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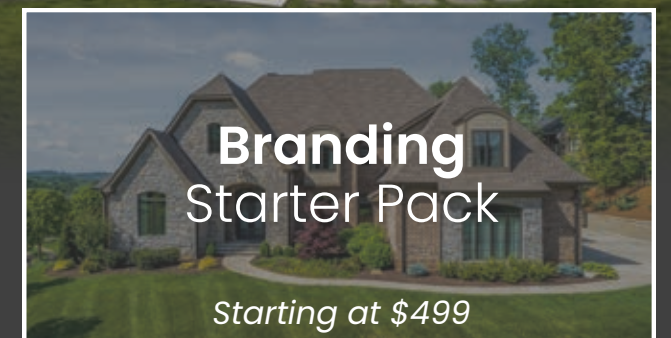
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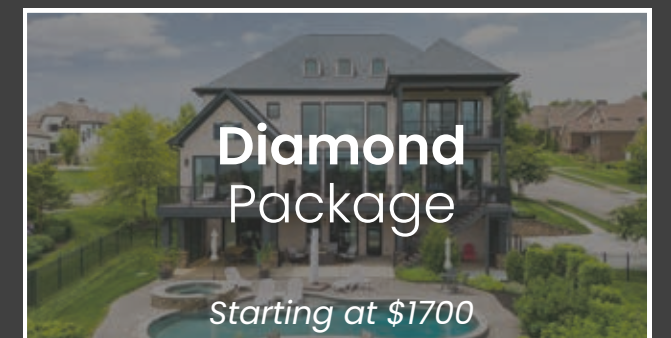
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UNITED REAL ESTATE SOLUTIONS

BY LUCY REYNOLDS
PHOTOS BY AMY SULLIVAN PHOTOGRAPHY

BECOMING THE “BLUE COLLAR AGENT”

Chris Overbay’s path to real estate success has been anything but conventional. The self-described “Blue Collar Agent” at United Real Estate Solutions has transformed his life through determination, faith, and a willingness to take risks that many would consider unthinkable.

His career began in the restaurant business, where he worked as an Arby’s general manager in his twenties. Finding that work unfulfilling, he got his Class A CDL and switched to trucking. His wife of nearly 19 years refused to be left behind. “She said, ‘Well, if you’re leaving and going out on the road, I’m going with you,’” he recalled. They drove as a team, covering 46 states in about a year before settling in Knoxville in 2006.

Here, Chris found stability at US Foods, where he spent several years growing a rewarding and successful career. It was during his time delivering food to restaurants in downtown Nashville that an unexpected source of inspiration changed the course of his life forever.

“I was listening to Dave Ramsey’s podcasts,” Chris explained. “He was in real estate before he got into the finance world. He talked about his time in real estate and how he sold 80-some homes one year. And I thought, *If he can do it, I can do it.*”

This idea—along with his lifelong fascination with homes that began in his childhood as he was growing



up in a single-wide trailer—sparked something in Chris. Despite having no experience in real estate, he made the courageous decision to leave his secure job at US Foods, where he was making a great salary with benefits, to pursue a new dream.

Unfortunately, the timing of his career change couldn’t have been more challenging. He decided to enter real estate in early 2020, just as the pandemic was upending normal life. “The world was crazy,” he remembered. “And I thought, *Well, let’s just be crazy with everybody.*”

Then, just two days before he started in real estate, he and his family were involved in a head-on collision that

totaled their only reliable vehicle—and the same week, their backup car was deemed unsafe to drive due to severe rust. “In one week, I went from two cars to zero cars,” he recounted. Newly self-employed, with no income yet from real estate, financing another vehicle was impossible. So Chris borrowed his mother’s car for several months to launch his career, purchasing different vehicles with cash after each closing.

“If I could write a book on how *not* to start, it would be a best seller,” he joked.

For Chris, success now means independence. “Success is being able to call your own shots and to not have to be subordinate,” he said, thinking back on past experiences with jobs and bosses he didn’t respect. “It’s doing what you want to do with your life, in your career, where you can have freedom.”

