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COVER STORY:

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# FAQ

## ALL ABOUT BLUE RIDGE REAL PRODUCERS

**Q: WHO RECEIVES THIS MAGAZINE?**

**A:** The top 300 agents in Central and Southwest Virginia based on volume for the previous year and our Preferred Partners. There are thousands of agents in the region and you, in this elite group, are the cream of the crop. Just to be included in this group is an accomplishment that testifies to your hard work, dedication, and proficiency.

**Q: DO REAL ESTATE AGENTS HAVE TO PAY FOR MAGAZINES OR EVENTS?**

**A:** NO! The magazine and events are FREE to agents and funded by the partners who advertise.

**Q: WHAT KIND OF CONTENT WILL BE FEATURED?**

**A:** This is all about you. We'll do personal and unique stories on members in the community, providing you with a platform to inspire others. As we grow, we'll add fresh content focused entirely on you. It costs absolutely nothing for a REALTOR® to be featured. We are not a pay to play model; we write real stories, about Real Producers, and we're always accepting nominations. We will consider anyone brought to our attention-- we don't know everyone's story so we need your help to learn about them!

**Q: WHO ARE OUR PARTNERS?**

**A:** Anyone listed as a "Preferred Partner" in the front of the magazine is funding and fueling

this community and is an essential part of it. They are the top professionals in their industry. They will have an ad in every issue of the magazine and attend our events. One or many of you have recommended every single Preferred Partner you see in this publication. Our goal is to create a powerhouse network, not only for the best REALTORS® in the area, but the best affiliates as well, so we can grow stronger together.

**Q: DOES REAL PRODUCERS HAVE EVENTS?**

**A:** Yes! Along with the magazine, we will host quarterly events exclusive to this community, where you--the best of the best--get together at local venues to socialize, mastermind, deepen our connections, and better our businesses. We will communicate about events through the magazine and on social media. Stay tuned for info on our launch party this Fall!

**Q: HOW CAN I RECOMMEND A BUSINESS OR FEATURE STORY?**

**A:** If you are interested in contributing, nominating REALTORS® to be featured, know of top-notch affiliate partners who you believe should be a part of our community, or would simply like to network; email or call us. I look forward to hearing from you!

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apology

REAL PRODUCERS

# Apology TO True North Title

We extend our deepest apologies to True North Title for the error in our September issue, where we mistakenly published an outdated ad instead of the one they submitted. At Real Producers, we strive for accuracy and excellence across all of our 160+ markets nationwide, and when a mistake like this occurs, we take it very seriously.

We want to assure our readers, partners, and especially True North Title that we are committed to maintaining the highest standards. Our internal system

at home office had a glitch and pulled a 2 year old ad from the old Roanoke Real Producers. In response to this error, we have already implemented new systems and processes to prevent such issues from happening again in the future. Real Producers remains dedicated to connecting top real estate agents in the Blue Ridge region with the best businesses that support and elevate their success.

True North Title has been a steadfast supporter of leading

agents since the days of the original "Roanoke Real Producers," and they continue to play an invaluable role in our community. We sincerely apologize for any confusion caused by the incorrect placement of an older ad and appreciate the continued support of True North Title as we move forward together.

Thank you for your understanding, and we look forward to continuing to serve our community with the utmost integrity.

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# ACE Home Services, LLC

BRIAN CULLOP

“I’ve always believed in doing the right thing, even when no one is looking,” Brian states, reflecting on the integrity that guides his business. “I value my business and the relationships I build; there’s nothing I would do to jeopardize that.”

Veteran-owned and customer service driven, Ace Home Services is evolving into a one-stop shop that can care for a variety of clients by specializing in commercial, residential, pre-listing, and rental inspections across central and southwest Virginia. Led by owner and licensed home inspector, Brian Cullop, he believes that his decade of service in the U.S. Army provided him with the integrity and devotion he needed to open the business in 2018.

