do it the right way. Combined with their

integrity and desire to treat people like family, their service is top tier.

At Farm Bureau in Ooltewah, the goal is to make customers feel at home. As Phillip says, "No one is really excited to walk into an insurance office". However, he strives to make them feel at home. "I want a laid-back home kind of feel," he says, "I want to make them



### I'M TRYING TO HELP EDUCATE THE CUSTOMER NOT JUST TRYING TO SELL THEM SOMETHING.

feel at home, like their dealing with family and friends". From helping a young family insure their most valuable assets to helping long-time clients with a claim, they lead with compassion and humility.

Much like REALTORS®, they strive to provide education and guidance in an industry with a lot of white noise. Many people don't understand their coverage, what it entails, and the need for certain types of coverage. "I'm trying to help educate the customer not just trying to sell them something," says Phillip. Teaching them what they need and why allows him to educate and build trust so they can feel understood and in the loop. Talking above a customer's head to try and sell is never a good strategy. Phillip and his team want their customers to understand the what, why, and how of their coverage. Offering clarity and transparency in an industry full of confusing terms or misunderstood context is a blessing for peace of mind.

When it comes to working with REALTORS® and their clients, Farm Bureau keeps in mind the need for expediency and accuracy. Because of their experience and knowledge, they can put together rates very quickly and accurately for clients, ensuring no deal is ever held up by the lack of coverage options.



They strive to "take care of people as fast as possible and give a good rate", helping the associated REALTORS® look good as well. He loves to give people good news about saving money on rates and loves the positive feedback from a job done quickly and effectively.

Farm Bureau has competitive rates in a range of coverage options due to the quality of their work and attention to detail. As a company, they are discerning about the rates they offer. They will not quote something they don't believe they can cover effectively but offer very competitive rates for customers that fit their expertise. They work with personal lines, and do especially well with coverage for homes in the average Chattanooga price range. Because they work hard to get information on the front end, they can hone in on the best options for coverage and cost, offering customers a winning combination.

Phillip loves his business and the opportunity to serve customers but is sure to take time for his own family. He loves to spend time camping with his 19-year-old son, Acheson, and is a big Tennessee football fan. He also has a dog, Charlie, that tags along with them on adventures. God and family are the only things that come before his customers. Looking ahead, he is enthusiastic about the opportunity to help more REALTORS® offer an outstanding client experience through their affiliate partnerships. Always looking to improve and impress, Farm Bureau Insurance is a great addition to any transaction and will guarantee a job well done.

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# MEET JEFF HOMAN



► rising star | By Anders Clarke  
Photos by William Griggs

## FORGING A PATH

Trusting in yourself and your abilities comes with a level of experience and confidence that many people don't ever achieve. Jeff has built his skills over a successful career, always eager to solve problems and figure out how to make the most out of each situation. Now he uses his skills to get his clients the best deal they can. Born and raised on the west coast, Jeff never expected to end up in Chattanooga. However, as he enters his third year as a Chattanoogaan, he can't see himself raising a family anywhere else.

Growing up in California, Jeff gradually found his way east. He attended college at University of Colorado at Boulder, graduating with a finance degree. Well before he graduated, he realized he had little desire to pursue the career. Despite working in finance briefly upon graduation, he quickly moved into the fitness realm, operating a fitness center up until the pandemic. In the summer of 2021, a connection with a past coworker brought him to interview with a wholesale real estate company in Nashville. By chance, a new office was opening in Chattanooga, and Jeff jumped at the opportunity. He spent 5 hours in a rental car touring Chattanooga and talking with his wife, Kelly, ultimately deciding to make the move. They packed up and arrived in Chattanooga excited for the next step. He got licensed in 2022 and started his real estate journey in earnest.

Jeff spent the next year learning the retail side of the business, working his way into the Chattanooga market. As he made connections, he found himself working with local Daniel Mckee on a difficult transaction. He was inspired by the hard work and

commitment, prompting him to become a colleague and move to Keller Williams Chattanooga office in August of 2023. Looking ahead in 2024, Jeff is ready for any challenges that come his way.

In much of his real estate experience, Jeff has worked with clients who simply weren't aware of the leverage they had. A large part of his success is his willingness to communicate options and realistic action plans to get his clients the most out of their home. "If you're calling a billboard or radio ad, that tells me you genuinely need guidance," he says. Any REALTOR® can tell you that education is an important aspect of the service they provide, offering peace of mind and confidence to their clients. Jeff's focus in every interaction is "To provide value, without the expectation of compensation". "Compassion, combined with expert assistance is what I strive for," he says.

