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Chloe & Nick Tiano

Ask the Expert: Steve Hicks with
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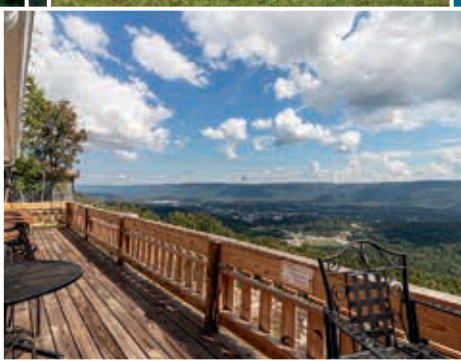
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Jeff White
Owner
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Ashley Streight
Content Coordinator



Anders Clarke
Lead Writer
423-902-0103
360 Business Growth



Molly Cobane
Client Relations Specialist



Ryan Dugger
Photographer
615-275-7739
Creative Revolver Photography
& Video Production



Jess Harris
Photographer
Creative Revolver Photography
& Video Production



William Griggs
Photographer
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The Master Key to Thrive in 2025



Here we are, at the start of another exciting year—and let me tell you, I can't wait to see what's ahead! There's something about the energy of a fresh year that gets me fired up. It's a time to dream big, set goals, and chase after those "wow" moments that remind us why we love what we do.

Lately, I've been thinking about the imagery of keys and how they symbolize opportunity and potential. Every door we face—whether it's a challenge, a goal, or a new venture—requires the right key to open it. So, the big question is: *What are the keys to thriving in 2025?*

One key stands out to me: *belief.* Belief is like a master key. It's not just one key

among many—it's the key that helps open every door. Whether you're unlocking creativity, perseverance, collaboration, or growth, belief is the starting point. When you truly believe in yourself, your vision, and your ability to succeed, you find ways to turn every lock, no matter how daunting it may seem.

Think about it: Belief fuels confidence, and confidence drives action. It's what allows you to walk into opportunities with boldness, tackle obstacles with grit, and build connections that matter. It's not about blind optimism; it's about the kind of belief that pushes you to prepare, innovate, and stay focused on what's possible—even when the path isn't clear.

As we dive into 2025, let's focus on carrying this master key with us everywhere we go. Let's lean into belief and use it to unlock new doors, face fresh challenges, and make this a year of incredible breakthroughs.

We're here to celebrate your wins, share ideas, and keep inspiring one another to reach new heights. Here's to a year of thriving, growing, and unlocking your full potential.



Cheers to belief, breakthroughs, and a fantastic 2025!

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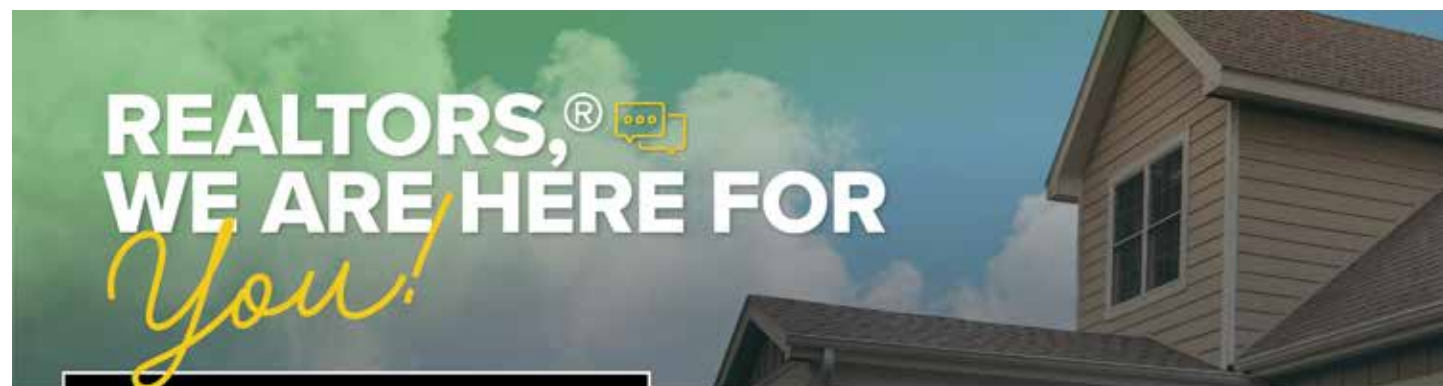
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MEET
**CHLOE
& NICK**
Tiano
A WINNING
TEAM

