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Jill and Jimmy

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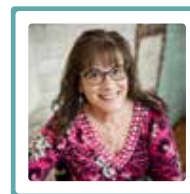
CELEBRATING SUCCESS & WELCOMING NEW READERS

Hello, Real Producers!

Welcome to the March 2025 issue of Blue Ridge Real Producers! As we enter a new season of growth and opportunity, we recognize and celebrate the incredible real estate professionals and business partners who continue to shape our thriving community.

This month, we're excited to feature **Jill and Jimmy Rufus** in our cover story, highlighting their journey and impact on the industry. We're also spotlighting **Ruth Gray** as our featured agent and showcasing **Albert Vargas of The Vargas Agency, Goosehead Insurance**. Additionally, we've reset our distribution list and are thrilled to welcome those newly receiving *Blue Ridge Real Producers* in 2025! We are honored to connect the **Top 300** with the best in the business.

We love sharing the stories of top-producing agents and outstanding businesses that make our real estate community exceptional. If you know a standout agent or a trusted company that would be an excellent fit for our network, we'd love to hear from you. Your nominations help us celebrate excellence and strengthen the connections that drive success. **Email me at betty.lee@realproducersmag.com to submit your nominations—we can't wait to hear from you!**



Be Blessed,
Betty

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STORY BY MADDIE PODISH
PHOTOS BY SEAN KNOEDLER, 1725 MEDIA CO.



Insurance. He spent 15 years at Allstate, culminating in his role as Territory Manager for Southwest Virginia, where he managed local agents. However, Albert had entrepreneurial ambitions, which led him to seize an opportunity to become an agency owner. After a successful decade in that role, he leveraged his wealth of experience to become an insurance broker, giving him the flexibility and resources to better serve his clients.

“As consumers, we all want choices because you never know what’s going to work best until you weigh all of them,” Albert explains. This philosophy led him to partner with Goosehead Insurance, a forward-thinking company whose advanced technology and client-first approach aligned with his vision. In just

three and a half years since founding The Vargas Agency—Goosehead Insurance, Albert and his team have become known for saving clients time and money by shopping policies across more than 150 nationwide carriers.

The Vargas Agency offers a comprehensive suite of insurance options, including home, auto, rental, life, and commercial policies. As an independent broker, Albert provides unbiased recommendations he tailors to each client’s needs. His team goes above and beyond by walking clients through every page of their policies, ensuring they fully understand their coverage. Albert also emphasizes the importance of reliability. “A lot of clients don’t know that just calling to inquire about filing a claim can leave a claims history on their insurance, which is where I can step in and guide them on their next steps.”

Albert’s expertise extends to helping new homeowners, fueling his definition of success in helping his clients achieve the American dream. He advises buyers to shop for insurance as soon as they’re

under contract and prequalified by their lender. “Real estate transactions are like a stool,” Albert says. “You need three strong legs: a great real estate agent, a great loan officer, and a great insurance agent. Without one, the whole transaction can fall apart.”

Outside of work, Albert is deeply involved in his community. He serves on the Rockbridge County Chamber of Commerce Board and chairs its Government Affairs Committee. He has been an Officer of Election for a decade, has participated in various nonprofit boards, and has served on the Real Estate Equalization Board. Fluent in Spanish, Albert also uses his language skills to assist Spanish-speaking clients, a learning curve that expanded his expertise in the industry.

Albert and Stacey, his wife of 30 years, have five children who are actively involved in sports. Their oldest daughter, 23, is a Navy officer, while their 21-year-old daughter recently graduated from college. Their younger children include a 20-year-old college sophomore, an 18-year-old high school senior, and a 14-year-old high school freshman. As a fan and player of soccer, Albert enjoys being a VHSL and USSF soccer referee and holds a USSF coaching license.

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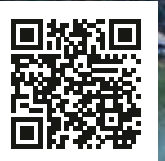
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Ruth

Gray

STORY BY MADDIE PODISH
PHOTOS BY KRISTINA ROSE,
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Ruth Gray loved collecting real estate magazines from local convenience stores as a child. She was captivated by the glossy photos of homes, their descriptions, and the pricing. “I didn’t know it at the time,” Ruth recalls, smiling, “but those magazines planted a seed for what would become my career.”

