

CENTRAL MISSISSIPPI

JANUARY 2025

REAL PRODUCERS[®]



Pete and
Jade Young



RISING STAR

Chelsey McMillen

AGENT SPOTLIGHT

Teresa Monaghan

PARTNER SPOTLIGHT

Kasey Finklea
Union Home Mortgage

WHERE ARE THEY NOW?

Tony Bahou

CMRP PODCAST

**Don't stop looking
for your dream home.**



SHIELDING

Your Client's Homes with
Confidence

601.326.2755
@mscompleteexteriors

**Complete
Exteriors**

ROOFING • GUTTERS • SIDING
RESIDENTIAL & COMMERCIAL

completeexteriorsms.com
Complete Exteriors MS



From refinancing to a new home purchase, our mortgage experts will guide you through every step of the process. To get started, apply online today at trustmark.com/mortgage.

Charlie Douglas | NMLS# 640641 | cdouglas@trustmark.com | 601.208.6401
Charlotte Banks-Flowers | NMLS# 737033 | charlotte_flowers@trustmark.com | 601.208.7859
Jason Sykes | NMLS# 75787 | jsykes@trustmark.com | 601.825.1847
Jon Tucker | NMLS# 79047 | jon_tucker@trustmark.com | 601.992.8214
LaKeisha Walker | NMLS# 2274255 | lwalker@trustmark.com | 601.208.2754
Sophia Mack | NMLS# 546444 | smack@trustmark.com | 601.208.6487
Yolonda Campbell | NMLS# 1584898 | ycampbell@trustmark.com | 769.246.5821



Preferred Partners

This section has been created to give you easier access when searching for a trusted neighborhood vendor to use. Take a minute to familiarize yourself with the businesses sponsoring the publication. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the publication!

ADVERTISING / MARKETING

WLBT
(601) 941-1629
WLBT.com

CLOSING ATTORNEY

Renfroe and Perilloux
(601) 932-1011

CONSTRUCTION & ROOFING

Van Parham Construction and Roofing
(601) 624-3365
Vanparham.com

COUNTERTOPS & FLOORING

Mississippi Pro Design Center, LLC
(601) 870-9881
www.mississippiprodesign.com

DESIGN AND STAGING

G Design LLC
(601) 408-5651

ELECTRICAL SERVICE COMPANY

T and K White Electric Co LLC
(601) 456-0803

FOUNDATIONS & WATERPROOFING

Superior Foundation Services
(601) 941-2125
https://superior.ms

GUTTERS

Complete Exteriors
(601) 326-2755
www.completeexteriorsms.com

HOME INSPECTION

Five Star Inspections
(601) 942-4151

Magnolia Inspections, LLC
(601) 454-4347

Mississippi's Best Home Inspections
(601) 953-4897

Smith Home Inspections

(601) 310-3199

HOME MAINTENANCE

Steady Home Maintenance
(601) 500-5040
steadyhomemaintenance.com

HOME WARRANTY

First American Home Warranty
(601) 212-4441

INSURANCE

Cole Mitchell Southern Farm Bureau
(601) 856-3705

Insurance Protection Specialists

Tyler Wiltshire
(662) 466-6589

Jeff Zachary - State

Farm Insurance
(601) 362-4100

Riverside Insurance Agency, Inc

(601) 371-8355

INSURANCE & FINANCIAL SERVICES

Matt Pitts State Farm
(601) 500-7631
www.sfontherez.com

INSURANCE AGENCY

Goosehead Insurance - Kyle Killens
(662) 352-8957

LANDSCAPING

MGC Landscapes
(601) 906-2593

MORTGAGE / LENDER

Cadence Bank
(228) 897-3399
www.cadencebank.com/mortgage

Diversified Mortgage Corp.

(601) 919-0066
www.diversifiedmortcorp.com

Union Home Mortgage

(601) 862-8006
www.uhm.com

MORTGAGE LENDER

Citizens National Bank
(601) 607-3708
www.yourcnb.com

Community Bank

(769) 777-6092
communitybank.net

Mississippi Mortgage

(601) 316-7326
www.mississippimortgage.com

Trustmark Mortgage

(601) 825-1847
https://jsykes-trustmark.mortgagewebcenter.com

MOVERS/RELOCATION

Movemint LLC
(769) 447-3040
www.movemintl.com

The Armstrong Company

(601) 856-8504

Two Men and a Truck

(601) 853-9644

PHOTOGRAPHY

Abe Draper Photography
(662) 219-5707

PLUMBING

Anglin Plumbing Service
(601) 421-6215
www.anglinplumbingservice.com

PLUMBING SERVICES

3D Plumbing
(601) 910-5154
www.3dplumbingms.com

REAL ESTATE TITLE/ATTORNEY

Lockett Land Title
(601) 622-8191

RESTORATION SERVICES

Paul Davis Restoration
(601) 398-0260
www.pauldavisflowood

Paul Davis Restoration

(601) 398-0260
www.pauldavisflowood

ROOFING AND CONSTRUCTION

Halo Roofing & Restoration
(601) 717-0236

RCC Roofing & Construction

(601) 540-7754
themississippiroofer.com

Watkins Construction & Roofing

(601) 966-8233
www.watkinsconstructioninc.com

ROOFING CONTRACTOR

Complete Exteriors
(601) 326-2755
www.completeexteriorsms.com

TERMITE & PEST CONTROL

Family Termite and Environmental Inc.
(601) 933-1014



PROTECTING WHAT MATTERS MOST



FULL ROOF REPLACEMENT
ROOFING REPAIR | ROOF INSPECTION | PHOTO REPORTS

www.haloroofingms.com | info@haloroofingms.com | (601) 906-4711

Contents



Pete and Jade Young **12** COVER STORY

PROFILES



20 Chelsey McMillen



32 Kasey Finklea
Union Home Mortgage



IN THIS ISSUE

- 12 Top Producer:** Pete and Jade Young
- 20 Rising Star:** Chelsey McMillen
- 26 Agent Spotlight:** Teresa Monaghan
- 32 Partner Spotlight:** Kasey Finklea, Union Home Mortgage
- 38 Where Are They Now?:** Tony Bahou
- 40 CMRP Podcast**

If you are interested in nominating people for certain stories, please email us at: Dees.Hinton@n2co.com



COMMUNITY BANK MORTGAGE

WE ARE COMMITTED TO YOUR HOME



**SANDRA
CAGLE**
NMLS# 70244

**ANDRE
BENNETT**
NMLS# 97109

**JANET
SYLVESTER**
NMLS# 85845

**TAMMYE
DICKERSON**
NMLS# 102099

CONTACT US TODAY



Meet The Team



Dees Hinton
Owner/Publisher



Abe Draper
Photographer



Carolyn Foley
Ad Strategist



Susan Marquez
Writer



Kayland Partee
Videographer/Photographer



Cindy Raborn
Assistant Publisher/Event Coordinator



Gingerlyn Wallace
Creative Marketing Director



Follow us on our social channels for the latest info on exclusive events, newsmakers and more.