BY ANDERS CLARKE
PHOTOS BY KRISTINA ARMSTRONG

Chloe had a passion for sports marketing and PR before deciding to delve into real estate. She got licensed in 2020 after graduating from the University of Alabama where she played women's soccer and earned her bachelor's and master's degrees. While serving behind the scenes on the Mark Hite team, she moved around the country with her husband Nick as he played football on the professional level. She had the opportunity to enjoy a career she loved, and he got to pursue his dream. When they decided to find a place to make their home, Chattanooga was the obvious choice. As graduates of Baylor School and Chattanooga being home to most of their family, it was not a decision they struggled to make.

Chloe continued work with the Mark Hite team as a Buyer Specialist while Nick started working in finance and investor relations at Miller Industries. As they settled into life back in Chattanooga, Chloe started looking at what it would take to start her own team. She had learned so much from Mark Hite, and saw how successfully his team executed their roles. But she wanted to do something on her own and in her own way. As she started working

on the idea, a big shift pushed her in the direction she was already moving. Mark Hite passed away in January of 2024, leaving Chloe with a decision to make: Continue with the team or decide to go all in on her own. She felt it was time to take the leap and start the Tiano Group. With her focus on serving her clients and growing the business, Nick assisted with the business operations and finances. Her mother-in-law, Jan Tiano, also plays a pivotal role in the group with 25 years of real estate experience and deep roots in the community. They each bring their respective strengths into their real estate business. "What we do now really combines all those things we are strongest at," she says. They each excel at their roles, providing confidence and trust to clients.

As the Tiano Group took shape in 2024, Chloe had the opportunity to really flex her creativity and put her skill set into action. Now forming her own team, she had the chance to express that by creating her own brand from the ground up. To go hand in hand with the brand identity, they have spent 2024 setting up and adjusting their processes to ensure clients receive a luxury experience from start to finish. "We really wanted to lay that strong foundation," she explains. With their interactive website going live late last year as well as several other client-facing resources, she is looking forward to continuing to grow and learn through this endeavor. Crafting her real estate identity is an ongoing process, and she is continuously looking at the big picture.

Chloe understands real estate is a long-term investment, just like the properties she sells. Her focus on her team is to build a lasting brand by building lasting relationships. "I'm a big believer in being one inch wide and 10 miles deep," she says emphatically. Chloe and Nick love people and pour into each client as much as they can. Taking their time with each client and working hard to add value now to build a long-term relationship is key. Their emphasis helped them far surpass their 2024 volume goal and they are only looking up.



“WE REALLY
WANTED TO LAY
THAT STRONG
FOUNDATION.”



This long-term vision has her looking at the brand she wants to have next year as well as 30 years from now. Seeing the current business she's doing through a long-term lens gives her perspective on how she wants to build her business. It can be easy to get swept up in the current state of the industry, but Chloe is determined to approach things differently and adapt accordingly. However, her vision for the future doesn't stop her from enjoying the present.

In her personal life, Chloe makes sure to make time for her most important people. She spends plenty of free time with her husband as they explore the outdoors with their goldendoodle, Hank, and enjoy local restaurants in Chattanooga. They both love sports and will watch games with family and friends when they can. "Our whole lives have revolved around sports," she admits. They love to get competitive and enjoy supporting their former teams.

