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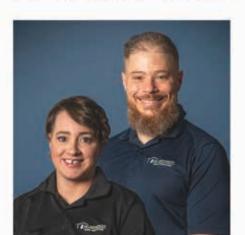


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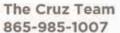
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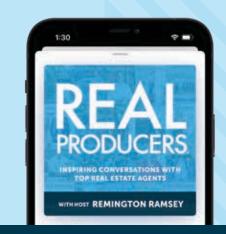


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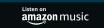
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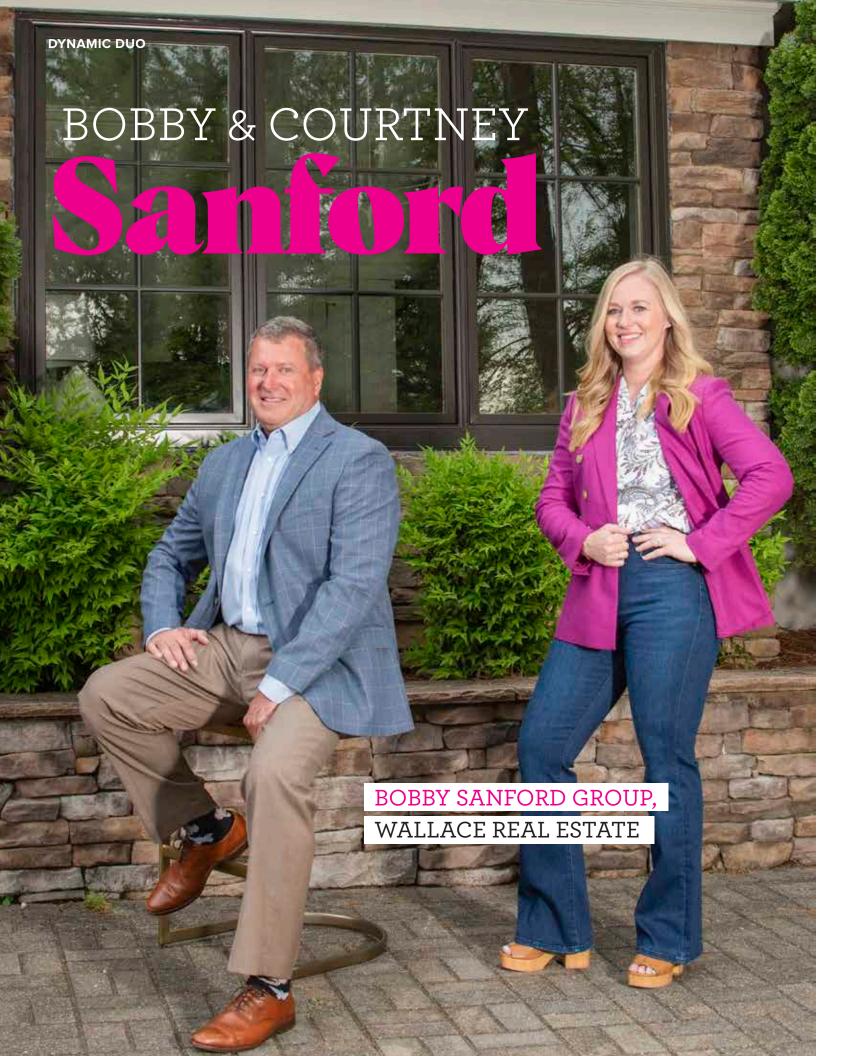


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#### Building a Successful Family Partnership

BY LUCY REYNOLDS AND PHOTOS TAKEN BY BROOKE HARDY

Real estate runs deep in Bobby Sanford's blood. His mother, Patty Watkins, spent nearly four decades as a REALTOR in the local market, and Bobby was immersed in the business from an early age. However, his path to becoming a full-time agent wasn't immediate—instead, it was a journey that required patience, persistence, and ultimately, faith in himself.