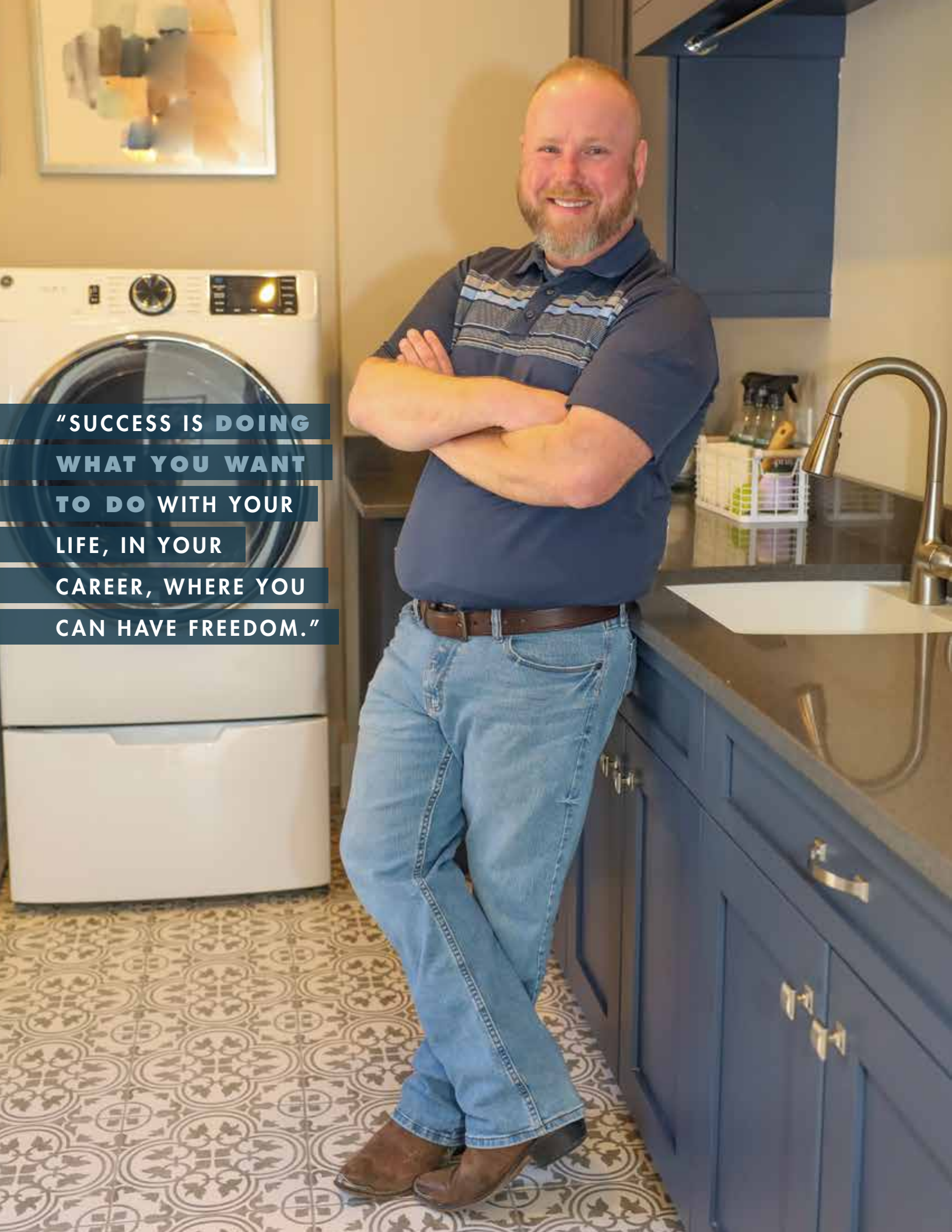
What drives Chris each day is creating a better future for his family, particularly his son. “Generationally, I want to see us continue in the trajectory to where my family isn’t in poverty anymore,” he explained. “My dad grew up with an outhouse, that type of poverty. So to see us continue forward, that’s what gets me up in the morning.”

Despite his ambition, however, he rejects the “hustle culture” that’s so prevalent in real estate and sales. “I think it’s very toxic,” he observed. “It’s not healthy. You need to listen to a doctor for how to live your life,



“IF I COULD WRITE A
BOOK ON HOW **NOT**
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“SUCCESS IS DOING
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not some meme on the internet.” He believes in the importance of adequate sleep, family time, and occasionally taking a moment to breathe.