Call Van A Realtor's Best Friend! 601-624-3365 • vanparham.com

RP **DISCLAIMER:** Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.



Need Professional Roofing & Plumbing Services?



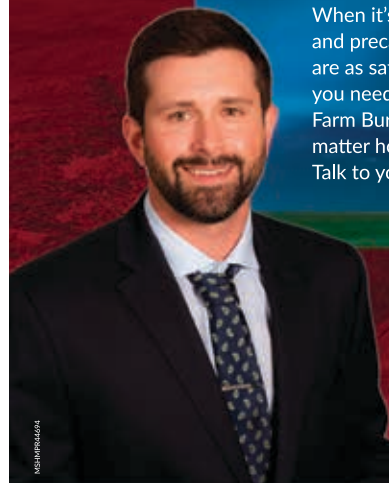
Parham Plumbing • Max - 601-624-0497

**Pre-Sale Camera Inspections
New Water Heaters
Slab Leaks**



Real coverage is stronger than the weather.

When it's storm season, there are supplies to purchase and precautions to take to make sure you and your home are as safe as possible. But to really weather the storm, you need real strength. With home coverage from Farm Bureau® Insurance, you can rest assured that no matter how strong the winds – your coverage is stronger. Talk to your local Farm Bureau Insurance Agent today.



Cole Mitchell
Agent
601-856-3705
Cole.Mitchell@sfbic.com

msfbins.com



Auto. Home. Life.

* Mississippi Farm Bureau® Casualty Insurance Company, * Southern Farm Bureau® Casualty Insurance Company, * Southern Farm Bureau® Life Insurance Co., Jackson, MS



HAPPY

New Year!

As we step into the New Year, we are greeted by a fresh chapter full of endless opportunities and uncharted possibilities. It's a time for fresh starts, new beginnings, and connections that will shape the months to come. It is also a reminder that each day holds the potential for growth, learning and achieving things we once thought impossible.

In 2025 we will continue our successful business formula and will be adding some new and exciting aspects along the way which are focused on *Connecting, Elevating and Inspiring* our Central Mississippi Real Estate Community!

It is the time of year where we update our Top 300 List! This means there will be new faces at our events for you to meet and connect with. Be sure not to miss our next social event in March!

We are thrilled about the launch of our brand-new website, designed with you in mind. With a sleek, user-friendly interface, it's easier than ever to explore all the content, services, and resources we offer. Whether you're included here for the first time or have been with us for all 5+ years, we hope the new website will make your experience even more enjoyable.

Visit us at <https://centralmsrealproducers.com>

Happy New Year from the entire *Central Mississippi Real Producers'* staff and may it be a year of new beginnings and remarkable success for you!



Dees

HAPPY BIRTHDAY TO:

- Jan. 1 — Shane Saxton
- Jan. 2 — Rick Henson
- Jan. 6 - Tarrah Lockhart
- Jan. 10 - Mitsy Merritt
- Jan. 11 - Melissa Reese
- Jan. 16 - Terri Bowens
- Jan. 20 — Ginger Randall
- Jan. 21 — Laci Pittman
- Jan. 23 — Greg Shows
- Jan. 26 — Wanda Leiczak
- Jan. 26 — Katie Warren
- Jan. 29 — Brooke Witcher
- Jan. 30 - Dustin Lunceford



MISSISSIPPI PRO DESIGN CENTER

MOHAWK | HENRY TILE | TARKETT
SHAW FLOOR | LEGENDARY | RICKERT
HAPPY FEET | CRESCENT | BEAU FLOR

And So Much More!

213 B-1 Promenade, Flowood (601-790-1804) | 1138 Weems St, Pearl (601-790-1030) | mississippiprodesign.com

FLOORS, COUNTERTOPS, BACKSPASH, CABINETS, WINDOWS & DOORS



SUPERIOR FOUNDATION SERVICES

Prevention is the

BEST SOLUTION

Superior.MS

601.941.2125



Post Tension Cables



Water Management



Crawl Space Encapsulation



Retaining Walls



Helical Pier



Foundation Repair



Schedule an Estimate

superior.ms/schedule-an-estimate/

PETE AND JADE YOUNG



PETE AND JADE YOUNG ARE *Doing it Their Way*

WRITTEN BY SUSAN MARQUEZ • PHOTOGRAPHY BY ABE DRAPER PHOTOGRAPHY



When Pete and Jade Young met while attending The University of Southern Mississippi, they had no idea that one day they'd marry and eventually work together. Pete's parents were teachers, and his dad was a preacher. "I was born in Carthage and we lived in Walnut Grove, in Leake County. At age five we moved to Neshoba County, but I still went to school at South Leake where my parents taught." Like his older sister and brother before him, Pete attended the Mississippi School for Mathematics and Science in Columbus before majoring in mass communications and journalism at Southern Miss. "I wanted to go into sports broadcasting," Pete says.

Jade grew up in the Jackson area and after graduating from Hillcrest Christian School, she studied deaf education at Southern Miss. "She was still in school when I graduated," explains Pete, "so I decided to get a master's degree in business while she was finishing up." The couple married while Jade was student teaching. She taught at the Mississippi School for the Deaf for nine years. Pete briefly trained to be a financial advisor with Edward Jones Investments, but realizing that wasn't for him, he says God led him to teach. "I got certified to teach high school math and taught at Northwest Rankin High School for three years." Feeling God's leading to a different career, Pete resigned from teaching in May 2012.