"I've always loved the real estate business," Bobby reflected, "but you really can't do it parttime. It's either full-time or nothing." Though he obtained his license in 2006, initially he balanced part-time real estate work with his full-time career in the automotive parts industry, following in his father's footsteps. It wasn't until 2013 that he made the decisive move into full-time real estate, a decision that would prove transformative.

"It got to the point where I just needed to do it full-time

in order to really get to where I wanted to be and do what I love doing," he remarked. "I wanted to control my destiny and own my own business, and I had to have faith in myself and take that leap to do it."

Since then, Bobby has built a successful career at Wallace Real Estate, where he's found invaluable support from colleagues and management. His commitment to service is perhaps best exemplified by his involvement with Homes for Heroes, through which he's been able to give back approximately \$135,000 to military personnel, healthcare workers, law enforcement, teachers, firefighters, and EMS workers over the years. "It's not about the number of houses I sell; it's about the number of people I help," he emphasized.

With the Bobby Sanford Group at Wallace, Bobby's family real estate legacy has expanded to include his daughter-in-law, Courtney Sanford, who balances her real estate career with teaching at Brickey McCloud Elementary and raising three young children. As a working mother with a 6-year-old daughter and twin 4-year-old daughters, Courtney brings a unique perspective to the family business.

"Bobby was the first one to encourage me to step into real estate," Courtney said. "He has generously shared his experience and knowledge of the industry with me, and I definitely wouldn't be here without all his help."

Courtney's biggest challenge in real estate has been learning to accept that she cannot solve every problem that comes along. Bobby's greatest challenges in the industry came earlier in his career as he was forced to figure out what worked and what didn't work, disciplining himself to pick up the phone and keep reaching out and staying in front of people when business was slow.





Their different experiences and perspectives complement each other well. While Bobby emphasizes the importance of maintaining professional relationships—"Don't burn bridges. We all have the same goal of getting to the closing table"—Courtney's guiding principle is equally straightforward: "Always choose people over profit."

For Bobby, success in real estate isn't merely about financial gain. "To me, success means being able to do what I enjoy," he explained, "whether it be spending time with family or helping folks achieve their goals and dreams. It's not necessarily monetary—it's just to be able to live and enjoy life and enjoy people."

Looking ahead, Bobby envisions himself continuing in the business well into his 60s, though he plans to eventually scale back to pursue some bucket list items, including exploring national parks across the western United States, spending more time on the lake, and bettering his golf game and pickleball skills. Courtney shares the passion for outdoor adventure, enjoying camping trips with her family and harboring her own dream of visiting all the national parks.

After nearly 19 years in the industry, Bobby offers valuable advice to fellow agents: "Don't let your feelings interfere with your pocketbook," he counseled. "There will be times you're going to get upset during the course of a transaction, but just keep a cool head and understand that we're all working toward the same goal."

The Sanford team's approach combines Bobby's years of experience and steady

guidance with Courtney's fresh perspective and dedication to balancing multiple roles. Their success illustrates how real estate can truly be a family business, built on shared values of service, integrity, and putting other people first.

For Bobby, each day brings new challenges and opportunitiesdefinitely impacted by the last book he read: Ninja Selling by Larry Kendall. "Every day is different, solving a new puzzle and doing something I love," he said. Though he jokes that it's his dog that gets him up in the morning, it's clear that his passion for helping people achieve their real estate dreams is what truly drives him. With Courtney now assisting him and following in his footsteps, it seems the Sanford real estate legacy will continue for years to come.





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#### **Making Homeownership Dreams Come True**

BY LUCY REYNOLDS AND PHOTOS TAKEN AT FERGUSON SHOWROOM

For Laura Fritts, branch manager of Peoples Home Equity in Lenoir City, the world of mortgages isn't just a career—it's a family affair.

Growing up surrounded by real estate and banking, Laura found herself drawn to the industry from a young age. "My family moved from Memphis to Knoxville when my dad was transferred with First Tennessee Bank," she recalled. "He opened up the mortgage division in Knoxville, and I remember listening to his conversations and thinking how wonderful it would be to help people buy their first home or the home of their dreams."

