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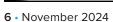


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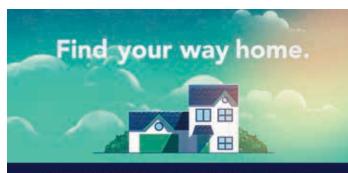
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GRATEFUL through it all

As I look around at everything happening in real estate right now, I can't help but feel a sense of gratitude-even in the face of all the change and challenges. It's no secret that our industry is going through some major shifts, from navigating market changes to dealing with the ripple effects of the recent NAR settlement and facing the aftermath of devastating hurricanes. Yet, despite it all, there's so much to be thankful for.

Real estate has always been unpredictable. One minute the market's booming, and the next, things slow down. Trends come and go, and there are always new hurdles to clear. But what stands out, especially in times like these, is our ability to stay flexible and roll with the punches. That adaptability is something I'm really grateful for. It's what keeps us moving forward, no matter what comes our way.

The NAR settlement has stirred up a lot of conversations, and I know it's got many of us rethinking how we approach our business. While there's uncertainty ahead, this moment is also giving



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us the chance to make our practices stronger, fairer, and more transparent. It's not just about meeting legal standards—it's about reinforcing the trust that makes our industry thrive. And for that, I'm grateful. We've been given the opportunity to grow and improve, and that's something we can all embrace.

On top of these industry shifts, we've also seen the devastating effects of recent hurricanes. It's heartbreaking to witness the destruction, but what really stands out is how communities pull together during times of crisis. Whether it's neighbors lending a hand or businesses stepping in to help rebuild, there's a real sense of unity that's truly inspiring. While the damage to homes and properties is immense, what matters most is the resilience of the people affected. And I'm thankful for the way our industry has stepped up to support those in need.

These moments are a reminder that homes are so much more than buildings—they're places where memories are made, families are nurtured, and lives unfold. When natural disasters strike, we're reminded of just how precious that sense of home really is. As real estate professionals, we have the privilege of helping people not only find their homes but rebuild their lives when things go wrong. That's a responsibility we shouldn't take lightly, and it's one we can be deeply thankful for.

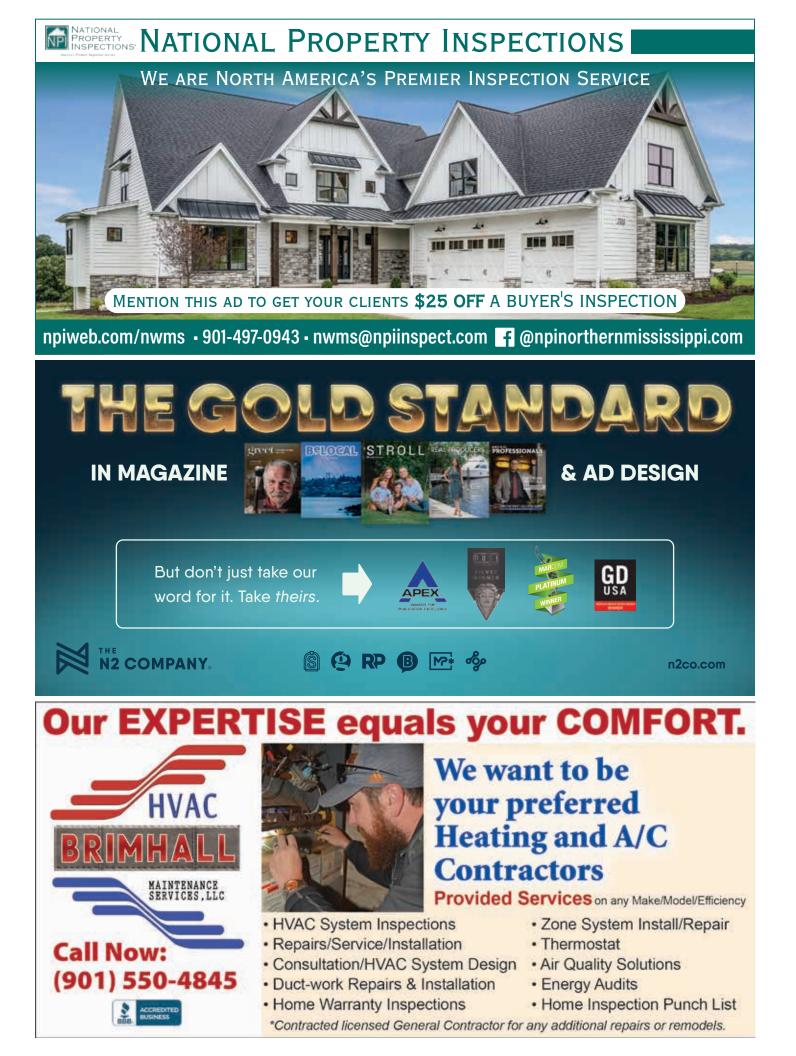
So, as we face these changes—whether it's adjusting to new industry norms or coming together to support communities after a disaster—let's take a moment to appreciate the good that can come from challenging times. We have the chance to learn, grow, and make a real difference. And for that, I'm incredibly grateful.