Brian’s journey into the home inspection industry wasn’t a straight path. Initially, he worked as a traveling technician in telecommunications, but the desire to be his own boss eventually led him back home. “One of my buddies, a contractor, and his wife, who’s a REALTOR®, told me about the growing need for home inspectors. Funny enough, I had considered

this career 20 years prior, but it just wasn’t the right time back then,” Brian recalls. With a background rooted in the construction world and inspired by his dad, a licensed plumber, paired with his career in the military, he set out to provide agents and clients alike with trustworthy reports and extensive inspections.



Ace Home Services stands out in a now crowded industry by offering advanced technology that provides clients and agents with detailed snapshots of their homes. This step in the home buying process is crucial as it gives clients insight on the condition of their future home, bringing light to repairs that may need to be made, and providing clients with peace of mind knowing their home inside and out. His company aims to be that expert resource, whether through pest inspections, water testing, radon testing, infrared thermal imaging, or, soon, sewer scopes. The user-friendly website, [www.theacecrew.com](http://www.theacecrew.com), and responsive customer service were created to make the process as seamless as possible.

When asked what he finds most fulfilling about his work, Brian doesn’t hesitate: “I love building close relationships with my REALTORS® and connecting with others.” For him, success isn’t just about running a profitable business; it’s about waking up every day to do what he loves.

▶▶ partner feature

Story by Maddie Podish  
Photos by Rapid Imagery



I'm really someone who would give the shirt off my back to help someone.

Outside of work, Brian is a family man. He's the proud father of five children, ranging from 36 to 7 years old, and has five grandchildren aged 15 to just 6 months. "I joke that I've had a car seat in my car for at least 30 years," he laughs. The Cullopp family enjoys spending time together, and when Brian isn't working, you might find him at an outdoor music festival, enjoying everything from country and bluegrass to rock. This past year, he even caught a Tool concert with his brother.

Brian doesn't hesitate to help those in need around him, he reveals, "I'm really someone who would give the shirt off my back to help someone." This generous spirit, combined with his dedication to his work and his clients, is what makes Brian Cullopp and Ace Home Services a trusted name in the community. "My agents and clients know they can call me, and I will be there to help," he assures.

Looking ahead, Brian is excited about the future of his business. "Big things are in the works," he hints, promising even more comprehensive services for his clients.

While Brian knows that many top REALTORS® have their preferred companies, he values the chance to demonstrate his expertise firsthand. He's confident that once they experience the integrity and professionalism that define Ace Home Services, they'll understand why it's a top choice in the industry.



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# Tammi MOORE

Story by Maddie Podish | Photos by Amber Perdue



*Tammi Moore, Broker and Owner of TMoore Real Estate Group, LLC, has firsthand experience in the power of goal-setting. Before venturing into real estate, Tammi was deeply entrenched in the banking industry and office administration. However, an unexpected encounter changed the course of her life. While exploring new construction homes, she met Max Guthrie, who asked her a simple yet life-altering question: "Have you ever thought about real estate?" That moment planted the seed in Tammi's mind, and soon after, she took the leap of faith to get her license and join Max in the real estate world.*

For Tammi, this transition was no small feat. As a single mom of three young children, she faced challenges that required her to balance her new career with her commitment to being present for her kids. "Being a single mom who was dedicated to spending time with my kids was a struggle when I first started as a REALTOR®," Tammi reflects. "That's why the 9-5 mindset from working in a bank and as an administrative person worked so well for me. I knew that after 5, my kids had my full attention."

This structured approach allowed Tammi to thrive, but she never lost sight of her ultimate goal. Fifteen years ago, she sat down and wrote a long-term objective: to open her own brokerage by the time she turned 50. Year after year, that goal resurfaced, driving her to learn from other brokers and prepare for the day she could create the environment she envisioned. "I wanted to be in control of the atmosphere and create a culture based on honesty, integrity, togetherness and TEAM."

Tammi's vision for her brokerage is deeply personal. She believes that the foundation of a successful business is built on strong personal

relationships and a commitment to leading with a servant's heart. "I think people's brand is themselves. Being able to connect with your clients on a business and personal level, not transactional is what matters," she smiles.