In 1996, Laura began working alongside her father at his mortgage company while she attended UT at night. "I learned every aspect of the homebuying process from the ground up," she said, "from the initial phone conversation with the customer to the processing of the loan to the final closing."

It was during this time that she realized her true calling: "I knew this is what I wanted to do for my career," she said. "I loved seeing the smile on a first-time homebuyer's face when they had purchased their very first home. I wanted to be a part of that journey!"

In 2010, Laura took a leap of faith and opened her own branch of Peoples Home Equity in Lenoir City. This decision, while challenging, has proved incredibly rewarding. "I wanted that local 'small business' feel so people knew they could walk into our office

and get that face-to-face personalized service and sense of connection they needed," she explained.

Peoples Home Equity offers a wide array of services, specializing in everything from 100% Rural Housing loans and Veteran loans to FHA and conventional loans. A particularly unique program is their one-time construction-to-perm loan, which encompasses land-home packages for manufactured homes, modular homes, and even the increasingly popular barndominiums. "I have access to many different loan programs, and I work hard to find the best mortgage to fit each individual's needs," Laura emphasized.

Empowering individuals to achieve homeownership is a highlight of Laura's career. "Being able to pave a way for someone who never thought owning a home would even be a possibility for them is one of many rewarding parts of my job," she shared. "A home is one of the most expensive items someone will ever purchase in a lifetime, and I want people to be able to feel like they can achieve that. Sitting at that closing table and looking at all the smiling faces is what makes everything worthwhile."

Laura expressed deep gratitude for the relationships she's cultivated over the years with realtor partners and title agent partners who have become very dear friends. She's especially thankful for her sister, Linda Shannon, who has



Service is one of the fundamental factors that makes a great lender."





provided unwavering support and has been instrumental in running the office with organization and efficiency—as well as her husband, who encouraged her to open her own branch. "It was the best decision I ever made," she declared.

Of course, her father's influence on her career is undeniable. "He taught me everything I know about the mortgage industry," she shared, "and my work ethic definitely came from him. He instilled in me to always be honest and ethical in everything I do."

Ultimately, Laura's deep roots in East Tennessee provide her with a unique understanding of the local market and fuel her commitment to serving the community by helping people achieve their homeownership goals. "Experience has taught me the importance of helping borrowers find a home loan that fits their needs," she summarized. "I stay up to date and have a strong knowledge of the available lending products, and by knowing the products, I can offer ways to meet every borrower's needs. I concentrate on what the client can do...not on what they can't."



#### I work hard to find the best mortgage to fit each individual's needs."

Above all, Laura believes in the power and importance of service. "Service is one of the fundamental factors that makes a great lender," she said. "I want to make sure that the customer is clear on the entire process. Buying or refinancing can be stressful, and I want to take the stress out of it for each client and make it a great experience from start to finish." Her guiding philosophy? "Do it right the first time." This commitment to excellence has earned her team a stellar reputation in the community—and it's exactly what gives them opportunity after opportunity to make people's homeownership dreams come true.

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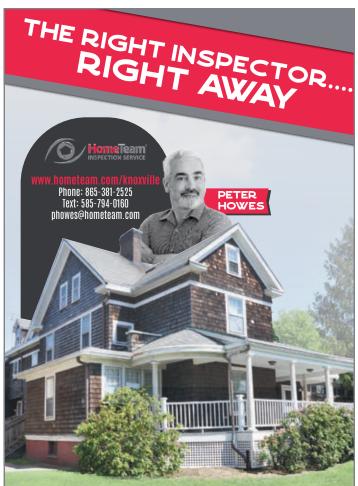












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RP partners Robert Carter & Janette Burgin with Linda, Robin and Wala Habiby (not pictured Jeremiah Wampler)



Rebecca with RP partner Kelly Wigington



Rebecca, Robin, Linda, Kelly with RP partners in background David McMahan and Trey Newman.