"I was going to start a retail business. I never strongly considered a career in real estate, although it was on my radar somewhat because I wanted to invest in real estate. I became a Realtor® as a gateway to investing." Jade says that Pete is a thinker and a planner. "I took the online class through the Realtor® Institute in nine days," Pete recalls. "I worked on it all day, every day like it was my job." He got his license in October 2012 and went with Keller Williams. "I did research online and I was attracted to the company's financial structure, the training, and we had shared values of God, family, then business."

After building a strong business over the first five years of his real estate career, Pete became the managing broker at Keller Williams in 2017. Balancing the responsibilities of a managing broker



while still working directly with buyers and sellers, Pete came to the conclusion he needed help in 2018. At about that time, Jade was growing disillusioned with her job. “I loved my students. Each being on an individualized education plan required a tremendous amount of extra work. The leadership in place at that time was unable to provide the support I needed. Pete saw my frustration and said he needed help.” Jade started as an unlicensed assistant in 2018, to basically be Pete’s back-of-house person. “I got my license in 2019 to further help open doors for clients.” Not only did she help clients, but she helped many agents at Keller Williams in the role of technology coordinator. Jade went on to get her broker’s license in 2023.

By 2019 Jade had helped boost the business so much that Pete chose to step out of the managing broker role to focus solely on working with clients. Only two years later, however, it became evident that he was being drawn back into an official role. “We came to a fork in the road. It was either go back into leadership at KW or open our own brokerage.” They chose to open their own brokerage, MS Hometown Realty, in January 2022. “We did that to have autonomy,” says Pete. “I can do things my way and have the freedom to grow a team of agents over time the way I want to do it.”

With an office in the reservoir area off Spillway Road, Pete and Jade now have eleven agents including themselves.



“

The foundation of our company is trust. We want our clients to trust us and we operate at a high level of integrity. We know God will take care of us as long as we do the right thing.”



“We’ve done zero recruiting. We wish to focus on our agents and pour into them. I’d love to grow the company with good people but keep it manageable. I want people to want to be on our ship.” Pete says their business philosophy goes back to those same values he found at Keller Williams. “God, family, then business. Within the business, the client is number one, agents come second, followed by the brokerage. The foundation of our company is trust. We want our clients to trust us and we operate at a high level of integrity. We know God will take care of us as long as we do the right thing.”

Pete and Jade have two children, Hattie (14) and JP (12). Hattie is a freshman at Northwest Rankin and JP is a 7th grader at Northwest Rankin Middle School. Both enjoy participating in the schools’ show choirs. The family is involved in Cornerstone Church in Pearl, where Pete and Jade lead a small group. They previously served as leaders of the children’s department for approximately five years. Bleeding black and gold, they are diehard Southern Miss fans, attending all the home football games. The family also enjoys spending time with their Bernedoodle, Howie.

“We love to travel as a family,” says Jade. Pete has been to all fifty states. “I had been to all 48 contiguous states by the time I was a teenager,” he says. “My last state was Alaska, which I visited on my 40th birthday in June. The kids have visited 41 states so far. I plan to take them to all 50 as well.”



Tie Your Closings With the Best!

James E. Renfroe

Renfro & Perilloux, PLLC
648 Lakeland East Drive, Suite A
Flowood, MS 39232
601.932.1011 • www.MSLawfirm.biz

- Residential & Commercial Real Estate Closings
- Title Confirmation
- Title Searches
- Title Litigation
- Wills and Estates
- After-hours Closings
- Mobile, STATE-WIDE Closings
- Certificates of Title
- Business Formations
- Bankruptcy



**THE
HANDYMAN
FOR
TOP PRODUCERS**



Licensed and Insured
info@steadyhomemaintenance.com

601-500-5040

Residential & Commercial Roofing - Roof Replacement & Repair - Siding Services

YOUR ONE-STOP-SHOP FOR HOME RESTORATION

Serving Mississippi Homeowners since 2007



 TheMississippiRoofer.com - (601) 864-6075 

Your local agent for home & auto

Call me for a quote today



Matt Pitts, Agent
1139 Old Fannin Road Suite G
Brandon, MS 39047-9258
601-500-7631
www.sfontherez.com
matt@sfontherez.com

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL
State Farm County Mutual Insurance Company of Texas, State Farm Lloyds, Richardson, TX
State Farm Florida Insurance Company, Winter Haven, FL



Conventional ▪ FHA ▪ Rural Housing ▪ VA
First Time Homebuyers Programs



KASEY FINKLEA
President
NMLS # 69607
A Bank of Forest Subsidiary

1698 Old Fannin Road
Flowood, MS 39232
601-919-0066

DiversifiedMortCorp.com 

Big HVAC Refrigerant Changes Are Here...

Did you know the EPA is mandating a change in refrigerant for newly built systems starting in 2025? Rest assured that our home warranty plans will continue to cover HVAC repairs and replacements.

Contact me today.

firstamrealestate.com
Phone Orders: 800.444.9030



Your Local Resource
Mary Allen Bennett
601.212.4441
mbennett@firstam.com



"Your Clients are My Clients"

Armstrong

- Local, long-distance & international moving
- Short & long-term storage
- Full or partial packing/unpacking
- Convenient virtual survey options
- Crating & specialty item packing
- Home renovation moving & storage
- Organization & settling-in services
- Appliance & specialty item dis/reassembly

1223 Highway 51 | Madison, MS 39110 | 601.856.8504 | goarmstrong.com



▶ Chelsey McMillen

WRITTEN BY
SUSAN MARQUEZ
PHOTOGRAPHY BY ABE
DRAPER PHOTOGRAPHY



Chelsey McMillen's journey to becoming a Realtor in May of 2023 was a winding road with many twists and turns. She didn't plan on working in real estate, but God led her to the profession she now loves.

Chelsey grew up in Vidalia, Louisiana, just across the Mississippi River from Natchez. She attended LSU, where she earned a degree in graphic design. Right after graduation, she moved to Jackson, where she worked at Maris, West, & Baker advertising agency for five years as a graphic designer.

She switched careers and went into direct sales as a Premier Jewelry representative. "That was my first experience being an entrepreneur and being in sales," she says. "I worked in that business for eight years and I loved every minute of it. I learned how to build relationships, put people over profits, and be my own boss." With the rise of social media, Chelsea also learned to market herself and create content. "I loved doing jewelry shows in people's homes and getting to know their friends and family. People are absolutely my passion."

