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MARCH 2025

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Rising Star:
Shannon King

Partner Spotlight:
Kingsworth Construction

*Kaitlyn Kennedy-Ashley
& Renae Ackerman*

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COVER STORY

Kaitlyn Kennedy-Ashley & Renae Ackerman

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WRITTEN BY ELIZABETH MCCABE • PHOTOS BY ALLIE SANTOS

Dream it. Do it. Is there anything more rewarding than seeing a home come to life? A home is a place where memories are made, families put down roots, and connections are created in the community. With Kingsworth Construction, the dream of building a custom home becomes a reality through a transparent, high-quality, and family-oriented approach to custom home building.

A Family Business Built on Trust

Kingsworth Construction was founded in 2022 by Jeremy Collinsworth and Dusty King, brothers-in-law who have shared a strong bond since their teenage years. Jeremy married Dusty's sister,

Kacie and their partnership reflects a true family legacy. Together, they've built a brand that encompasses the full spectrum of real estate: buying, selling, building, and investing.

"I've been in the family since we were both 16 years old," says Jeremy. Their friendship turned business partners has been built over decades. During COVID, he started building, which took off quickly, before deciding to partner with Dusty. "All the stars aligned for Kingsworth Construction," he adds. Jeremy's background is in sales and project management, while Dusty excels in operations and backend processes. Despite their defined roles,

they work as a cohesive team, tackling tasks as needed.

"We have worked in the past before and we've always been very close," says Dusty. It's a true family business, especially with Shannon King (Dusty's wife) excelling in real estate as owner of Kingsworth Realty Group. Together, they are an asset to their clients, helping them with all of their real estate and home-building needs. It's a unique partnership and one that their clients appreciate.

Services That Cover It All

Kingsworth Construction's motto – Buy. Sell. Build. Invest. – reflects their



comprehensive range of services. From land acquisition and development to remodeling and new construction, they offer clients a seamless process from start to finish. Their projects range from kitchen remodels to multi-million-dollar custom homes valued between \$900,000 and \$2.5 million.

“We can pretty much handle everything for our clients,” Jeremy explains. Whether building a brand-new house or tackling an extensive remodel, their work does not disappoint. “We can demo a house to the ground with a fresh build, or do a kitchen remodel. We can do it all,” he adds. “We take our clients from architectural design to putting the key in the door and moving in,” says Dusty. No detail is overlooked with clear expectations, consistent communication, and exceptional craftsmanship. The difference is in the details to the talented team at Kingsworth Construction.

A Transparent Process

Transparency and honesty are the cornerstones of Kingsworth Construction. Jeremy shared his

motivation for starting the company: “I struggled to find a builder who could offer a transparent and straightforward process. It was very difficult. That’s why we’re a fixed-fee builder. Our transparency and honesty are the number one reason to let us build your house.”

Expect nothing but the best. “We have a proven book of business,” adds Dusty. Their work stands the test of time and nothing is left to chance.

Jeremy elaborates, “We are going to give you an honest, realistic budget to build what you want. There are so many builders who will tell a client they can do something that is not achievable. Then they get halfway into the process and realize they can’t afford it. We see that every single day.” The Kingsworth process emphasizes setting clear expectations and delivering through open communication and quality craftsmanship. Dusty highlights their client-centric approach: “From the initial consultation to the pre-budget meeting, to estimates from all our

vendors, we sit down with clients at the pre-contract meeting and go line by line through the cost estimate. We use software that gives clients access to the timeline, and we are on-site every single day to ensure expectations are met—not just ours, but our clients’—and ours are generally higher than theirs.”

Why They Love What They Do

“I love to create,” says Jeremy. “I enjoy it.” He builds homes as if he was going to move into them. He and his team treat every project as if it were for their family. Dusty adds, “For me, it’s the family legacy part. Building a brand that our family can be proud of will only trickle down to the clients.” Their work speaks for itself; and their partnership with Shannon and Kingsworth Realty Group is invaluable.

“She gives us a lot of insight (about homes) as if we were going to move into them,” says Dusty, referencing her expertise as a Broker. “Her knowledge of homes and what people want and expect goes a long way.”