They are also passionate about having a positive impact on their community. One of the reasons they love to work with Real Estate Partners as their brokerage is the emphasis and ties they have with the local community. The Tiano Group has been involved with several charities locally, including the Mary Ellen Locher Foundation, Chattanooga Prep, and Wreaths Across America. One of their goals for the future is to dive deeper into those organizations and have an even larger impact.

Looking ahead at the future, Chloe and Nick are excited about what they are building. Chloe is fully embracing the chance to flex her creative muscles in growing and promoting the business. Working with her husband and mother-in-law, Jan, gives her encouragement and support whenever she needs it. Focusing on teamwork and kindness first, they have a lifelong brand in mind and are working consistently towards that goal. With Chloe at the helm, it's safe to say you will see the Tiano Group become a Chattanooga staple for many years to come.

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MEET
Jessica & Patrick
THRIVING TOGETHER
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BY ANDERS CLARKE • PHOTOS BY WILLIAM GRIGGS

Adaptability is a cornerstone skill for any successful entrepreneur. The market is always moving, and your ability to adjust course and stay current or ahead of what's happening is a big benefit. As a Realtor®, you see this on a micro level with the way the market changes, sometimes several times in a year. For Jessica and Patrick, one big shift changed the whole trajectory of their lives.

After studying in Oklahoma, Jessica moved to Nashville to become a Realtor®. She started in 2010 after dropping out of a degree that she no longer had interest in, deciding to pursue a career she was excited about. There she met Patrick in 2013. At the time, Patrick was working with a data management company managing a large team. As Jessica worked the real estate market, Patrick's company was bought out and slowly shrunk their local team. As the company shrunk, friends left, and their reasons to stay in Nashville slowly disappears, it pushed them to decide to move on to something new in 2018.

“I LOVE THE CHALLENGES OF REAL ESTATE, BECAUSE EVERY CONTRACT IS DIFFERENT.**”**

- Jessica

When it came time to move on, Jess and Patrick decided to move to Chattanooga and start their family there. They experienced a collective shift in many areas of life with this move: Jessica was six months pregnant and moving to a new real estate market, Patrick was changing jobs, they were moving to a new city. It was three months of chaos. But they were determined to make

it work. It was a challenge managing so many new things at once, but they depended on and supported each other to make it through. Along with this shift, Patrick decided to join Jessica in real estate and got licensed in 2018. “As tough as that was then, looking back it was the best decision for our family,” they admit.

As they continue to grow their real estate business together, their working styles drove them to grow as people. While Jessica was a solo agent, she learned her own strengths and weaknesses. Her early education in the industry was largely driven by her ability to figure things out. “I love the challenges of real estate, because every contract is different,” she admits. She initially learned for eight years in Nashville, a market that has presented plenty of opportunity since 2010. It was a great environment for her to grow and find her style while still having fun. However, she was largely independent.

She extended a similar experience to Patrick when he started. She offered support but gave him room to learn and problem-solve. It was a big shift from a corporate job where everything is spelled out. For Patrick, he acknowledges, “That was so necessary to my growth as a real estate agent.” He was much more team-oriented due to his prior career, and making up your own schedule and rules was a challenge. But they worked together to make it flow. Patrick has thoroughly enjoyed his new career shift and embraces each and every opportunity to learn. “I never thought I'd adapt to it,” he says. “It's actually been a huge blessing.”

In their business now, they embrace the differences that offer their clients a more holistic and successful experience. They divide and conquer but are always there to support each other when needed. “Whenever we see a problem or an opportunity to learn something, we come together,” they agree. “There's always something to improve on.” Despite their shared values and goals, their different working styles presented an initial challenge. “We found a way to make that a strength,” they state.