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BY REBECCA RAMSEY
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#### Faith, Family, and a Thriving Real Estate Career

BY LUCY REYNOLDS AND PHOTOS BY AMY SULLIVAN PHOTOGRAPHY

After nearly nine years in the industry, Nikki Moore has become a seasoned agent with Realty Executives Associates. But her career journey has been anything but ordinary, having been shaped by both personal and professional experiences that fuel her passion for combining her family priorities with her work as a REALTOR.

Nikki's stepfather was in construction when she was growing up, so she's had an interest in real estate since she was a child. "It sparked an interest in homes and how they were built," she recalled, "but I never imagined I'd end up in the business."

Her early career path took a far different direction, leading her into law enforcement, where she served as a police officer for eight years. After becoming a mother, however, Nikki realized that her work-life balance wasn't sustainable. "I wasn't getting to see my son enough," she explained, "so I started exploring what else I could

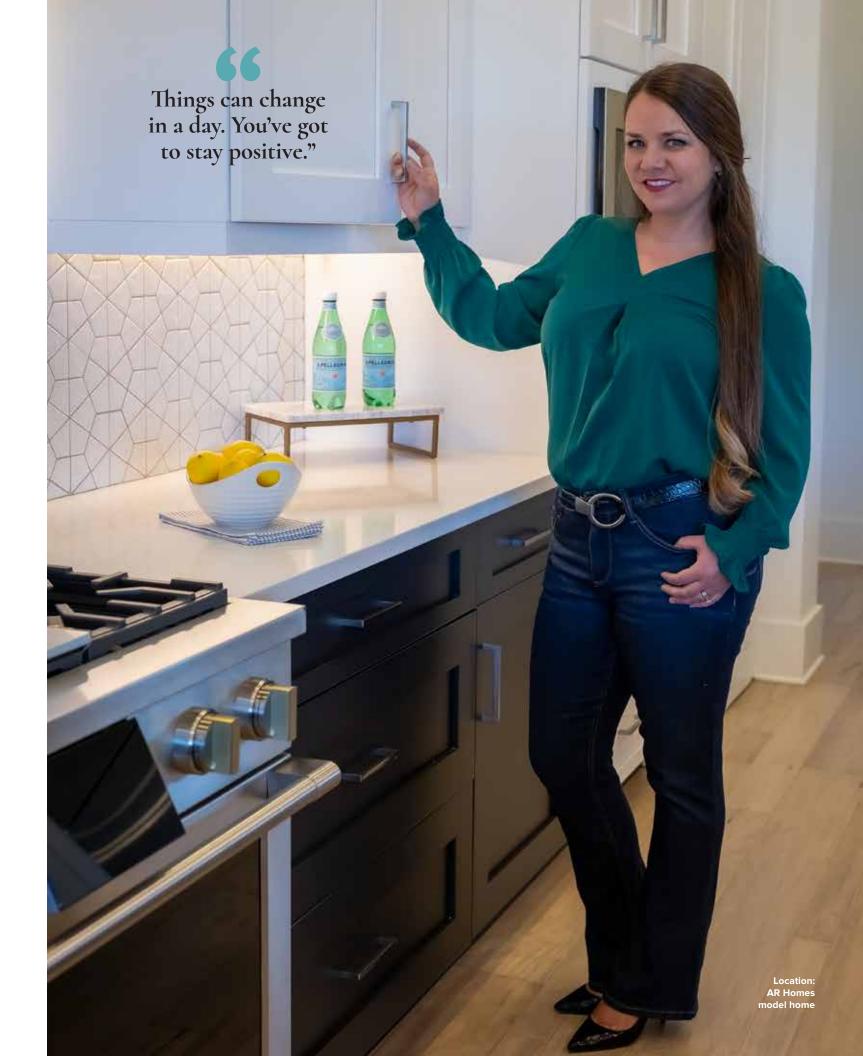
do outside of police work to help support the family."