Through it all, I believe we'll come out stronger, more connected, and better equipped to handle whatever comes next. Change is inevitable, but gratitude gives us the perspective we need to navigate it with grace.

Jeff White, Owner/Publisher



publisher's no.



► happy thanksgiving!

Thanksgiving Recipe

Pumpkin Cheesecake Bars

These Pumpkin Cheesecake Bars are a delicious twist on traditional pumpkin pie, perfect for Thanksgiving! The combination of creamy cheesecake and spiced pumpkin filling, all on a buttery graham cracker crust, makes them a crowd-pleaser.

Ingredients:

For the crust:

1 ½ cups graham cracker crumbs ¼ cup sugar ½ cup unsalted butter, melted

For the cheesecake layer:

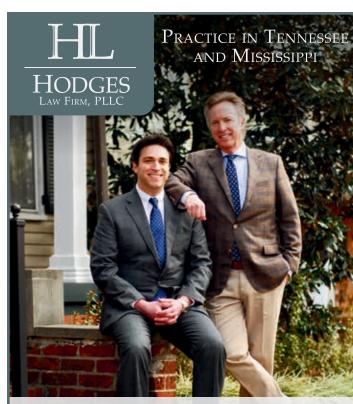
16 oz cream cheese, softened ½ cup sugar 2 large eggs 1 tsp vanilla extract

For the pumpkin layer:

1 cup pumpkin puree (not pumpkin pie filling)
½ cup brown sugar
1 tsp cinnamon
½ tsp ground ginger
¼ tsp nutmeg
1 large egg

Instructions:

Prepare the crust: Preheat the oven to 350°F (175°C). In a medium bowl, combine the graham cracker crumbs, sugar, and melted butter until evenly



L. Rees Hodges & Lincoln Hodges Email us: preclosing@gohodgeslaw.com 2294 S. Germantown Road • Germantown, TN 38138 P: 901.754.6440 • www.gohodgeslaw.com mixed. Press the mixture firmly into the bottom of a 9x13-inch baking pan lined with parchment paper. Bake for 8-10 minutes until set, then let it cool.

Make the cheesecake layer: In a large mixing bowl, beat the softened cream cheese and sugar until smooth. Add in the eggs one at a time, mixing well after each addition. Stir in the vanilla extract. Pour the cheesecake mixture over the cooled graham cracker crust, spreading it evenly.

Prepare the pumpkin layer: In another bowl, whisk together the pumpkin puree, brown sugar, cinnamon, ginger, nutmeg, and egg. Carefully spoon the pumpkin mixture over the cheesecake layer, spreading it gently to avoid mixing the two layers.

Bake: Bake the bars for 40-45 minutes, or until the center is set and a toothpick comes out clean. Let them cool completely on a wire rack, then refrigerate for at least 2 hours before cutting into squares.

Serve: Garnish with whipped cream and a sprinkle of cinnamon if desired. Enjoy these bars chilled!

These Pumpkin Cheesecake Bars combine the richness of cheesecake with the warm flavors of pumpkin pie, making them an ideal Thanksgiving dessert!