Build Your Dream Home

If you are considering building a custom home in Northeast Georgia, Kingsworth Construction invites you to meet them face-to-face. It ensures a seamless building experience backed by unparalleled expertise and dedication to quality. Their commitment to transparency, personalized service, and attention to detail ensures that every aspect of your dream home is executed to perfection. Whether it’s maximizing energy efficiency, incorporating luxurious finishes, or tailoring the layout to your lifestyle, Kingsworth Construction delivers exceptional results, making them the trusted partner for discerning homeowners in Northeast Georgia.

“Contact us and give us a shot,” Jeremy says. “Let’s have a conversation.” Discover how Kingsworth Construction can bring your vision to life!

For more information, check out their website, [kingsworthconstruction.com](https://www.kingsworthconstruction.com).



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Shannon

Took a Leap of Faith Into Real Estate

King

PHOTOS BY ALLIE SANTOS
WRITTEN BY ELIZABETH MCCABE

“Real estate was God’s plan, not my plan,” says Associate Broker Shannon King at Kingsworth Realty Group. Real estate is actually her second career. Best of all, she absolutely loves it.

A graduate of the Art Institute in Atlanta, Shannon earned a bachelor’s degree in Interior Design. Shannon began her professional life in commercial design. Starting in 2007, she worked for a commercial furniture dealership, creating office spaces and furnishing them with everything from conference room chairs to lobby décor. Over 12 years, Shannon advanced to Design Manager, thriving in a role that blended creativity and technical skill. “I loved my job and the family-like atmosphere,” she recalls. “I

“ I WANT TO BUILD A TEAM, implement strong systems, and eventually establish a brick-and-mortar location for the Kingsworth brand.”

had a great relationship with my bosses. I never thought I would leave.”

However, by 2018, a paradigm shift had occurred. The fast-paced, deadline-driven environment began to wear on Shannon. The industry had also changed. “I didn’t really enjoy it anymore. I was burnt out,” she shares. “Something told me that I needed to switch gears and try something else.”

Shannon then launched a mobile craft business with a friend from grade school. With her creative side, she taught DIY home décor classes and sold handmade goods at festivals. While fulfilling her creative side, the business took time away from her daughter and didn’t prove financially viable.

Finding Her Niche
Encouraged by her husband, Dusty, Shannon turned her attention to real estate. He





told me, “I really think that you should be a real estate agent. It would be a good fit.” Shannon was resistant at first.

“You are out of your mind,” she said. “I’m not a salesperson at all.” Shannon explains, “The thought of a commission-based job terrified me.”

By the end of 2020, however, she decided to take the leap. Shannon earned her license in March 2021, diving into the booming real estate market.

“I learned how to write an offer in my sleep,” she jokes. “I wrote multiple offers multiple times a day for months.” In the process, Shannon learned a lot and gained traction. “I closed my first 10 transactions from Internet leads in 9 months,” she says.

Her background in interior design and architecture proved invaluable. “Real estate blended seamlessly with my previous experience,” she shares. Starting as a buyer’s agent, Shannon quickly learned the ropes in a highly competitive market. Over time, Shannon transitioned to the listing side, drawn by the opportunity to manage every aspect of the transaction. In her second year, she closed over 20 transactions and exceeded \$10 million in volume. “I went into real estate expecting it to take years to build a consistent income, but it didn’t end up that way,” she smiles.

“ I went into real estate expecting it to take years to build a consistent income, **BUT IT DIDN’T END UP THAT WAY.**”

The Kingsworth Brand

By 2023, Shannon and her husband, Dusty, along with Jeremy Collinsworth, decided to combine their strengths and build the Kingsworth brand. Dusty and Jeremy, who specialize in construction at Kingsworth Construction Group, complemented Shannon’s expertise in real estate. Together, they envisioned a family-centric business that could serve clients from construction to closing. It’s an asset for their clients who may be interested in new construction, extensive remodels, or simply purchasing their first home.

“Jeremy and Dusty are great in building relationships with their clients,” raves Shannon. She is happy to refer clients to Kingsworth Construction to build homes with their experience and expertise.

In December 2024, Shannon achieved a significant milestone: earning her broker’s license. Now, as an Associate Broker with Georgia Realty, she is laying the groundwork for Kingsworth Realty Group to become its own brokerage. “I want to build a team, implement strong systems,

and eventually establish a brick-and-mortar location for the Kingsworth brand,” she explains.

Family, Fun and A Four-Legged Friend

Balancing her growing business with family life is a priority for Shannon. She and Dusty live in Jefferson, Georgia, where their daughter is active in volleyball, playing for her middle school, a club team, and beach leagues. Their dog, Waylon, is a beloved

member of the family. “He’s like our second child,” jokes Shannon.