“ I NEVER THOUGHT I'D ADAPT TO IT. IT'S ACTUALLY BEEN A HUGE BLESSING.”
- Patrick

One of their biggest areas they focus on in their business is the depth of their relationships. “Rather than going horizontal, we try to go more vertical,” they state. As they increase their clientele, they try and remain focused on building meaningful, lasting relationships and not just moving on to the next transaction. The quality of client relationships is a staple of a great Realtor®, and they both support each other in achieving that goal.

They are passionate about helping others outside for real estate as well.

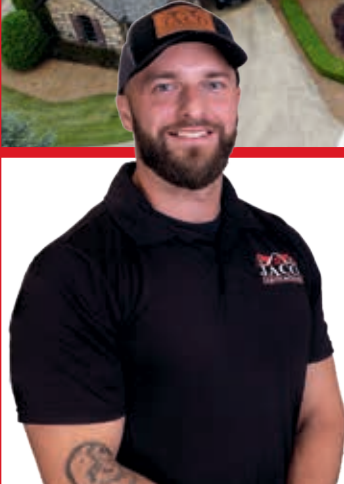
For Jessica, the Chambliss Center is especially important to her. Her mother escaped Vietnam as a child, spending two years in Indonesia in a refugee camp before finding her way to Oklahoma. She raised Jessica and her sister as a single mom. In order to help other families and give back to the community, she is an avid supporter of the Chambliss organization. In addition, they are active through their church, where they often give through charities and programs the church supports. They enjoy buying gifts for community children through non-profit programs

and helping out whenever they can for other initiatives. For Patrick, he has really leaned into his faith in the last couple of years and grown because of it.

As a powerful duo, Jessica and Patrick are carving out a name for themselves in the local industry. Their passion and combined expertise sets them apart as some of the best, but they don't pay much attention to the titles. Their focus is always on the people they serve and the goals they can help others achieve. They love to spend time with their 6-year-old daughter, ensuring they attend as many events as they can. Patrick loves to be engaged with his church family and Jessica finds enjoyment playing pickleball and basketball with friends. They both love living in Chattanooga, fully embracing the chance to explore the place they call home together.



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FAQS

How does Chattanooga Real Producers work?

Connecting. Elevating. Inspiring.

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

The Heartbeat: 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 300 agents in the greater Chattanooga area based on MLS productivity. Within this area, there are over 3,000 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 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 REALTORS® and BUSINESSES in a variety of creative ways. If you ever would like a personal introduction, we would love to arrange it.

Networking 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, texts, 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!



Jeff White
Owner/Publisher
Chattanooga Real Producers
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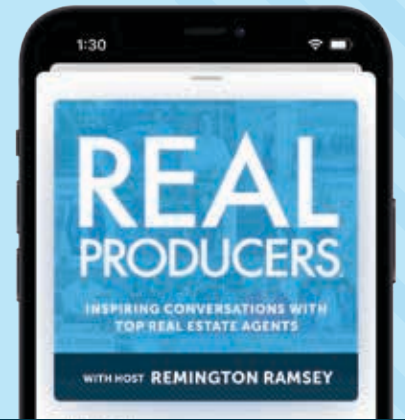
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MEET

GAIL & MIKE

NEWMAN

A FAMILY AFFAIR

BY ANDERS CLARKE • PHOTOS BY WILLIAM GRIGGS

Gail and Mike Newman are a testament to the power of lifelong learning and a shared commitment to serving others.

Mike, a fixture at McCallie for over three decades, has dedicated his career to coaching wrestling and football, while also teaching in the classroom. Gail, too, found her place within the McCallie community, working in Student Activities while raising their family on campus. For 20 years, they served as dorm parents to freshman boarding students living in Pressly Dorm.

While her professional life revolved around McCallie, Gail nurtured a passion for assisting others with their housing needs. Whether it was helping colleagues and friends find new homes or the perfect vacation spot, Gail discovered a talent for assisting others in their property searches. “Raising children was my primary focus,” Gail admits. “I never imagined that my love for helping others with their home or vacation searches would become a full-time career.”