When asked about his greatest influences, Chris credits his faith first. “I know it sounds super cliché, but Jesus Christ is my biggest influence,” he said. “I base the way I do business on what the Bible teaches. Also, my wife—she had faith in me when I quit my job and then when we didn’t know how we were paying the next month’s mortgage if a deal fell apart.”

Today, this “Blue Collar Agent” continues to build his real estate business with a balanced approach to work. Chris’s winding journey from the restaurant business to the trucking industry to real estate success definitely shows how determined he is to create a better life for his family.



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PRINCETON MORTGAGE:

Brett Schraufnagel & Trevor Hill

BY LUCY REYNOLDS • PHOTOS BY NINAROSE PHOTOGRAPHY

Brett Schraufnagel

In a world where career pivots have become increasingly common, Brett Schraufnagel’s transition to mortgage lending shows the power of embracing change and finding a renewed purpose. Now entering his fourth year as a loan originator, Brett still marvels at the unexpected journey that led him to abandon a 17-year career for a fresh start in the mortgage industry.

“2020 was the year that kind of threw things for a loop,

and there were some major changes in my company that were directly affecting my position,” he explained. “It made me rethink where my life was headed and what I wanted out of life.”

The catalyst for Brett’s career change came during a meetup with his friend Josh, who was already established in the mortgage lending field. What began as casual drinks and appetizers turned into a serious discussion about the benefits of becoming a

loan originator at Princeton Mortgage—particularly the flexibility and the direct correlation between effort and income that Brett didn’t have in his previous role.

“That one meeting turned into me becoming a loan originator,” Brett recalled. “It’s been a wild ride, a fun ride, and I wouldn’t turn back ever. I love it.” Brett’s daily routine now revolves around a carefully maintained calendar. His mornings begin with

coffee and market updates, followed by structuring new applications, client calls, networking, and file submissions. Although his workday often extends beyond traditional business hours, he appreciates the flexibility his position offers.

“The best parts of my job are being able to work remotely, do a lot of different things, and interact with the real estate agents who I work with,” he said. It’s particularly impressive how



“THE BEST PARTS OF MY JOB ARE BEING ABLE TO WORK REMOTELY, DO A LOT OF DIFFERENT THINGS, AND INTERACT WITH THE REAL ESTATE AGENTS WHO I WORK WITH.” –BRETT

Building a New Path Forward





quickly Brett has adapted to his new field. “I’d have to say how much I’ve grown in this business in such a short time,” he shared when asked what he’s most proud of. “I left a career path that was kind of a dead end, and I’ve created something that is huge for the long term, for me and for my family.”

The transition hasn’t been without challenges, of course. Brett noted that the unpredictable nature of mortgage lending contrasts sharply with his former career’s structured environment. “Nothing is the same day to day now,” he explained. “There are so many moving parts in lending—meeting real

estate agents and new client phone calls. There’s always something that’s different. But that’s also what makes it enjoyable.”

Doing more reading tops Brett’s 2025 bucket list. Considering himself an old soul, he loves listening to oldies music—and he finds himself most productive when he has those favorite oldies playing while he works. If he could, he’d love to have one more dinner with his late father who passed away far too young. At the end of the day, Brett’s story reminds us that sometimes the most rewarding paths are the ones we never planned to take!

Trevor Hill

Trevor Hill’s career in mortgage lending began almost by accident in 2016, when the Air Force veteran was seeking to transition from active duty to the Air National Guard. Looking for direction while attending UT, he accepted an internship at Foundation Mortgage that would ultimately reshape the trajectory of his career.

“I’ve always said that my perfect job was putting conversations and people together with numbers,” Trevor reflected. “When I got a taste of mortgage work, it just seemed like it was the perfect fit.” What started as a semester-long

internship quickly evolved into a full-time position. By 2017, Trevor was fully licensed and building what would become a successful career in mortgage lending—a significant pivot from his original plan to pursue a degree in supply chain management.