MR. RESILIENCE

"It's not whether you get knocked down, it's whether you get up." -Vince Lombardi

Mark Nichols' journey into real estate is one of resilience, hard work, and a refusal to quit, no matter how many times the world said "no." From his humble beginnings in Millington, Tennessee, to becoming a successful agent with Fast Track Realty in Memphis, Mark's story shows that challenges don't define you—your response to them does.

From Restaurants to Real Estate

Mark didn't grow up dreaming of becoming a real estate agent. Early on, he worked at Olympic Steak and Pizza, a locally owned restaurant in the heart of Millington. His father, sisters, and other family members were all involved in the restaurant industry, and it seemed like the path

Of course, getting started in real estate wasn't going to be easy. Mark had his sights set on passing the real estate exam, but the test wasn't going to let him breeze by. It took 11 attempts-yes, 11-over two years to finally pass the exam. Instead of

for him too. But something in Mark pushed him to look for more.

After enrolling in the University of Memphis, Mark quickly realized college wasn't his thing and dropped out after only three days. Instead, he put his focus on saving money while working in the restaurant industry, stashing away several thousand dollars by the age of 18. That's when real estate became of interest and his father introduced him to a local Broker, Donnie Morrow, which planted a seed for the next chapter of his life.

The Challenging Road

getting discouraged, Mark invested in a tutor and kept pushing. In December 2020, his persistence paid off, and he finally earned his real estate license.

"When I finally passed, it felt like this massive weight had been lifted off my shoulders," Mark recalls. It was more than just a license; it was a ticket to a new life.

Starting Small ... Learning Big

Mark hit the ground running after getting his license. In 2021, he sold eight homes—a strong start for a new agent. But he didn't stop there. Mark reinvested his first commission check into himself, attending a Club Wealth event in Arizona where he learned from some of the top real estate minds in the country.

Mark's mindset was simple: keep learning, keep growing. He wanted more than just sales; he wanted to understand the ins and outs of the real estate market. That drive led him to focus on selling homes to investors in 2022. Partnering with an investor gave him firsthand experience in the world of real estate investment, but it came at a personal cost. The partnership put Mark in debt, costing him a loss of over a hundred thousand dollars.

But instead of letting this setback defeat him, Mark took it as a lesson. In 2022, he sold 27 houses, primarily to investors, and gained valuable insights into how the investment side of real estate works.

"2022 taught me a lot," Mark says. "It wasn't the easiest year, but I came out of it with a ton of knowledge about the market, investors, and myself."

Finding His Groove

By 2023, Mark's resilience and hard work were paying off in a big way. That year, he sold another 27 homes, generating nearly \$7 million in sales.

He was officially part of the multi-million-dollar club, marking a significant milestone in his career. More importantly, Mark's reputation as a trusted, hardworking REALTOR® was growing.

One of the keys to his success has been his ability to connect with people. For Mark, real estate isn't just about selling properties—it's about building relationships. In today's world, social media is a major part of that. Mark credits much of his growth to his presence on platforms like Facebook and Instagram, where he connects with clients and showcases his personality.

"Social media has been huge for me," Mark says. "It's not just about posting listings or closing photos—it's about letting people see who you are, building trust before you even meet."

Joining Fast Track Realty

A pivotal moment in Mark's career came when he joined Fast Track Realty in 2023. He wanted to surround himself with like-minded top producers, people who could push him to grow and improve. For him, Fast Track was the perfect place to be.

"Joining Fast Track was a game changer," Mark shares. "I wanted to be around people who are at the top of their game. People with the same ambition and goals I have. It pushes me to be better every day."

Being part of Fast Track's team has allowed Mark to hone his skills and learn from some of the best agents in the area. It also provided him with a supportive community that aligns with his growth mentality.

Mark Your Home Sold

Despite his growing success, Mark knows the importance of balance. When he's not closing deals, he enjoys fishing, spending time with loved ones, and traveling—often taking five or six vacations a year to recharge. One of his favorite places to visit is Texas, where he loves the culture and pace of life.

As for the future, Mark's goal is to continue growing his real estate business and become a successful real estate investor. He's already on that path, and he stays focused on learning and improving at every step.