With a small nest egg and a

new goal in mind, she and her husband, who was also a police officer at the time, decided to flip homes. "I left law enforcement with my baby on my hip and supervised our first flip remodel," she described. "My husband and I worked on it together, with contractors helping us along the way. It was hard work, but it gave us the flexibility I needed to stay home with our son."

The first flip was a success, not bringing in massive profits but providing enough to help with the family's finances. This success pushed Nikki to take the next step—getting her real estate license. "It was a leap of faith to jump into commissiononly work. But with the support of my husband working extra hours, we made it work," she said.

"My broker, Pat McGill, has been a huge influence in my career," Nikki continued. "She told me that she would support me no matter what my goals were—whether I wanted to be a multimilliondollar producer or just close a few transactions a year. She's always been a rock for me. She tells it how it is, and she goes by the book—and I love that."





Nikki's family life has always played a central role in her career. She and her husband are raising three boys—her bonus son, now 17, and their two younger sons—all of whom she is homeschooling.

"I always knew I wanted to homeschool my kids," she shared. "But when my husband and I both started new careers—real estate for me and mortgage lending for him—it became too hard to balance. There was a period where I had to put them in daycare, which wasn't part of my dream."

When the pandemic hit, however, Nikki's perspective on homeschooling shifted. "I was overwhelmed trying to juggle my business and my kids' schoolwork," she remembered. "But eventually, I got inspired by friends who were successfully homeschooling while also managing fulltime careers. So we gave it a try, and now we're in our second year—Colt is in 2nd grade, Case in 4th grade, and Dylan is a junior."

"It's been good," she remarked. "They can travel with us, and I get to bring them to showings, too, when it's appropriate. Some of my clients really love it. It's been a great way for the boys to share in our experiences and learn how hard we work."

Having weathered the ups and downs of real estate, Nikki reflected on how her faith has helped her over the years. "There will be slow times, but you can't panic," she shared. "Things can change in a day. You've got to stay positive. And whether it's a shift in the market or

new regulations, you have to be ready to adapt and change. I always tell agents to make sure they're staying educated and informed.

That way, you can always serve your clients well."

In her spare time, Nikki has been listening to Ainsley Arment's Wild + Free, and she loves listening to worship music as well

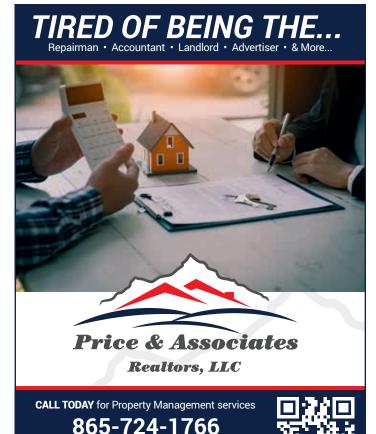
as country and 50s/60s music. If she could learn something new, she'd learn to play the guitar, speak Spanish, and scuba dive. Also on her bucket list is an adventurous trip to Alaska.

And if real estate were to suddenly end for her, Nikki has a backup plan. "I'd love to be a stay-at-home mom and run a campground where kids can do outdoor activities together, especially with other homeschooling families."

With Nikki's faith and determination, she's taking the bold steps necessary to build a fulfilling career in real estate—while keeping her faith and family front and center at the same time!



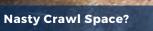




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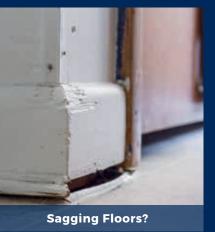




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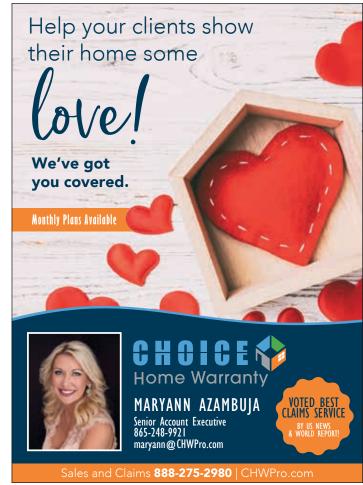
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