One of the largest driving factors of Jeff's success is his ability to adapt and problem solve. While this has served him well throughout life, it is especially beneficial in the complexities of real estate. Jeff claims, "Sometimes the best way to learn is to be thrown in the fire headfirst." His success is highlighted by opportunities to develop plans on the fly and adapt to what is successful. Thanks to his unending determination and commitment to making it work, he has brought his family and career to a place he is truly excited about. "Sometimes in life, you just have to decide what you want, and go for it," he says.

Jeff is willing to put himself out there, actively engage with others, and build strong relationships to the benefit of all. "You never get another chance



to make a first impression,” Jeff says. Having moved to Chattanooga just two and a half years ago, Jeff dove headfirst into networking and building relationships locally. When every introduction can be a new opportunity to learn something, or to help someone, it’s hard not to be all in. He has quickly grown a strong network of local agents and partners, consistently proving his own brand of value and expertise.

Looking ahead, Jeff and Kelly are incredibly grateful they found such a wonderful city to raise

a family. They have two boys, Cam and Rhett, ages 4 and 1, with a third child on the way. Outside of business, Jeff is all about his family. They love to spend time outdoors, travel and explore new places together, and enjoy live music. Jeff finds relaxation in the gym, keeping his body as sharp as his mind. Jeff credits much of his success to Kelly’s loyalty and support. She has trusted him with many decisions, the biggest being the move across the country to Chattanooga. No one succeeds alone, and he couldn’t feel more blessed to have a partner and a family to share it with.



With a clear desire to succeed and a plan for the future, Jeff is just warming up in Chattanooga. Each day he forges new connections, builds new skills, and finds ways to help others. Working with clients, he says, “my job is to genuinely listen to you, answer your questions, and leave you feeling confident that you know what your next step is”. He has fully embraced Chattanooga, stating, “More than anything, I hope to make a lasting, positive impact on this community”. He is consistently building his own investments locally, investing in the same communities he is serving. While he closes in on his 3-year anniversary in Chattanooga, you can bet you’ll see him forging a path for years to come.

“  
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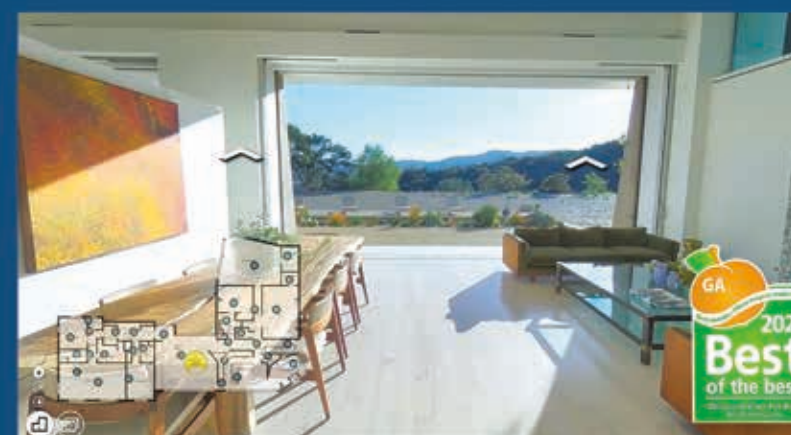
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meet  
**REBECCA**  
**COLE** *From Fixer-Uppers  
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Rebecca Cole brings a unique and adventurous spirit to the industry. Born on an Air Force Base in California, she embarked on a journey that took her from coast to coast before settling happily in Chattanooga. Her unconventional path, marked by diverse experiences, has shaped her into a passionate advocate for both her team of agents and clients.

Rebecca's initial leap into the workforce began at the young age of 15, where she honed her skills in the hospitality industry. Her roles ranged from working in catering to managing coffee shops, including the local favorite, Rembrandt's. Despite her love for real estate, it wasn't until after college that she actively pursued it.

After attending Covenant College, she and a friend decided they were tired of paying rent and decided to purchase a fixer upper together. They worked

tirelessly on DIY projects to bring this home back to life. She learned eagerly as she put hours of sweat equity into her passion project. This project ignited a passion for homeownership and building wealth through real estate at a young age.