"Resilience is everything in this business," he says. "You've got to be willing to take risks, fail, and keep moving forward no matter what."

With his tagline, "Mark Your Home Sold," Mark Nichols is carving out a space for himself in Memphis' real estate market. His journey is a testament to the power of persistenceshowing that no matter how many times life knocks you down, you've got to get back up and keep going.



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Mark Nichols

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DRIVEN BY FAITH, FUELED BY RELATIONSHIPS

At just 16 years old, Cali Smith did what most people dream of doing—she graduated from high school early and launched herself straight into college at 17. Ambitious? Absolutely. But that's Cali's style. Now, years later, she's carved out a successful career in Memphis real estate, not just through sheer determination, but by focusing on what really matters to her: faith, relationships, and working smarter, not harder.

Her journey, though full of twists and turns, has been guided by a deep commitment to people and a belief in something bigger than herself. From her humble beginnings in Atlanta to becoming a trusted real estate agent in Memphis, Cali's story is as much about personal growth as it is about professional success.

Starting Early and Aiming High

Growing up in a large family with three sisters and a brother, Cali always felt the weight of maturity. Though she's the second youngest, she naturally fell into a leadership role, guiding her path with the same focus and determination that's become a hallmark of her career.

When her family moved from Atlanta to Memphis in 2001 she embraced the change as a young girl and quickly found her footing. Earning a marketing degree from the University of Memphis, she dove headfirst into the world of property management, managing large complexes with hundreds of tenants. It was during these early years that Cali learned one of the most important lessons of her life: success is built on relationships. "Relationships are everything," Cali explains. "In property management, you learn that relationships can make or break your business. I took that with me into real estate."

Real Estate: A Journey of Connections

About six years ago, Cali made the leap from property management to real estate, joining Kaizen Realty. It wasn't an easy move at first—real estate can be a tough industry to break into—but Cali had something that set her apart: a passion for connecting with people.





Faith is what keeps me grounded. I've learned that you can't control everything in life, but you can control how you respond to it.

7

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"Real estate is so much more than buying and selling houses," she says. "It's about understanding people, helping them navigate one of the biggest decisions of their lives, and building a relationship that lasts beyond the transaction."

This people-centered approach quickly became the foundation of her success. Cali doesn't just want to close deals-she wants to create trust. Her clients know they can rely on her for honest advice, guidance, and support through every step of the process. That trust has earned her a loyal following and a growing business in the Memphis real estate market.

Faith as the Cornerstone

But Cali's success isn't just about hard work and connections. It's rooted in something deeper: her faith. Through the ups and downs of the real estate market-rising interest rates, changing buyer demands, and economic uncertainty-Cali has leaned on her belief in God to guide her.

"Faith is what keeps me grounded," she says. "I've learned that you can't control everything in life, but you can control how you respond to it. For me, that means staying positive, trusting in God's plan, and praying through the challenges."

It's this mindset that helps Cali weather the storms of real estate. When others might feel overwhelmed by the unpredictability of the market, Cali finds peace in knowing that things will work out as they're meant to. Her clients often say that her calm, faithdriven approach makes what could be a stressful process much more manageable.

Collaboration Over Competition

In a highly competitive industry like real estate, many agents see their peers as rivals. But not Cali. She believes in collaboration over competition—that success is something that can be shared, not hoarded.

"Real estate doesn't have to be cutthroat," she says. "There's enough success for everyone if we're willing to work together." Cali regularly organizes real estate mixers, bringing agents, lenders, and industry professionals together to share knowledge, resources, and support. She also hosts home-buying seminars for the community, making sure that people have the tools and information they need to make informed decisions. "It's not about competing," she adds. "It's about lifting each other up and creating a community where everyone thrives."

This collaborative spirit extends into her personal life as well. Cali is married to Riaco, a real estate investor who also teaches a self-development wholesale real estate course. Together, they form a powerhouse real estate couple, each bringing their own strengths to the table. While Cali focuses on residential real estate, Riaco specializes in investment properties, offering a unique perspective that helps both of them serve a wider range of clients. Their partnership isn't just about business—it's about building a shared vision for the future. "We're not just working toward individual success," Cali says. "We're building something bigger together, something that benefits our clients, our community, and our family."