Toward the end of her jewelry career, her friend KP (who was in Premier with her at the time) asked Chelsey if she would like to start an online clothing boutique together. "I was nervous but didn't think it would be much different than selling jewelry. Women love clothes, too!" So Chelsey agreed and together they built an incredibly successful business, Ash Clothing. "We were solely online which meant constant live videos and social media. It was a ton of fun! I have the best memories from Ash!" The clothing business and online presence grew even deeper relationships in Jackson and beyond for Chelsey.

"After six years, our seasons of life were changing. I was at a crossroads, wondering what to do next," says Chelsey. "I have always been a hard worker, but Ash was so much more demanding than either of us imagined. Honestly, for that amount of work, I was ready for a different income." To do that, Chelsey needed a different career. She began to pray, asking God to help her figure out what she would be good at. "I



Chelsey McMillen is
*Right Where
She is
Supposed to Be*

prayed through this for almost a year and just felt stuck. Every career move before now was clear, but this time I didn't know what God was calling me to."

Meanwhile, Chelsey's husband, Brad, kept bringing up that he thought she would be good at real estate. Chelsey disagreed but still had no clear direction from God. "I decided to ask a few of my best friends what they thought of this crazy real estate idea. Without hesitation, they all told me they thought I'd be great at it. I was shocked. It was me that needed convincing and I was not convinced."

Reluctantly, Chelsey decided to take the online real estate course and asked God to close the door if it was the wrong path. She took the exam in May 2023. "It was so hard that I knew I failed. When the screen said PASS I just sat there staring with tears in my eyes. It was the first affirmation from God on this new journey for me!" She talked with several real estate agent friends across the country and they all said "No one will train you like Keller Williams will. Start there." So she started with Keller in June and hasn't looked back!

Working in real estate has been a whole new world for Chelsey. "I had been an entrepreneur for 13 years so I knew I couldn't go back to a nine-to-five. Being available to my family will always be my

priority. Thankfully, my husband has a full-time job with benefits, so that has allowed me to go all-in with real estate."

She took a 5-day new agent class at Keller Williams when she first started and hit the ground running before the class was even over. "While I was still in the Ignite class, my best friend was moving from Mississippi to Colorado and asked me to list their home. I missed several sessions stepping out to take calls and asking my coaches a million questions. I was good at marketing and I was good with people, but I knew nothing about managing a real estate deal. It was overwhelming! Thankfully, it was a stunning custom home, and it allowed me to develop a top-tier marketing plan for my listings. I did everything Jill and Jennie (my coaches at the time) told me to do and we got their home under contract in one day." Chelsey learned what it takes to market a listing well. "After that, it was (almost) a rinse-and-repeat."

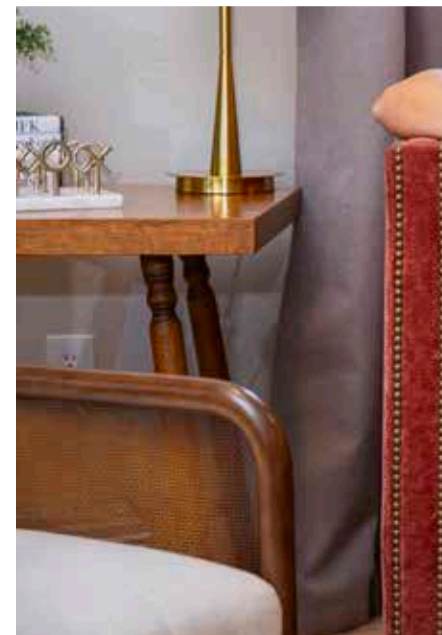
She got her second listing in a couple of months and with the same marketing plan, quickly got that one under contract too. Her third deal was for another best friend who had been wanting to be a homeowner for years. Chelsey quickly learned how intense real estate can be, how high emotions can get, and how rewarding it is to help someone

navigate it all the way to closing. “It was all happening so fast! I did three deals in my first three months, then I got a reality check. For the next five months, I had no deals. Lots of activity, the same amount of work on my part, but no paycheck. It was really hard to stay encouraged and keep going.”

By spring, people finally began showing up to her open houses again. “After five months of no deals, all of a sudden I had four deals at one time. Then I was a new kind of overwhelmed! A good kind, though.” Things were looking up, with the highs getting higher and the downtimes becoming shorter. “Having four deals at one time was wild. Now I have eight listings and a huge handful of buyers. Even though no two deals have been the same, it does get easier every time I do another deal.”

When she got into the real estate business, Chelsey says she didn’t know what to expect. “Everything was new information for me. My husband and I had bought and sold two personal homes by then, and we had several investment

properties. But I was always on the fun, re-decorating side, not the transaction side. I was clueless! My biggest worry



was why someone would choose me as their Realtor® knowing I was brand new to real estate. This is what God has had to continually affirm for me. I’ve learned that people want to work with someone they know and trust. It didn’t matter that my knowledge wasn’t there yet. They knew I’d take care of them and do everything I could to make things happen.”

Chelsey’s coaches included Jill Gordon, who is a marketing coach at Keller Williams. “She helped me set up my business for success from day one. From learning how to manage my database and day-to-day schedule, all the way to collaborating with me on high-level marketing strategies, she is a big-picture kind of girl and I needed that. I also had two of the best transaction coaches. Jennie Stewart and Melanie Gibson have been worth their weight in gold. I have them on speed dial! Their wisdom and years of experience have been invaluable to me. And they’ve become two of my very best friends along the way.”

Looking back on the past year and a half, Chelsey took time to reflect on her real estate path. “God has put me exactly where He wanted me to be. The stories I have of His faithfulness in just a year and a half are endless. The biggest affirmation so far is that I was able to cap in my first year. That was a goal I didn’t expect to reach until year two. Knowing 87% of agents don’t make it in real estate and me of all people, capping in year one. Could this real estate thing get any crazier?!”

Chelsey and Brad have five-year-old twin boys, Luke and Beck. “They are the funniest kids, my little buddies. We’ve called them the ‘doublemacs’ since I was pregnant. They are the REAL reason I have such a large social media following. Everyone loves them. We are entirely too blessed to be their parents! They tell us they want to sell houses like Mama and eyeballs like Daddy.” (Brad is a sales rep for Alcon and sells lenses for cataract surgery, hence “selling eyeballs”).