In 2014, after talking her husband into many more fix and flips, she decided to take the leap and get her real estate license. Her journey led her to spend eight years at a prominent local firm, where she built her reputation and business. In 2022, she



“  
*I love teaching, I love encouraging, and*  
**I LOVE SEEING PEOPLE BEING SUCCESSFUL.**

seized the opportunity to become the broker for Tyler York Real Estate, a Nashville-based company looking to establish a local presence. Their desire to expand into Chattanooga fit her goals perfectly, and she knew that it was the chance she had been waiting for. On January 1st, 2023, Rebecca officially opened her doors, marking the beginning of her latest adventure.

At the core of Rebecca's brokerage is a commitment to fostering a collaborative and supportive culture. She envisions a workspace where agents grow together, fueled by mutual encouragement and shared success. She is a cheerleader and motivator for her agents, coaching them through the ups and downs of real estate with grace and enthusiasm. As a broker, Rebecca also places an emphasis on training and teaching at all stages of an agent's career. "I love teaching, I love encouraging, and I love seeing people being successful," she states passionately. She loves watching her team grow and overcome obstacles, helping them develop positive mindsets to maximize their potential.

For Rebecca, real estate isn't just about transactions; it's about forging meaningful connections and creating unforgettable experiences for her clients. She delights in introducing newcomers to the charm of Chattanooga, sharing her love for the city with every showing and tour. Whether it's local restaurants, outdoor destinations, or attractions, she is eager to share all the amazing parts of the Chattanooga lifestyle.

Central to Rebecca's philosophy is the importance of maintaining

a healthy work-life balance. "I think it's really important to have a work-life balance," she states emphatically. As a mother of four, she understands the value of quality time spent with loved ones. Through her brokerage, she empowers agents to prioritize family and personal well-being without sacrificing professional goals. The culture allows agents the support they need to take time off without losing strides in their business. This culture creates a more positive atmosphere for them to grow and learn without sacrificing time with the important people in their lives.

Beyond her professional endeavors, Rebecca finds joy in spending time with her family, exploring the beauty of Chattanooga, and indulging her passion for trail running and cooking. She also loves to spend time traveling and on weekend trips with her family. She loves to host gatherings at her house, creating even more opportunity for authentic connections and new memories. Her door is always open, both figuratively and literally, to friends, family, and colleagues alike.

As Rebecca embraces her role as a broker, she remains a steadfast advocate for gratitude and encouragement, both in her professional and personal spheres. Her journey serves as an inspiration to those around her, embodying the spirit of resilience, compassion, and unwavering determination. She has found her happy place in a role that allows her to serve clients and agents alike, helping both step into their own new adventures. "The greatest gift you can give the people in your life is to encourage them to do great things," she says. In Rebecca Cole, the real estate industry finds a shining example of leadership and authenticity, and her story is only just beginning.

“  
**THE GREATEST GIFT YOU CAN GIVE THE PEOPLE IN YOUR LIFE IS TO ENCOURAGE THEM TO DO GREAT THINGS.**

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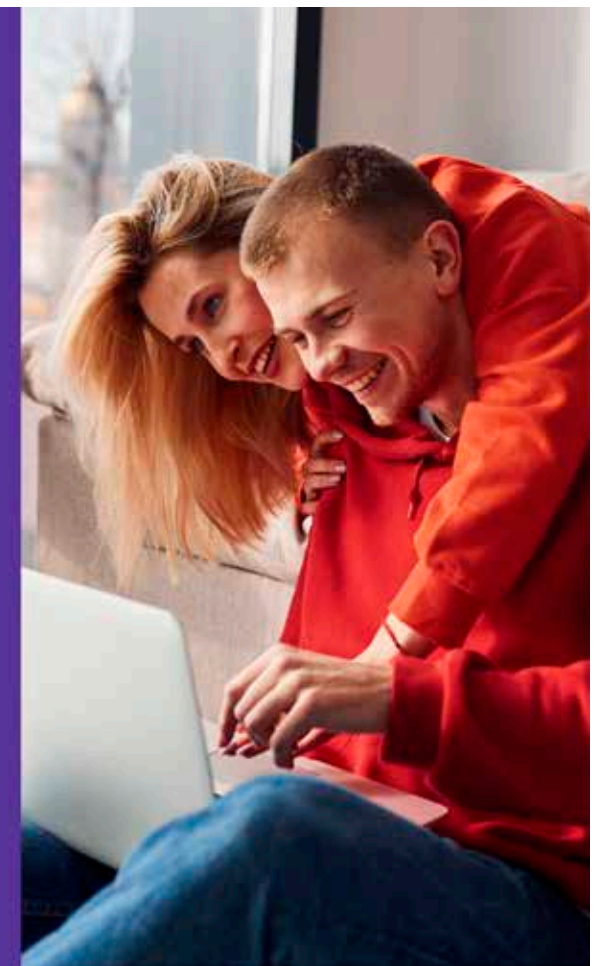
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## Seizing Opportunities