Beyond her clients, Tammi is passionate about mentoring and teaching new agents. Drawing from her 15 years as a competition cheer coach, she enjoys building up strong, confident professionals. She also has a heart for the next generation, often hiring high school seniors to give them an opportunity to gain real-world business skills. "How often do young people get the opportunity to learn skills on the job without needing prior experience?" she asks. Tammi's commitment to hands-on training ensures that her agents are well-prepared and confident in their abilities.

With a remarkable 98% referral rate, Tammi's dedication to building lasting relationships has paid off. Now, she finds herself helping her previous clients' children buy their first homes, a testament to the trust she has cultivated over the years. "It's a slow process in the beginning, but by building those relationships, you'll build your business."



Photo by Ashlee Glen



*Real estate will  
always have its  
ups and downs.  
All we can do is  
move forward,  
so why not move  
forward in a  
positive way?"*

With a blended family, including her three adult children, two stepchildren, and six grandchildren, their home is bursting with excitement. She and her husband of 17 years, met in a serendipitous encounter at the lake on Memorial Day weekend. After their meeting, her husband went on a mission to find her, eventually locating her through a real estate magazine. "The rest is history," she chuckles. Together, they enjoy riding motorcycles, with Tammi preferring to be a passenger, taking their Jeep on adventures, watching her husband drag race, and cruising through the mountain in their '63 corvette.

Earlier this year, Tammi achieved another milestone by purchasing a new office building, where she and her team of six agents moved in March. Despite her success, Tammi remains grounded, always remembering where she started and using those experiences to guide her new agents. Confidently, she ends with, "Real estate will always have its ups and downs. All we can do is move forward, so why not move forward in a positive way?"



 rising star

Story by Maddie Podish | Photos By Rapid Imagery

Frazier Hughes' mantra, "Stay positive," is proudly branded on his custom merchandise, alongside his brokerage and team logos. While this saying made its debut when Frazier launched his team, it has been a significant part of his life. As a native of the area, Frazier's life has been a colorful blend of creativity, humor, and perseverance. From his early days in radio to his success in luxury car sales, Frazier has always been driven by his outgoing personality and a deep desire to connect with others.

Growing up, Frazier was the kind of kid who could light up any room. His natural creativity and sense of humor made him a perfect fit for a career in radio. After starting part-time at a rock station in Atlanta, Frazier moved back to take a full-time job, eventually working at eight different radio stations. "I've always loved making people laugh and have been quick on my feet. Radio gave me an outlet to express that side of myself," he shares.

But Frazier's journey didn't stop there. After leaving radio, he

transitioned into selling luxury cars—a career that allowed him to tap into his innovative side. "I would get bored sitting around waiting for clients, so I started making videos with them," he says. "It set me apart as a salesperson and made the job so much more enjoyable." His unique approach paid off, earning him the title of top salesperson at his dealership in 2017.

It was during this time that a conversation with a REALTOR® client sparked an idea that would make him question his next career move. Encouraged

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**YOU CAN'T  
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STOP YOU.  
YOU HAVE  
TO PUT IN  
THE WORK &  
BELIEVE IN  
YOURSELF.**

by his wife, who believed in his potential, Frazier decided to pursue a career in real estate. However, the path was long and l. “I didn’t go to college because of test anxiety—I didn’t believe I could do it,” he admits. “When it came to taking the real estate exam, that fear came back in full force.”

Frazier’s first attempt at the exam ended in failure, and it took him a year to muster the courage to try again. “It’s something I regret to this day, but I realized I needed to overcome that fear,” he explains. With the support of the Dale Carnegie course and a renewed determination, Frazier enrolled in an eight-week course and eventually passed the test, overcoming the anxiety that had held him back for so long. “You can’t let fear stop you. You have to put in the work and believe in yourself,” he emphasizes.