However, as her children grew and their needs evolved, she found herself with a newfound sense of freedom and the opportunity to pursue her passion. In 2014, Gail took the leap of obtaining her real estate license. “I love the challenge of finding that one place that will put that smile and excitement on my client’s face! I get to have a job I love,” she says.

Seeking a more intimate, family-oriented environment, Gail joined The Source Real Estate Group last year. Founded by her dear friend Lisa Padgett Calfee, whom she met in real estate school. They’d always shared their triumphs and challenges together over the years. She enjoys the collaborative spirit of the smaller brokerage and values the invaluable support she receives from her brokers, Lisa and Linda.

Mike, observing Gail’s success and inspired by her enthusiasm, a few years later joined her in the real estate world. He utilizes his extensive experience as a coach – emphasizing discipline, patience, and a deep understanding of individual needs – to

“I NEVER IMAGINED THAT MY LOVE FOR HELPING OTHERS WITH THEIR HOME OR VACATION SEARCHES WOULD BECOME A FULL-TIME CAREER.



navigate the complexities of real estate transactions. “Coaching has taught me the importance of being present and focused on the individual,” Mike explains. “Whether it’s an athlete on the mat or a client searching for their dream home, my goal is to provide the support and guidance they need to succeed.” He loves the challenge and relationships that real estate offers and is focused on whoever is in front of him. This focus on being present with their clients has earned them the trust and respect of many. He is focused on being patient and intentional no matter who he’s working with and what goal they are pursuing.

They both explain that understanding what your client needs in the moment is important to making them feel confident and comfortable. “Each transaction comes with its own uniqueness. We understand that the home-buying process can have speed bumps along the way. We’re here to navigate those challenges with our clients. Taking on the stress so they can hopefully enjoy a smooth and successful transaction.”

Their shared faith plays a significant role in their approach to business. “I love it when God uses us to bless others,” Gail shares. Gail’s favorite transaction was a buyer who purchased her first home for \$42,000. She recalls standing outside of the listing with her clients holding hands and praying. The owners saw and decided to accept their offer. Moved by the passion of Gail, her clients and their mutual faith, as their house was a praying household. To this day, Gail counts that as her favorite transaction. It granted her perspective and reinforced her faith that God is always in control. Her client sent her a card after closing thanking her for treating her like a “million-dollar client”. “That meant the world to me! Her



COACHING HAS TAUGHT ME THE IMPORTANCE OF BEING PRESENT AND FOCUSED ON THE INDIVIDUAL.”

words will always remind me to approach every transaction with the same dedication and respect, regardless of the price point.”

Gail has had her own challenges. In 2019-2020, Gail battled breast cancer. With the support of her family, she was still able to be a multi-million-dollar producer during that time. As a survivor, They are huge supporters of the Mary Ellen Locher Breast Cancer Foundation, as well as St. Jude and YCAP.

As they continue their journey in real estate, they both agree that they are

happy with where they are in life. They graduated together as a married couple from UTC and have been supportive of each other ever since. They have careers they are passionate about, opportunities to positively impact others, all while still prioritizing time with their loved ones and enjoying travel to warm destinations like Costa Rica. Gail and Mike remain committed to providing personalized service and building lasting relationships with their clients. Their focus on family, their shared passion for helping others, and their unwavering faith have been the cornerstones of their success.

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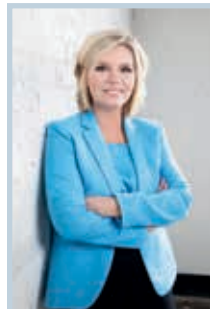
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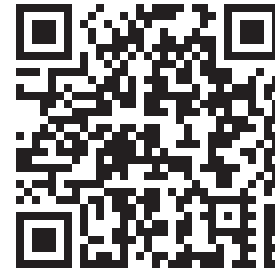
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Steve Hicks with Lodestar Home Inspections

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