Brad and Chelsey met at CrossFit eleven years ago. “We’re still gym rats but we hung up the CrossFit shoes a while ago,” she says. In their off-time, Chelsey and Brad enjoy spending time

with their families. “Brad’s parents live on a farm in Dorsey, MS. He’s an only child so our boys are the light of their Momaw and Popaw’s lives. I’ve got three younger brothers and we’re all married with kids now. There are 17 of us in my immediate family. It’s the best kind of chaos when we’re all together!” When she’s not closing deals, Chelsey loves to play tennis and travel. “Travelling gives me life. I think deep down I wanted a different income to fund my vacations. That’s not a bad thing, right?”



She’s in real estate for the long haul, and Chelsey’s competitive nature pushes her to excel. “I remember that first week in class at Keller Williams, I saw all the *Real Producers* magazine spreads hanging on the wall. I told myself that one day I would be in that magazine. It is an absolute honor for me to be asked to be in the magazine only a year and a half into my career in real estate. Another affirmation that I’m right where I’m supposed to be.”

“IT IS AN ABSOLUTE HONOR FOR ME TO BE ASKED TO BE IN THE MAGAZINE ONLY A YEAR AND A HALF INTO MY CAREER IN REAL ESTATE.”



Wishing You A
Happy & Prosperous
New Year!



Luckett
LAND TITLE INC

REAL ESTATE CLOSINGS TITLE INSURANCE

601-414-4141

Protection of Property Rights

Jackson • Brandon • Madison • Hattiesburg

www.LandClosings.com



abe
draper
photography

Commercial
Advertising
Editorial
Real Estate
Event

abedraoper10@gmail.com

662.719.5707



Plumbing Problems?
CALL US!

— ANGLIN —
PLUMBING
SERVICE

- Tankless & Traditional Water Heaters
- Sewer Replacement & Repair
- Water Leaks
- Commercial & Residential Plumbing Repair

Dylan Anglin, Owner

(601) 421-6215 • anglinplumbing.com



CREATING Beautiful Spaces,
SPECIFICALLY DESIGNED FOR YOU



AFTER

BEFORE

Design Install Maintenance Arborist
MGC Landscapes
Trey DeLoach
mgclandscapes.com
601.906.2593



- Electrical Panel Upgrade
- Indoor & Outdoor Lighting Installation
- Troubleshooting
- New Residential Construction
- Ceiling Fan
- Recessed Lights
- Circuit Breaker Replacement
- TV Mounting



**CALL TODAY FOR
A FREE ESTIMATE!**

TIMOTHY WHITE
OWNER
601-456-0803
tandkelectricco@gmail.com

INSURANCE PROTECTION SPECIALISTS

Tyler Wiltshire
Agent
tyler.wiltshire@ips-ms.com
601-992-4040
662-466-6589 cell

Free to do what's right for you™

- AUTO INSURANCE
- HOME INSURANCE
- COMMERCIAL INSURANCE
- LIFE INSURANCE
- RENTERS INSURANCE
- UMBRELLA INSURANCE

Liberty Mutual | PROGRESSIVE | Safeco Insurance | MetLife | TRAVELERS | Nationwide | FOREMOST



Teresa Monaghan

Teresa Monaghan Shines Like a Jewel
as a Top Producer

WRITTEN BY SUSAN MARQUEZ
PHOTOGRAPHY BY ABE DRAPER PHOTOGRAPHY

Teresa Monaghan's mother-in-law knew Teresa was a jewel when she sent her son Randy to pick up a wedding gift from the Tupelo jewelry store where Teresa worked. "Randy and I grew up across the street from each other," explains Teresa, "but we were four years apart in age. I knew him because his sister was in my grade."



Teresa went to work in the jewelry store her brother owned after graduating from Tupelo High School in 1977. "I went to Itawamba Community College but didn't know what I wanted to do." The jewelry store was a good landing place; she worked there for several years.

After their encounter in the jewelry store, Randy liked the grown-up version of Teresa and the next day he called to ask her out. The rest is history...they married in 1983. "My husband let me stay home and raise our children. It was the best gift he could have given me. I have had the best life."

When the family moved to the Jackson area, they built a home. "Brenda Spears, a Realtor® with Harper Homes Real Estate, and her husband Jim were our homebuilders. I became friends with Brenda and in 2014 she told me about an opening for a part-time receptionist at Crye-Leike Real Estate. I went to talk with Lynette Prader, who hired me on the spot." For the next several years, Teresa worked at Crye-Leike from 10am to 2pm, five days a week. In 2017 she got her license.

"I saw everyone come in and out and they looked so happy and like they were having so much fun. I decided I wanted to give it a try." Teresa studied online using Proeducate and passed her test in July 2017. "I had not realized how much I had picked up from being in the office day after day." When she first started, Doe Steely was her broker at Crye-Leike. "She took me under her wing and helped me get started, but then she moved to South Carolina." Lynette is now her broker. "She has been an awesome broker. I can ask her anything. Sissy Gory, the managing broker in Flowood, keeps me motivated and on track. Mandy Owen, the administrative assistant in the Flowood office, is a very important part of Crye-Leike. I always tell Mandy I can't do this job without her."

“
My parents gave me
a great childhood,
and they made sure
I was in church each
Sunday. I did the
same with my kids.”



Teresa says it's a wonder she was able to get through her first year. "My son got married in 2018, and I had three big houses listed at the same time I was helping with the wedding. Yet my biggest month so far was in May 2018 – I've been lucky that I have always had success, and that came from the people I know and from referrals. I have had a few repeat customers, and those who refer me to others and that is so reaffirming. My husband laughs at me because each time I get a new client I come home and tell him that is my favorite client! But I do love getting to know each of my clients."

Getting to know her clients is actually Teresa's favorite part of her job. "I love getting to know what their goals are and being able to meet their needs. I also discovered that I love showing houses!"

Making sure the clients stay calm is important to Teresa. "Buying or selling a house is different from anything else. For the buyer, it's the biggest purchase they'll ever make, and for the seller, it means moving on to a new thing. I'm here to take away the stress. I want to help take a load off their minds. Especially first-time homebuyers. They are so nervous and scared, so I do all I can to reassure them and hold their hands."

Teresa handles homes in the tri-county area. "I go from Madison to Flowood to Brandon, and I even sold a house in Magee." She also deals with out-of-state clients. "I've been amazed how many people randomly decide to move to Mississippi. They like our weather, our people, and they realize they can get more for their money here."