The year 2024 brought big changes to both Trevor’s professional and personal life. In September, he joined Princeton Mortgage alongside colleagues Josh and Brett, a move he describes as “a leap of faith” that has paid dividends in efficiency and client satisfaction. “Since the transition, everything has been so much

more efficient,” he noted. “I’m proud of the Princeton Promise and having the ability to guarantee \$1,000 back if the client has an uneasiness about them, even after closing—we put our money where our mouth is in the lending business.”

Before his career move, Trevor celebrated another major milestone last June—getting married. Since then, his new wife has completely transformed his bachelor pad into what he calls “a family home,” all while she is pursuing a degree at Johnson University.

“We made a vision board together for 2025,” Trevor described, “and we spent some time just kind of labeling what it is we want out of this year and praying over it. It’s been wonderful to have a life partner who has the same goals as me.”

Trevor’s reflective nature is obvious when he talks about life lessons. “The biggest life lesson I had to learn the hard way was I started doing things my way and pushing a little bit too much toward a version of success that was all driven by money and not by what I actually wanted to accomplish,” he admitted.

“I’VE ALWAYS SAID THAT MY PERFECT JOB WAS PUTTING CONVERSATIONS AND PEOPLE TOGETHER WITH NUMBERS.” –TREVOR

His shift in perspective goes along with the broader changes he has seen in the mortgage industry, particularly since the pandemic. In particular, he remarked how the business has transformed from predominantly face-to-face interactions to remote operations, which changes how relationships are built with clients and partners.

Looking ahead, Trevor wants to step up his ongoing efforts to learn Spanish so he can communicate with his Colombian in-laws—and with his team at Princeton Mortgage, he wants to continue making mortgages “the easiest, simplest transaction” possible for clients.





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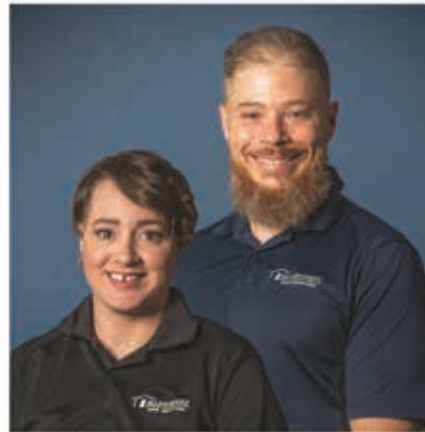


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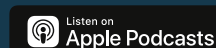
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BY LUCY REYNOLDS
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BUILDING **MEANINGFUL** CONNECTIONS

Joyce Frye's entire career is an example of the power of adaptability and the importance of genuine connection. From retail associate to flight attendant, bridal boutique owner to successful real estate agent, her life has been a series of meaningful experiences that have all contributed to her unique approach to business and to life. Now at Wallace Real Estate in Bearden, she is thriving, prioritizing her clients' needs, and continuing to embrace change.

“
CHANGE HAS
BEEN PART OF
WHO I AM,
AND I THINK IT
FITS SO WELL IN
REAL ESTATE.”



Joyce's recent transition to Wallace has been a positive one, and she is particularly grateful for the supportive environment. "The launch program at Wallace equips everyone to be successful. It's just like one big family," she shared. "They stress the value of continuous learning, even for seasoned agents. I am really proud of my ability to learn so many new things at my age."

Like many agents, Joyce's path to real estate was unconventional. After years in retail, a stint as a flight attendant, and ownership of two bridal shops, she initially hesitated to step into the real estate world. "I have been blessed to have had several different careers," she said, "and I love it that I'm always ready and up for the change. When I thought I was going to retire, several agents approached me to get into real estate, and I'll admit I was intimidated by it at first." Ultimately, however, her desire for flexibility led her to obtain her license in February 2020—just a month before the world was turned upside down.

For Joyce, this unexpected challenge became a defining moment. "It was the beginning of my real estate career and the end of everything as we knew it," she recalled. Yet she embraced the change, drawing on her past experiences. "Change has been part of who I am, and I think it fits so well in real estate, because the real estate market and the clients are constantly changing." Joyce credits her success to her ability to connect with people on a deeper level. "The headline for my career would definitely be building relationships," she stated. She believes that real estate is more than just transactions; it's about understanding people's needs and guiding them through significant life changes. "Most people just want to be heard, and they want their voice to matter."