Her journey to real estate wasn’t direct. As a young adult, Ruth found herself working in finance—a job she describes as pure luck. “What started as a second job to help pay bills turned into a 15-year career,” she shares. While it wasn’t her passion, Ruth excelled, earning promotions and recognition. But by 2018, she yearned for something more fulfilling.

Ruth took a leap of faith and pursued her real estate license. She gave herself a year and a half to transition from finance to real estate, allowing time to find her footing. Reflecting on her early days, she shares, “I thought flexibility was one of the perks of real estate, but I quickly learned that to be successful, flexibility is a thing of the past. We work for our clients, which means if the perfect house hits the market or a seller is in a time crunch, their goals become my goals.”

Ruth thrived in the Richmond real estate market for three years, building a reputation for excellence. During this time, she and her now-husband, who were paired at a wedding by friends, began a friendship with an undertone of interest that blossomed into a beautiful relationship. They married, and after their first child, Robert, was born, the family moved to Roanoke for her husband’s job.

Adjusting to life in a new city with a newborn during COVID was no easy task. Ruth hoped to join local mom groups to build connections and establish roots. However, with many groups closed, she pivoted to online communities. “I knew my son needed socialization, but people don’t realize new moms need it, too,” she explains. “We need people who understand and can relate to what we’re going through.”

Through these connections, Ruth found her niche: helping families, particularly mothers and first-time homebuyers. “I work best when I can place myself in their shoes,” she says. Her passion for guiding others through such a significant milestone is evident.



“Buying a home is a huge step,” she shares. “I make it my mission to ensure my clients understand every part of the process while knowing I’ll protect their best interests.”

Ruth’s approach is thorough and compassionate. She provides clients with an in-depth consultation, a written recap of their meeting, and a

book detailing the purchasing process for her buyers. “Not many realize how much a single word in a contract can change its meaning,” she notes. “It’s my job to know and communicate those details effectively.”

Seven years into her career, Ruth reflects on the sacrifices real estate requires. “It’s rewarding, but it’s not



something you can do half-heartedly,” she advises new agents. “Find your niche, both in real estate and in the community. People want to see you, know you, and recognize your value—not just as an agent, but as a person.”

At home, Ruth’s world revolves around her family: her husband, Robert (4), Oliver (1), two hound dogs, and an “evil” cat named Sheila. “We picked our house because we knew it would be the center of our lives, where our boys would grow up making memories and we could create a haven,” she remarks warmly. Her sons play a significant role in her business, each with their own playful titles. Robert, proudly known as “The Closing King,” and Oliver, dubbed “The Property Prince,” often join her for showings and closings, making real estate a true family affair.

True to her belief in giving back, Ruth donates 10% of her gross earnings to local nonprofits. One organization close to her heart is Huddle Up Moms, started by a local OB to fill gaps in care and education for mothers. “When I got my license, I knew I wanted to impact my clients’ lives and my community,” she describes. “That’s where we all call home.” Ruth is grateful for her clients’ support, which allows her to give back.

From flipping through listing magazines as a child to being featured in one, her life has come full circle. “Real estate isn’t just about houses—it’s about people, memories, and building a future together,” she enthusiastically expresses.



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JILL & JIMMY RUFUS

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STORY BY MADDIE PODISH • PHOTOS BY AMBER PERDUE PHOTOGRAPHY

R real estate is more than buying and selling properties—it's a powerful vehicle for change, growth, and opportunity. For Jill and Jimmy Rufus, REALTOR® and Commercial Real Estate Broker, respectively, with exP Realty, real estate has been the catalyst for transforming their clients' lives—and their own.

Married for 31 years, the couple's journey began during college when they crossed paths and began building a life together. Jill, who was pursuing a master's degree in social work, spent 15 years running an infant adoption agency, changing the lives of more than 300 families. Meanwhile, Jimmy was laying the groundwork for his real estate career.