Teresa says she never expected to enjoy working in real estate as much as she does. "I'm like a kid. This is so much fun for me. I already understood the paperwork when I started, but I still learned so much. I stayed in the receptionist's job for a year after I got my license, but now I'm selling real estate full time."



Outside of work, Teresa enjoys spending time with her family. She and Randy have two children, Kelly Dismuke, who is a director of finance operations at UMMC, and Brian, who is a wealth advisor at Buckingham Strategic Wealth. Kelly and her husband, Caleb, have two children, Ella (10) and James (5). Brian and his wife, Nikki, have three boys, William (5), Charlie (3), and Miller (1). There is yet another grandchild on its way this summer! "I love to have them all over for Sunday lunch whenever possible."

Growing up in a faith-filled family gave Teresa a good start in life. "My parents gave me a great childhood, and they made sure I was in church each Sunday. I did the same with my kids."

Teresa and Randy are active at Meadowbrook Church of Christ where Randy is an elder. They enjoy traveling, and she and Randy take a vacation each year to do "something fun."





Great home & auto rates for any budget.

Jeff Zachary, Agent
 101 Lake Court
 Jackson, MS 39232
 Bus: 601-362-4100
 jeff@jeffzachary.net

Surprisingly great rates await when you have options like bundling your home and auto insurance. Call me for a quote today.

Like a good neighbor, State Farm is there.®

Individual premiums and budgets will vary by customer. All applicants subject to State Farm® underwriting requirements. Availability and amount of discounts and savings vary by state.

State Farm Mutual Automobile Insurance Company
 State Farm Indemnity Company
 State Farm Fire and Casualty Company
 State Farm General Insurance Company
 Bloomington, IL
 State Farm Florida Insurance Company
 Winter Haven, FL
 State Farm County Mutual Insurance Company of Texas
 State Farm Lloyds
 Richardson, TX
 2101551



Need help selling a home?



Contact us and ask about Studio 3 on WLBT!



Inspections You Can Trust!

Prompt and Reliable

Buyer Inspections | Seller's Inspections
 Investment Property Inspections | Commercial Inspections

Now offering **PAY AT CLOSE!**

Dave Riegel, Owner
 Serving Central Mississippi
 (601) 953-4897 | Jackson, Mississippi

mississippi'sbesthomeinspections.com

G REVIVE RESTORE REIMAGINE
 2 CORINTHIANS 5:17

#stagedbyg • G Design LLC • 601.408.5651
 Property Staging | Interior Design | Unique Decor | Marketing & Events

gdesignpage stagedbydesign

FAMILY TERMITE & ENVIRONMENTAL

601-933-1014
 www.family-termite.com • office@family-termite.com

MOVEMINT TRUCK & MORE
"moving in mint condition"

10% off! We want to work with you and your clients. That's why we are happy to offer 10% off to the first five clients you send our way! Give us a call!

Nice to meet you!

Meet central Mississippi's favorite new moving company! In three years of serving the Jackson-Metro area, we have received nothing but 5-star reviews--65 and counting!

Give us a call and find out why!
 601-255-4432
 www.movemintl.com



Kasey Finklea

Making Loans to Make *Dreams Come True*

WRITTEN BY SUSAN MARQUEZ • PHOTOGRAPHY BY ABE DRAPER PHOTOGRAPHY

Kasey Finklea was fortunate that her first job during high school was a springboard to her long and successful career. She claims Jackson as her hometown, although her family moved several times – she has lived in many places including Magee, Byram, Clinton, and Alabama. But she graduated from Forest Hill High School in Jackson and stayed in the area.

She went to work in 1996, answering the phone at First Investors Mortgage. “I was a young mother and I had to work,” she says. With the help of her father, the ambitious teen purchased her first home at age 17 and worked hard to renovate it on her own.

Her aunt, Martha Neely, bought the company in May 2000, and First Investors Mortgage became Diversified Mortgage Corp. Kasey worked her way up in the company, learning on the job. She started processing loans, and by

2012, she began originating loans. In August 2017, she became the president of Diversified Mortgage Corp, a Subsidiary of Bank of Forest. In December of the same year, Kasey’s brother, a single dad, tragically died, leaving two daughters. “The bank was so understanding of my situation,” she says. “I was caring for my nieces and I had such a hard time focusing, but they were so patient. You have to find a place you call home, and I had it there.”

Last summer, Kasey was ready to step out of her leadership role.





“I had to get back to what I loved doing.” She resigned on August 28 and took a job as a loan officer with Union Home Mortgage.

“Part of the reason I made the move is because I missed being a loan officer. But another reason was because I am now a grandmother of three boys (Kane, Kylan & Sutton) and I wanted the freedom to pick them up from school, and to spend time with them. I enjoy the flexibility I have now. I can work in the office or at home. Also, work on the weekends if needed.”

Kasey has settled in at Union Home Mortgage and says she loves the excitement of her job. “I love the smiles I get to see at the closing table. Just last week we closed on a first home for an 18-year-old. I told her she was the reason I do this job. Her giddiness at the closing table made all my work worthwhile. I love to see that.”

At Union Home Mortgage, Kasey handles Conventional, FHA, VA, USDA, rehab, refinancing, HELOC, and new construction loans. The company is built on a foundation of respect for its clients. Instead of employees, Union Home Mortgage has partners who live by the shared values of their code of conduct, and who believe that world-class service begins with treating people right.

She has two children, a daughter Micca, and a son, Blake. Kasey lives in downtown Brandon with her husband, Aubrey. “I love the small-town feel where we live. I love walking the downtown strip and going into all the shops. Mardi Gras is my favorite season, and we love to go to the parades in New Orleans, but we come back to Brandon to participate in the Mardi Gras parade here, in the Krew de Roux.”

New Orleans is Kasey’s second favorite town, just behind Navarre. “We are die-hard beach

people; we keep our fifth wheel in Navarre from May through September. Come September, the fifth wheel heads up the road to Oxford, where it stays through November. “We are serious Ole Miss football fans, and we have season tickets to the home games,” she says.

A member of the Exchange Club of Brandon, Kasey is wrapping up her first project with the club. “Brandon on Ice is a huge event that lasts 51 days, and we have taken it on as a project. I helped decorate for it and then volunteered at the event. I love being a part of this community.”