**Wade Trammell**, a seasoned REALTOR® with Keller Williams Realty in Chattanooga, is a testament to the power of seizing opportunities and taking bold leaps of faith. Growing up in Chattanooga since the age of three, Wade's journey to real estate was paved with determination and a strong work ethic instilled in him from a young age. His professional journey started in the insurance industry. Following in the footsteps of his family members, who had successful careers as an insurance agent, Wade ventured into the same field. At just 21, he established his own insurance agency with American National Insurance. This early experience as a business owner laid the foundation for his future ventures in real estate and beyond.

Wade got his real estate license in 2015 at the urging of a friend he had in the mortgage business. Initially, he viewed real estate as a supplementary income stream, balancing it alongside his insurance business. However, he found himself enjoying real estate more than expected and quickly found success. “The clients I was working with in real estate were joyful and excited to talk to me; it wasn't the same with my clients in insurance,” reflects Wade. “About six months into real estate I had nine closings in one month, and I knew then I had what it takes to run a real estate business. I made the very difficult decision to step away from an industry that had

built a great life for many of my family members to go into a completely different industry full time with no guarantees and the rest is history.”

Choosing Keller Williams Realty as his brokerage was a strategic move for Wade. He sought a company whose core values aligned with his own, finding inspiration in Keller Williams’ culture of success and support for its agents. Since joining KW Downtown, Wade has not only excelled as an individual agent but has also contributed to the growth and prosperity of his market center, and previously served on the Agent Leadership Council. “Keller Williams has provided me with all the tools needed to grow from one level of my career to the next and from being a single agent to building a thriving team,” shares Wade.

**I LOVE WATCHING MEMBERS OF OUR TEAM GROW PROFESSIONALLY.**

As his business grew, Wade knew the best way to scale would be to bring others in and build a team. Together with his wife, Ashley, they formed Trammell Group. As a team of seven (Wade Trammell, Ashley Trammell, Riley Barnes, Clark Dixon, Liam Pinson, Grace Hopkins and Dillan Meloan), they excel at connecting with others and know the kind of person it takes to succeed in the real estate business. Wade believes in sharing his knowledge and strategies and fosters a spirit of collaboration within his team. He arms them with everything they need for success and coaches them to be the best. “I love watching members of our team grow professionally,” shares Wade. “My goal as a leader is to help each member of my team reach their potential. It’s incredible to see how success in real estate changes their confidence and trajectory of their lives.

Beyond his achievements in real estate sales, Wade’s entrepreneurial spirit shines through in his diverse portfolio of businesses. Alongside his wife Ashley, he operates a construction company specializing in home renovations and a media company with focuses in real estate photography and producing video content for various small business and corporate clients throughout



the southeast region. These ventures reflect Wade’s unwavering commitment to not only exploring new opportunities for businesses that complement his real estate business, but also businesses that create more opportunities to serve others. Despite his many professional accomplishments, Wade remains grounded in his values and priorities. He emphasizes the importance of authenticity and relatability in his interactions, fostering a comfortable environment for clients, teammates, and peers. “I’ve always been a very laid-back person and I used that characteristic to build my brand. I want people to feel comfortable when they meet me and I want to be viewed as someone that they can relate to,” offers Wade.

Wade and his wife, Ashley, met when they worked together 12 years ago, and the couple has been working together since then. They’ve been happily married for seven years. Wade and Ashley are partners in all their businesses. “Everything we have accomplished together personally and professionally

has been a team effort and Ashley has played a huge role in our success and been there every step of the way,” Wade says affectionately. “I couldn’t have done any of this without her.” When they aren’t working, Ashley and Wade love being with their Boxer, Gibson, and traveling.

As Wade reflects on his journey, he acknowledges the pivotal role of discipline and perseverance in overcoming challenges and realizing his dreams. “There is the pain of discipline, and the pain of regret. If you choose the pain of discipline, you’ll never have to deal with the pain of disappointment,” reflects Wade. “I always ask my team if the pain of showing up and being disciplined exceeds the pain of not achieving their desired outcome for their life. I think that is a great question to ask yourself. We often sacrifice a long-term reward for a temporary one that is more convenient in the current moment. That is the difference between the ones that make it and the ones that don’t.”



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