Working Smarter, Not Harder

In the early days of her real estate career, Cali was all about the hustle. She worked long hours, determined to build a business by sheer force of will. While she remains a go getter, she realized there was a better way to achieve her goals. Instead of burning out, she shifted her focus to working smarter, not harder.

"It's easy to get caught up in the idea that you have to do it all yourself," Cali says. "But real estate is a team effort. It's about building relationships with lenders, inspectors, other agents—everyone plays a part."

By learning to delegate and leverage her network, Cali has been able to scale her business without sacrificing the personalized attention she gives her clients. It's a delicate balance, but it's one that's allowed her to grow while staying true to her values.

Looking Ahead: A Vision for the Future

Cali's success is just the beginning. With big plans on the horizon, she's considering getting her broker's license, expanding her team, and even coaching new agents to help them navigate the challenges of real estate. But no matter how big



her dreams get, she remains rooted in the same principles that have guided her so far: faith, relationships, and service.

"I'm excited about what the future holds," she says. "But at the end of the day, it's all about the people I get to help along the way. That's what makes this career so rewarding."

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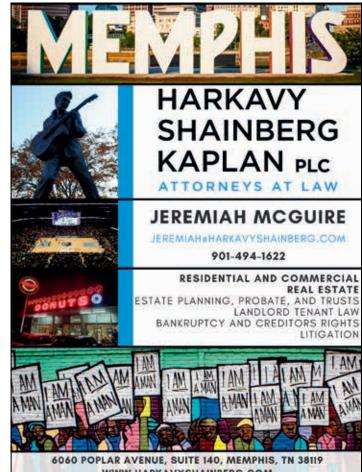
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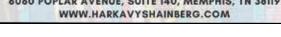
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Tulane Road

meet PATRICE WILLIAMS-WOOTEN

FROM SETBACKS TO SERVICE Celebrating leaders

"The strongest people are not those who show strength in front of us but those who win battles we know nothing about." — Jonathan Harnisch

Patrice Williams-Wooten's journey is not just about achieving career success; it's a powerful story of resilience and a deep commitment to serving others. What started as a frustrating home-buying experience turned into a full-blown mission to empower people, strengthen communities, and make a real difference. Patrice's path to real estate was anything but linear, but every detour led her to where she is today—a respected agent, a mentor, and a community leader who has turned every setback into a springboard for serving others.

THE FRUSTRATION THAT SPARKED A PURPOSE

When Patrice was 19, she wasn't thinking about real estate; she was aiming for a career as a CPA. But life had other plans. After learning she was pregnant, Patrice wanted to secure a stable home for her child. She set out to buy her first house—but the experience was far from smooth. The REALTOR [®] she worked with didn't guide her through the process, leaving her overwhelmed and confused. Instead of fulfilling her dream of homeownership, Patrice walked away and rented an apartment instead.

That experience could have been a roadblock, but instead, it became a pivotal moment. Patrice knew there had to be a better way to help people navigate buying a home, and she decided to become part of the solution. With a growing family to support and a full-time job as a payroll manager, she enrolled in real estate school. By the time she was seven months pregnant, Patrice had passed her exam and was ready to help others have a better experience than she did.

FROM SIDE HUSTLE TO FULL-TIME

In the beginning, Patrice kept things simple, helping
out family members—her sister, her brother-in-
law, and her cousin were her first clients. Real
estate was her side hustle for years, something sheIn 2019, Patrice re-entered the real estate world with intentional-
ity, a fresh perspective, and a whole new set of skills. She joined
Keller Williams and hit the ground running. She wasn't just
focused on selling houses—she was building something bigger.



did on weekends and evenings while working a corporate job. But with each house she sold, her confidence grew, as did her passion for helping families.

By 2006, she felt ready to make real estate her full-time career. And it worked. Patrice was selling multiple homes each month, and her business was booming—until the 2008 housing market crash hit. Overnight, she went from being a top producer to barely scraping by. Patrice had to make a tough decision. In 2009, she returned to the corporate world and took a position with the Housing Authority, putting her real estate dreams on pause.