UNION HOME MORTGAGE

GET ONE STEP CLOSER TO HOME

THE RIGHT MORTGAGE IS WAITING FOR YOU BUT IT WON'T WAIT LONG

TAKE THE NEXT STEP TOWARD HOME RIGHT NOW.

CONTACT US TODAY.

Leslie Key Branch Manager
NMLS 1441982
T/F: (601) 812-6299 | C: (601) 862-8006

Kasey Finklea Loan Officer
NMLS 639607
T/F: (601) 608-7746 | C: (601) 502-6444

Union Home Mortgage Corp. | NMLS 2225 | nmlsconsumeraccess.org | 578 Lakeland East Drive, Suite C, Flowood, MS 39232 | Leslie Key NMLS 1441982 | AL 80134 | MS 1441982 | TN 1441982 | Kasey Finklea LO NMLS 639607 | MS 69607



TWO MEN AND A TRUCK
 "Movers Who Care"

Each franchise is independently owned and operated.

BUYER INSPECTIONS • SELLER INSPECTIONS • MOLD TESTING



Smith Home Inspections, LLC

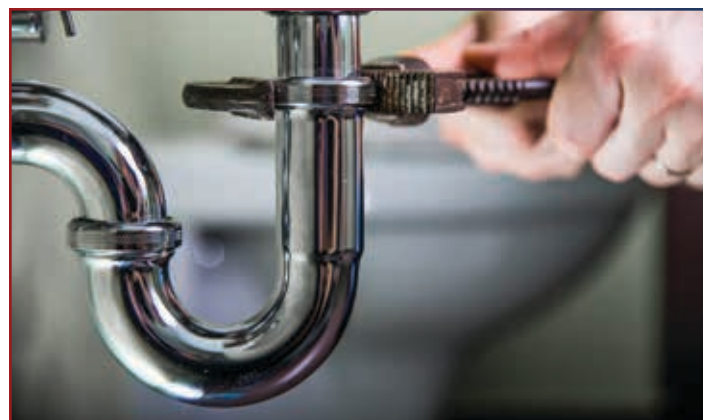
With Smith Home Inspections, you will get a lot more than just an inspection. **The best part is it's Free!**



Joshua Smith
 Certified Home Inspections
 MHIB #0681
 601-310-3199

90 Day Warranty | MoldSafe | SewerGard | RecallCheck
a Full Concierge Service and More!

To learn more, or schedule an inspection online, visit www.SmithHomeInspectionsLLC.com



3D Plumbing
 Water - Sewer - Gas
 (601) 910-5154

Residential & Commercial
 Kitchen • Bath • Drain Cleaning
 Sewer Camera Inspection

Licensed & Insured | Call Today!

www.3dplumbingms.com



Top Purchase Units - MS
 per Scotsman's Guide
Top USDA Producer - US
 per Scotsman's Guide
Top DPA Producer - MS
 per MS Home Corp

*We have the Products, Team,
 & Experience to Help You*
THRIVE IN 25!

601 987 0077
 apply at MississippiMortgage.com



Mississippi Mortgage is powered by American Mortgage Bank #2024 All Rights Reserved. American Mortgage Bank is a registered 2008 mark. Mississippi Mortgage is a registered trademark. All other trademarks are the property of their respective owners. NMLS 203142. NMLSConsumerAccess.org. Equal Housing Lender.



\$3 MILLION
\$3 MILLION
\$3 MILLION

DONATED THIS YEAR TO HELP END MODERN-DAY SLAVERY.

Thanks to the businesses who advertise within these pages, our local magazine publishers, and loyal readers like you, we're able to support trafficking survivors and break the chains of slavery - once and for all.



n2gives.com ♥ n2co.com



Fast Coverage

We can quote and bind policies within an hour of initial contact. We also look at the client's portfolio (including auto and umbrella), to ensure no discounts are left on the table.

Binder Changes in 1 Hour

Our dedicated Binder team returns binder change requests within an hour of receipt, even if you're needing the binder for a refinance.

Marketing Support

We're happy to partner with you for marketing events, one-on-one strategy and advanced marketing tools that harness in-depth data to drive your business.

Let's Work Together!

Kyle Killens
 Agency Owner
 Goosehead Insurance
 404 Enterprise Drive, Suite E
 Oxford, MS 38655
 Email - Kyle.Killens@Goosehead.com
 Direct - 662.352.8957



WHERE ARE THEY NOW?

TONY BAHOU



Tony Bahou was featured as our Rising Star in November 2019. We recently sat down with Tony to catch up on his life now and here are just some of the changes that have taken place!

WHAT CHANGES HAVE OCCURRED IN YOUR CAREER SINCE YOU WERE FEATURED?

Celebrated 5 years as an EXIT franchise. Grew from 4 agents to 14 agents. Have won regional awards as an EXIT franchise including: Production awards, Community involvement and Overall Growth. As a Broker I have helped my agents grow their individual business, which has contributed to our overall success.



WHAT CHANGES HAVE OCCURRED IN YOUR PERSONAL LIFE SINCE YOU WERE FEATURED?

I have dived into my spiritual life more deeply. I just completed reading the entire Bible for the first time in decades and understanding God's purpose for my life. I've moved from NE Jackson to Gluckstadt. I have had the pleasure of watching my children grow into wonderful people. Lilli my daughter is top 5 in her class at Germantown and was on the homecoming court. My son Beau has thrived as a young soccer player in the IFC select teams.

WHAT DO YOU THINK HAS CHANGED THE MOST IN THE INDUSTRY IN THE PAST 5 YEARS?

We have to be even more accountable and professional in our businesses with the public whether as a buyer's agent or

listing agent. Being able to pivot is the key to any business and we all must do that consistently.

WHAT ARE YOUR REAL ESTATE GOALS FOR THE FUTURE?

I would like to add quality agents to our brokerage. Continually look for other real estate related income opportunities, i.e. rehabbing and reselling existing homes and some buy and hold properties.

WHAT WOULD YOU SAY IS YOUR SECRET IN YOUR CONTINUED SUCCESS?

My availability to both my agents and clients. The way I look at a problem and come up with unique solutions.

WHAT ADVICE WOULD YOU GIVE TO NEW OR ASPIRING REALTORS®?