Within his first year, he was voted Best REALTOR® by Roanoke Magazine, earning the Gold distinction. His success didn’t stop there—Frazier found financial freedom and the ability to be present for his family, all while growing a business that fuels his passion for connecting and helping others.

Frazier’s commitment to his clients, no matter their price range, is evident in the continued referrals he receives. “Taking care of my clients is what matters most to me,” he says. His passion for helping others is also reflected in his team, which he started a little over a year into his real estate career. “Right now, there are two of us—Mary focuses on buyers, while I focus mostly on sellers,” Frazier explains. “Eventually, I’d like to get my broker’s license and grow the team even more.”

**TAKING CARE  
OF MY CLIENTS IS  
WHAT MATTERS  
MOST TO ME.**



cover story

# ALLISON RATCLIFFE



R. FRALIN & ASSOC., INC | Story by Maddie Podish | Photos by Amber Perdue

Born and raised in Franklin County, Allison grew up in a world where new construction was a way of life. Her father ran his own siding company, and from a young age, Allison was immersed in the construction industry, learning the ropes and developing a comfort with the process that would later become the cornerstone of her career.

Allison's professional life has been steeped in customer service, a field she gravitated towards naturally. From her teenage years, she found joy in helping others, a trait that has become synonymous with her name. "Helping people is just in my nature," she smiles, a simple statement that belies the deep empathy and dedication she brings to her work every day.

When her husband's military service brought them to Ft. Bragg, Allison supported him with the same strength and determination she now brings to her career. Upon his discharge, they knew there was no place they would rather be than back home in Franklin County. The transition wasn't without its challenges, but Allison was ready. She began working as an office manager for a custom builder, helping clients navigate the complexities of the building process. When that company closed its doors, Allison saw it as an opportunity rather than a setback.

Applying for a similar position at R. Fralin Homes, Allison's potential was quickly recognized, and she was elevated to a role that required her to prove herself in new and challenging ways. "The beginning was tough," she admits, "I had to prove myself and showcase my knowledge." She prevailed and with the support of other REALTORS® in the area, she found her stride. That sense of community and support is something she now passes on to others, always ready to share her knowledge and experience with those around her.

Her humility is striking, especially given her success. "Just doing better than I did yesterday," Allison says, capturing her drive to constantly

improve without losing sight of the bigger picture. This mindset isn't just about personal growth; it's about setting an example for her children. Allison wants them to know that perseverance, no matter how many bad days they encounter, will lead them to success. "I never thought I would get as big as I have, but it just goes to show if you get up and do what you have to do, you can create your own success," she says, a powerful message for her kids and anyone striving to reach their goals.



Family remains at the heart of Allison's life. Married to her biggest cheerleader, an electrician by trade, she draws strength from their partnership. Together, they are raising two wonderful children: Cadence, a 14-year-old with a passion for art and music, and Lane, a 9-year-old baseball enthusiast. Allison and her husband even help coach Lane's baseball team, a testament to their commitment to their family and community.



In her role as a REALTOR®, Allison leverages her deep understanding of new construction, her personal experiences as a homeowner, and her nurturing nature to guide her clients through one of the most significant decisions of their lives. "It's a unique situation to not have the traditional boundaries that some listing agents have, so I get to think outside the box to help my clients," she explains. Her approach is always client-focused, ensuring that their needs and budgets are met without compromising on their dreams. She's particularly mindful of not wanting her clients to be house broke, a reflection of her genuine care for their long-term well-being.

Allison's passion for helping people extends beyond her clients; it's about building up her community. She loves welcoming new buyers to the area, especially those seeking a respite from the hustle and bustle of city life. Through the intricate process of buying or building a home, she forms lasting relationships, getting to know her clients on a deep, personal level.

Even as she continues to grow her business and expand her influence, Allison remains grounded. She loves to read and recently developed a passion for audiobooks, a new way to quench her thirst for knowledge. "I read anything and everything if it sparks my interest," she chuckles, having already read 75 books this year. This love for learning is yet another way she continues to push herself and grow, always striving to do better than she did yesterday.



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