But even in this detour, Patrice found new purpose. At the Housing Authority, she learned about affordable housing programs and how critical housing security was for so many families. This experience reshaped her understanding of the housing market and gave her even more tools to help people when she eventually returned to real estate.

BACK TO REAL ESTATE



Patrice enrolled in coaching, learned how to build a database, and implemented systems that would allow her to scale her business while still focusing on what mattered most: helping people.

She also found inspiration leaders both inside and outside of the Keller Williams network locally and nationally, whose approach to real estate went beyond transactions and focused on creating both a team-driven and community focused business. That shift in thinking led Patrice to start mentoring others. She realized that building a successful business wasn't just about personal gain—it was about giving others the tools they needed to succeed too.

SERVICE AT THE CORE

As her real estate career grew, so did Patrice's desire to give back. In 2021, her father was diagnosed with a terminal illness, which caused her to take a step back and reassess her priorities. She began to focus more on service, drawing inspiration from her father's entrepreneurial spirit and dedication to his family.

One way Patrice channels her passion for service is through supporting Hungernomics, a nonprofit organization dedicated to fighting food insecurity in Memphis and surround cities through educational APEX curriculums on land acquisition, hydroponic farming, and economic empowerment centered on cultivating communities and collaborative partnerships. As a member of the Community Advisory Board, she has taken the lead in planning and organizing their largest annual fundraising event. The Hungernomics Gala has been a tremendous success for the past 2 years. To date, this event has raised over \$41,000 to support the cause. For Patrice, real estate is more than just business; it's a platform to make a real difference. The work she does with Hungernomics not only helps families but also raises awareness about the critical issue of food insecurity in her community.

MENTORING THE NEXT GENERATION

In addition to her community work, Patrice is also dedicated to helping the next generation find their way. Through the **Opportunity R3** program with the City of Memphis, she mentors youth who are interested in pursuing careers in real estate. Patrice's message to these young people is clear: no matter what challenges you face, you can rise above them with hard work, determination, and the right support system.

Her focus on mentorship isn't just about giving back—it's about building a legacy. Patrice wants to ensure that her work doesn't end with her but is carried forward by those she's inspired along the way. Whether it's the young people she mentors or the real estate agents she leads, Patrice is focused on paying it forward.

A CALLING ... BUILDING A LEGACY

Today, Patrice runs her own real estate team, which allows her to balance her growing business with her commitment to service. By building a team, she has been able to delegate responsibilities, giving her the freedom to spend more time on the causes that matter most to her—like supporting her community, mentoring youth, and continuing her work with Hungernomics.

For Patrice, real estate is more than a career it's a calling. Her journey, from facing financial setbacks to becoming a top agent and community leader, is proof that with the right mindset, any obstacle can be turned into an opportunity. She's built her life and career on resilience, service, and the belief that success is only meaningful when you're using it to uplift others.

Looking ahead, Patrice's goal is to continue building a legacy of impact. She's dedicated to empowering more families to achieve homeownership, mentoring future leaders, and continuing her work in the community. Her story is proof that even when the road is tough, it's possible to come out stronger on the other side—and, most importantly, to use your success to help others along the way.



HER FOCUS ON MENTORSHIP ISN'T JUST ABOUT GIVING BACK—IT'S ABOUT BUILDING A LEGACY.



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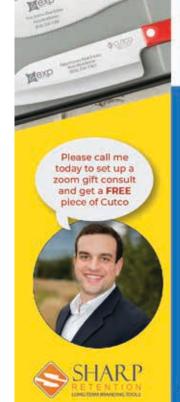
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"The only way to do great work is to love what you do." - Steve Jobs

Neil Hubbard's energy is contagious. Whether he's strategizing with his team, connecting with clients, or training new agents, you can feel the excitement and drive that he brings to every aspect of his life. Raised in Memphis, Neil's journey through real estate has been fueled by a passion for helping others and a deep connection to the community. He's a professional who embodies enthusiasm, integrity, and a family-driven legacy-qualities that have made him one of the most respected REALTORS[®] in the city.