Start investing in your business from day one. Meaning, learning how to get in front of as many people as possible. Conversations lead to Contacts that lead to Contracts.

WHAT DO YOU LIKE BEST ABOUT THE REAL ESTATE INDUSTRY AND WHY?

Everything and anything can be Real Estate related. Whether it's your home or your business, the place you worship or your recreational activities, it all ties back to Real Estate too, so as an agent you have awesome opportunities to engage the community in different ways.

WHAT DO YOU LIKE LEAST ABOUT THE REAL ESTATE INDUSTRY TODAY AND WHY?

Lack of common communication between our profession. Most of the time we are all trying to get to a common finish line and doing a deal doesn't have to be a zero-sum game. So, communicate, communicate, communicate.

HOW DO YOU ACHIEVE A WORK/LIFE BALANCE?

I wake up everyday and do my daily devotional. It grounds me. I set clear and defined expectations and communicate those expectations and boundaries. At the end of most days, I work out to clear my frustrations if need be!

IF YOU WERE NOT IN THE REAL ESTATE INDUSTRY, WHAT WOULD BE YOUR CHOSEN CAREER AND WHY?

I've had many careers from Broadcast TV, to Non-profit work. If I were not any real estate I would go into coaching, football or soccer...

DO YOU HAVE ANY NEW HOBBIES?

Charcuterie board enthusiast

WHAT IS THE BEST VACATION YOU HAVE BEEN ON IN THE PAST 5 YEARS?

Taking my kids to New York for Christmas holidays. Magical time we had and memories that will last a lifetime. Including getting snowed in and extending our trip!

IF YOU COULD HELP ANY CELEBRITY BUY A HOME, WHO WOULD IT BE AND WHY?

I would love to help one of our young athletes that has turned professional make a smart and educated decision in buying a home. Pro sports can be a fleeting endeavor so making a smart investment choice would be key.



CMRP PODCAST

<https://www.youtube.com/@CentralMSRealProducers>



New Podcasts coming soon!
New Podcasts were recently taped at The Pearl in Brandon, Mississippi. Our guests were Paul Hopper, Edwayne & Layla Hutton, Suzie McDowell and Rashida Walker. Along with our usual format, we also hosted a Realtor® Roundtable session. These are *don't miss* episodes!
You will be able to find these new podcasts and all of our podcasts at <https://www.youtube.com/@CentralMSRealProducers>.

CONTACT US!

Do you want to be a guest on a CMRP Podcast?
Contact Dees at dees.hinton@n2co.com or Gingerlyn at gingwallace@yahoo.com!



Working Together

Our vision at Cadence Bank is to help people, companies and communities prosper. Together, our local team of mortgage loan officers works to bring that vision to life by providing customers with quality products and superior service.

CONTACT YOUR LOCAL MISSISSIPPI MORTGAGE TEAM MEMBER TO GET PREQUALIFIED



Lisa Jenkins
100 Primos Road
Flowood, MS 39232
(601) 613-3340
NMLS# 484956



Janice Shumaker
120 Service Drive
Brandon, MS 39042
(601) 832-8227
NMLS #484957



Beth Jones
820 South Street
Vicksburg, MS 39180
(601) 415-4145
NMLS# 464585



Brad Benton
525 E Capitol St
Jackson, MS 39201
(601) 502-6987
NMLS# 484954



Connie Stacy
407 Hwy 80 E
Clinton, MS 39056
(601) 260-7047
NMLS #484955



Shanika Battle
1005 Ellis Avenue
Jackson, MS 39209
(601) 573-8376
NMLS# 1830704



Ternisha Bass Johnson
407 Hwy 80 E
Clinton, MS 39056
(601) 201-7201
NMLS# 76009



Greg Shows
120 Colony Crossing
Madison, MS 39110
(601) 573-9262
NMLS #746590



Jacob Keith
2600 N State St
Jackson, MS 39216
(601) 942-9024
NMLS# 922113



Dianna Bullock
2174 Main Street
Madison, MS 39110
(601) 951-0401
NMLS# 484946



Michael Williams
1451 Canton Mart Road
Jackson, MS 39211
(601) 594-5731
NMLS #54479



Visit us online at [CadenceBank.com/Mortgage](https://www.CadenceBank.com/Mortgage)



Certain conditions apply. This is not a commitment to lend or rate guarantee.
© 2023 Cadence Bank. All Rights Reserved. Member FDIC. NMLS# 410279.



A TRUSTED LENDER
IT MATTERS



Greg Shows
NMLS# 746590

Trust us with your home buying journey so you can enjoy time with family and friends in your new home. That's *The Power of Local.*

Castlewoods Banking Centre 102 Plaza Drive, Flowood, MS

Madison Banking Centre 114 Grandview Boulevard, Madison, MS

Pear Orchard Banking Centre 744 South Pear Orchard Road, Ridgeland, MS



Ask Greg for details today. 601.607.3708 | (c) 601.573.9262 | YourCNB.com *Subject to credit approval.

**Team Magnolia
Is Ready To Serve You!**



- ✓ Standard Home Inspections
- ✓ New Construction Inspections
- ✓ Commercial Property Inspections
- ✓ Free Reinspections
- ✓ Certified Mold Inspections
- ✓ 24/7 Online Appointment Scheduling

1490 W. Government St. | Suite 7 | Brandon, MS 39042
www.MagnoliaInspector.com | 601.454.4073 office



RIVERSIDE
INSURANCE AGENCY

Get The Insurance You Need At A Price You Can Afford

Helping you find the best value on auto insurance, home insurance, business insurance, and more from several of Mississippi's most trusted carriers.

209 Park Place Cove, Ste. E
Pearl, MS 39208
769-251-0115

5606 I-55 S.
Byram, MS 39272
601-371-8355

WWW.RIVERSIDE1ST.COM



Happy New Year!

Start the year off right with Watkins!

SPECIALTIES

- Roof Repair
- Roof Replacement
- Roof Wash
- Metal Roofs
- Commercial Roofing
- Custom Flashing
- Siding
- Gutters

10 YEAR LABOR WARRANTY
LICENSED • BONDED • INSURED



Lurk
the
Leak



SCAN ME



**SCHEDULE YOUR NO-COST
ROOF ASSESSMENT TODAY!**

 **601-966-8233**

NoMoreRoofLeak.com