Jill and Jimmy realized their love for real estate early in their marriage. Inspired by the book *Rich Dad, Poor Dad*, they began investing in rental properties when they were just 25 years old. “That book changed everything for us,” Jill shares. Today, she gifts the same book to her new buyers, paying forward the inspiration that launched their journey. With Jimmy’s contracting background and knack for problem-solving, the couple built a thriving rental portfolio.

Jimmy posed a pivotal question to Jill four years ago: “I need help—whether you join me or hire someone.” Having long admired the freedom of entrepreneurship that Jimmy’s career provided, Jill dove into real estate. Within a year, the couple discovered their differing approaches to business and learned to leverage their unique strengths. Jill advises couples considering working together to identify their individual strengths to create a complementary partnership.

While Jimmy thrives in the high-stakes world of commercial real estate, Jill cultivates relationships with builders and developers. “I love getting to be involved in the development process,” she explains. Her work includes collaborating with engineers and land acquisition teams, with her brokerage’s collaborative environment providing opportunities to grow her expertise.

Jill and Jimmy’s specialties allow them to offer clients a dynamic perspective. Jimmy’s strategic planning and deep knowledge of commercial real estate

help clients move swiftly to capitalize on opportunities, while Jill’s attention to detail ensures smooth transactions and meaningful client relationships. As active investors, the couple often purchases rental properties alongside their clients. “We know exactly what they will be going through,” Jill notes, “which gives clients peace of mind knowing we understand the process inside and out.”

Real estate has profoundly shaped Jill and Jimmy’s professional lives and their family’s future. Thanks to their flourishing businesses, they sent their four sons to private school, coached their sports teams, and modelled the value of entrepreneurship. Today, one of their sons has joined the couple as a licensed agent, continuing the family legacy of real estate success.

Beyond real estate, the Rufuses remain deeply committed to their community and passions. Jill serves on the board

of Jerry’s Kids Adoption Foundation, a nonprofit that raises funds to assist families with adoption expenses. She maintains close connections with many families she worked with at the adoption agency, including one of the first birth mothers she guided through the adoption process, who is now a REALTOR® and her colleague. An avid golfer, Jimmy enjoys spending time on the course, whether at their local country club or abroad. Together, they travel annually to Guatemala to work with Hope of Life International, a group of builders dedicated to improving communities. This year, they helped construct a dermatology center in a hospital there.

Earlier this year, Jill reached an incredible milestone: She was invited to join eXp Realty’s top 30 producing agents in ringing the NASDAQ opening bell in New York City. “I feel incredibly blessed,” Jill says, reflecting on her journey from social work to becoming a real estate leader.

For Jill and Jimmy Rufus, real estate isn’t just a career—it’s a lifestyle that embodies possibility, purpose, and legacy. From helping families find their first homes to advising investors on building generational wealth, the couple is living proof of the transformative power of real estate. With a golden retriever named Hershey and four adult sons forging their paths, Jill and Jimmy look forward to an even brighter future, continuing to show their clients what’s possible while living it themselves.



Photography courtesy of Nasdaq, Inc.

“
I love getting to
be involved in the
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CELEBRATING SUCCESS:

A Memorable February Luncheon at Oakwood Country Club

PHOTOS BY KRISTINA ROSE PHOTOGRAPHY

Our February luncheon was held at the elegant Oakwood Country Club. The setting was beautiful, and the chef prepared a delicious meal that everyone enjoyed. We extend our heartfelt gratitude to our business partners for providing this platform to honor our top-producing REALTORS®.

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We also want to thank our business partners for generously providing door prizes. The grand prize—a \$1,000 discount on a move from Blue Ridge Moving—is sure to be put to good use. The event was a wonderful opportunity to dine, network, and celebrate the past year's successes. We look forward to a great 2025 for our industry. Stay tuned for our next event in May!





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OUR COMMITMENT TO EXCELLENCE ON EVERY CLOSING WE HANDLE



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