A FAMILY LEGACY THAT SPARKED A LIFELONG PASSION

Real estate isn't something Neil just stumbled into—it's something he was practically born into. His mother, Jane Hubbard, was a beloved Memphis REALTOR[®] for over 60 years. From an early age, Neil was exposed to the energy and rhythm of the real estate business, tagging along to showings with his mom and learning firsthand how she built relationships with clients. "My mom loved what she did," Neil says. "And she cared deeply about the people she helped. Watching her taught me the importance of putting others first."

That sense of purpose became a family affair. Neil's sisters, Milleigh Pearson and Jana Beaty, both earned their real estate licenses during college and spent their summers working alongside their mother. Milleigh has since become a top producer at Crye-Leike East Memphis, while Jana transitioned to pharmaceutical sales after a successful 20- year career in real estate. With this deep-rooted foundation, it wasn't long before Neil followed in his family's footsteps.

But before diving into real estate, Neil's path took a brief detour. After graduating from the University of

REAL ESTATE When Neil and Libby returned to Memphis in 1996, it didn't take long for him to make his mark in the real



Missouri with a degree in journalism, where he also met his wife, Libby, on a "mystery date," Neil began his professional career with Procter & Gamble. His role in sales gave him a solid foundation in communication and relationship-building—a skill set that would prove invaluable when he eventually turned his focus to real estate in 1996.

BRINGING DYNAMIC ENERGY TO

estate world. He earned his license and began selling new homes for Jim Reid with Reid Homes, working alongside his mother and sisters in areas like Berryhill Farms and Cordova Club during the real estate boom of the late 1990s.

This early experience taught Neil the importance of building relationships and maintaining energy throughout the sales process. He developed a reputation not just as someone who gets things done, but as someone who brings a spark of energy that clients and colleagues alike can't help but feed

off of. "People respond to enthusiasm," Neil explains. "When you're excited about what you're doing, others get excited too."

That infectious energy has been a key ingredient in Neil's success over the years. It's not just about closing deals for him—it's about the relationships he builds along the way. Whether he's working with clients or collaborating with fellow REALTORS ®, Neil's vibrant approach ensures that people want to work with him again and again.

A COMMITMENT TO INTEGRITY AND MENTORSHIP

In 2020, Neil made the decision to join Crye-Leike, a move driven by his respect for the company's values and leadership. "I've known Steve Brown (President of Crye-Leike) for over 25 years through our involvement in the Memphis Area Association of REALTORS ®," Neil says. "Crye-Leike offers the broadest range of services to agents and clients, which allows us to serve people better."

Neil is particularly excited about Crye-Leike's wealth-building plan for agents, which offers a type of retirement for those who reach a certain level of production. "It's a forward-thinking way to take care of the people who work so hard," Neil says. "That's the kind of place I want to be a part of."

Beyond his personal success, Neil is passionate about mentoring and training the next generation of REALTORS[®]. He believes that sharing his knowledge and enthusiasm is one of the best ways to give back to an industry that has given him so much. "Real estate is constantly changing," Neil explains. "It's so important to stay ahead of the curve, and that means always learning and improving."

Neil's current focus is on educating agents and helping them navigate the



Photos submitted by Neil Hubbard



challenges of today's market. He's a strong advocate of the Ninja Selling system, which emphasizes building relationships, creating value, and improving mindset and skills. "Right now, the market might be slower in terms of unit sales, but that just means it's the perfect time to sharpen your tools," Neil says. His dynamic energy in the training room lights up his students, motivating them to take action, build new skills, and rise to the occasion.

FAMILY AT THE HEART OF EVERYTHING

As much as Neil thrives in the real estate world, his family is what fuels his passion and energy. He and Libby have three sons: twins Matthew and

Noah, who are now 24, and Luke, who is 21. Matthew and Noah have embarked on their own journeys, living in Knoxville and Denver, while Luke is wrapping up his senior year at the University of Arkansas. Neil speaks proudly of their academic achievements, noting that all three were co-Salutatorians and Valedictorian at Christian Brothers High School.