Thus, her approach to real estate is rooted in empathy and service. "You've got to learn who your client is, listen to their voice, and then direct

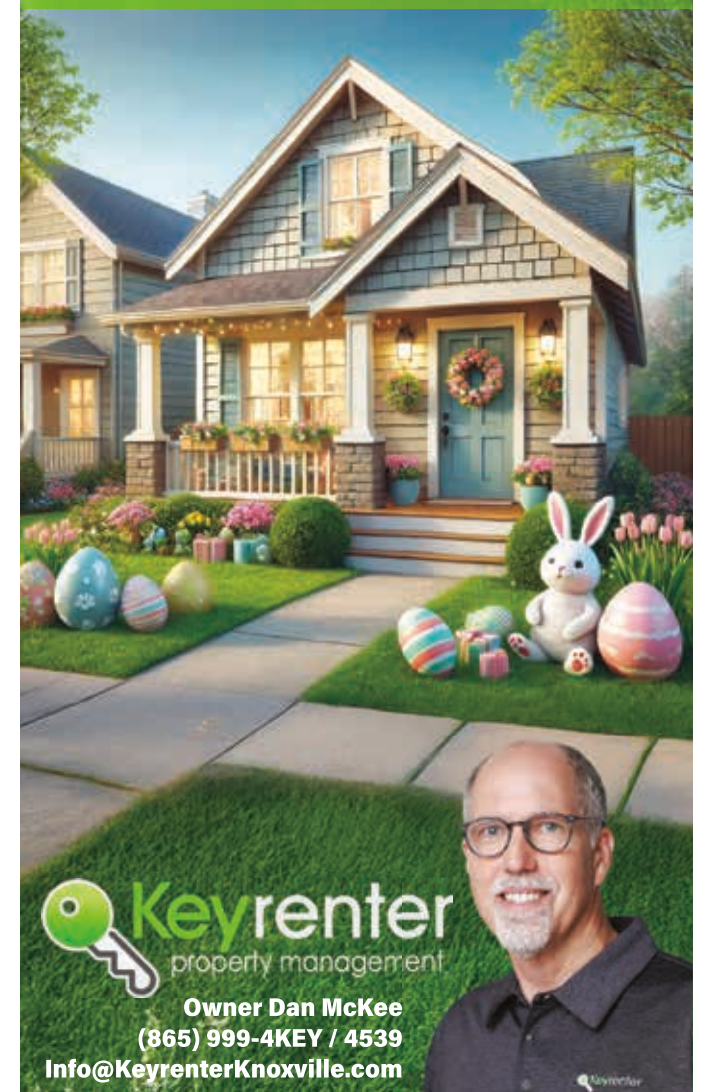
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them in the best way you know how,” she advised. For her, this philosophy extends beyond the sale as well; she likes to serve as an ongoing resource for her clients, especially those who are new to the area.

Joyce’s faith has always played a central role in her life and work. Her spiritual foundation provides her with strength and guidance, allowing her to navigate the ups and downs of the real estate market with grace. “I give God the glory, in everything I do,” she said, “and I pray for every one of my clients.”

Despite the demands of her career, Joyce prioritizes family and personal fulfillment. Playing with her grandbabies and traveling to her Florida condo are two of her favorite pastimes. Looking ahead, her bucket list includes more travel, to Europe, especially Italy, at the top of her list. In real estate, her goal is to have as good a year this year as she did last year.

Joyce is all about embracing change, prioritizing relationships, and finding purpose in serving others. She doesn’t measure success by material achievements, but rather by the meaningful connections she builds and the positive impact she makes on the lives of those around her. As she summarized, “It’s important to really listen to people because they all have such a story. I love meeting new people, and especially in this business, you know, people are making a change, and they have a story to be told. It’s the best podcast there is! It’s their story, how life has taken them from here to there, and their stories are beautiful.”

“THE HEADLINE FOR MY CAREER WOULD DEFINITELY BE BUILDING RELATIONSHIPS.”



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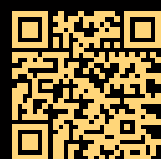
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