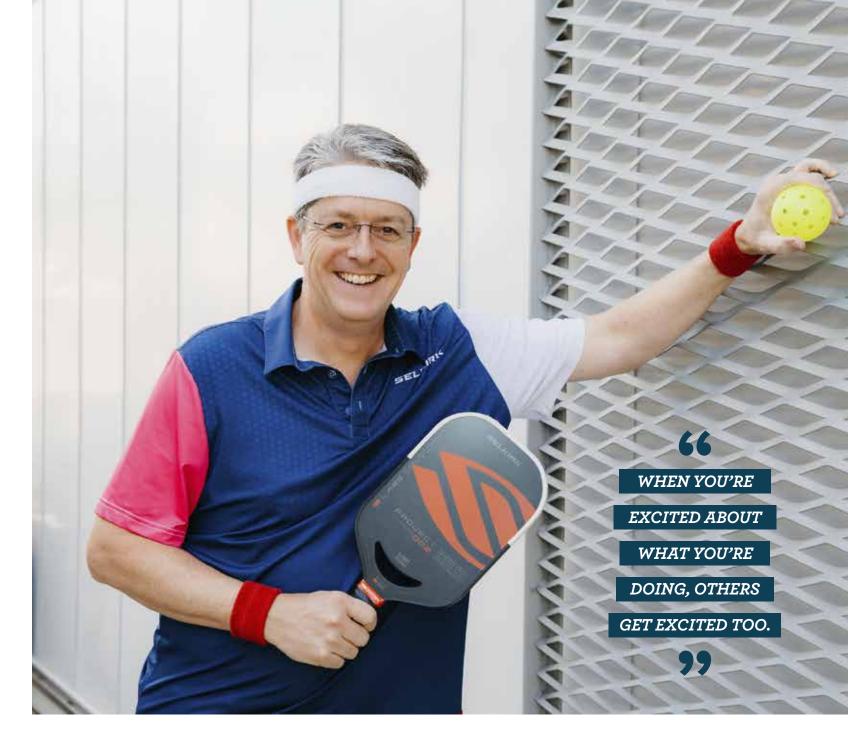
When he's not working, Neil channels his boundless energy into his hobbies, including pickleball, cooking, and playing cards and games with family and friends. He picked up pickleball in 2017, well before it became the sensation it is today, and now plays two to three times a week. "It's such a fun, competitive sport," Neil says. "I love the energy and camaraderie it brings."

His love for cooking stems from his father, and Neil enjoys hosting gatherings where he can entertain friends and family over good food and lively conversation. "There's something special about bringing people together around a meal," he says. "It's a way to connect, share, and enjoy life."

SERVING THE COMMUNITY WITH PURPOSE

Neil's dedication to service doesn't stop with his clients. He's actively involved in the REALTOR ® community, a value instilled in him by his mother. Over the years, Neil has served in numerous leadership roles, including as a past president of the Memphis Area Association of REALTORS[®] and the Multi-Million Dollar Club. He currently holds the designations of Certified Residential Broker (CRB) and Graduate REALTOR [®] Institute (GRI).

"My mother always encouraged me to get involved, and I'm so glad I listened," Neil reflects. "Being active in the REALTOR[®] community not only helps me grow professionally but also



allows me to contribute to the betterment of the industry."

For Neil, giving back to the real estate community is as important as serving his clients. His involvement in committees and leadership roles has strengthened his relationships with fellow agents and brokers, making him a trusted figure in Memphis real estate.

A LEGACY OF ENERGY, INTEGRITY, AND PASSION

Neil's advice to other REALTORS ® is simple but powerful: "Every time you work with someone, aim to leave them wanting to work with you again." His energetic approach, combined with his deep commitment to integrity and service, has made him a standout figure in Memphis real estate. Whether he's helping a family find their dream home, mentoring a new agent, or enjoying time with his own family, Neil's enthusiasm is undeniably contagious.

As Neil looks to the future, he's optimistic about what's to come. "The market might shift, but the energy you bring to your work and the relationships you build are what truly last," he says.

And with Neil Hubbard, one thing is certain: His dynamic energy will continue to inspire and uplift those around him for years to come.



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