She loves her community and has put down roots. “Our whole family is up here,” she points out. Hanging out with friends and family is a lot of fun. “It’s also been a wonderful place to raise our child,” she adds.

Living with Impact

For Shannon, the future holds endless possibilities. Whether helping clients build custom homes with Kingsworth Construction or guiding buyers and sellers through their real estate journeys, she’s committed to making a lasting impact. “This is what I’m supposed to be doing with my life,” she affirms. She wouldn’t have it any other way.



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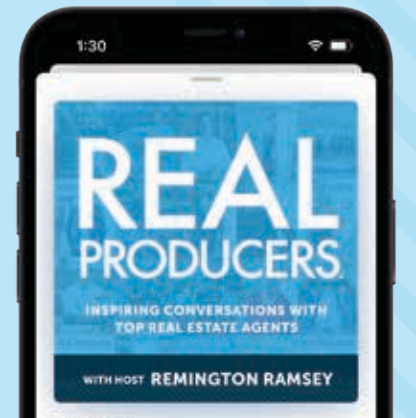
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The Unique Path to Homeownership

Why Self-Employed Entrepreneurs Deserve Better Mortgage Options...and How You Can Help

WRITTEN BY SHELBY PENNIX, MORTGAGE BANKER, PENNIX MORTGAGE



Since embarking on my entrepreneurial journey at the age of 13, I've come to understand that self-employed individuals view the world through a unique lens. However, when it comes to securing a mortgage, traditional financing models often fail to recognize these distinctions. Instead, they group us with 9-to-5 employees, creating unnecessary hurdles for entrepreneurs who dream of homeownership.

Having interacted with thousands of self-employed entrepreneurs over the years, I've observed that we approach financial challenges with a different mindset—a mindset that thrives on innovation and resilience. Yet, these qualities are often disregarded by traditional mortgage systems, which focus more on rigid documentation than creative solutions.

The Challenge

As tax season approaches, I often reflect on my fellow entrepreneurs. Do they realize the wealth of options available to help them achieve their dream of homeownership, upgrade

to a larger home, or invest in additional properties as their businesses grow? These financial scenarios should not be viewed as obstacles but as incredible opportunities for lenders to serve this dynamic client base.

Traditional financing models prioritize standardization. They are designed to serve the masses but rely heavily on strict underwriting guidelines. I often explain it this way to clients: "Imagine there are 100 boxes to check for loan approval. If we miss even one, the answer is an outright 'no.'" It's a system that removes emotion and focuses solely on paperwork.

The Solution: Non-Conventional Lending

Non-conventional lending, often referred to as Non-QM (Qualified Mortgage), embraces a more flexible, common-sense approach. It emphasizes factors like loan-to-value ratios, assets, and property-based lending to manage risk. While this system also has numerous "boxes" to check, it offers an invaluable advantage: exceptions can be made based on the overall strength of an application. When the numbers make sense, the process should too.

SITUATION

- Too many deductions on tax returns
- No current income / Just sold a business
- Bank statements don't show enough income
- Significant income spike over the last 3-6 months
- Cash business, dispensary owner, or new business
- Self-employed borrower wanting to purchase an investment property
- Self-employed investor pursuing new construction
- Self-employed borrower seeking a HELOC on their primary residence

SOLUTION

- 12- or 24-month bank statement loan
- Asset-based loan
- Add W-2 spouse or provide a letter to reduce expense ratio
- Profit and Loss (P&L) loan—no bank statements required
- No-income, property-risk-based loan
- No Ratio DSCR (Debt Service Coverage Ratio) loan
- No-income, property-risk-based ground-up construction loan
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Closing Thoughts

As an entrepreneur for most of my life, I have a passion for helping other passionate entrepreneurs. Being in finance for as many years as I have, I have helped hundreds of self-employed entrepreneurs craft strategies to buy homes as well as grow their businesses. Self-employed entrepreneurs are the life blood of the business community. Get involved and provide solutions for them! Word will spread, which will lead to a very lucrative real estate business for you Agents. I'm here to help you provide solutions so scan my QR code and let's connect! I would be honored to get to know you and become a valued partner to help you grow in this under-tapped community.

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KAITLYN KENNEDY-ASHLEY & RENAE ACKERMAN

Finding Successful Solutions Together

BY JESS WELLAR • PHOTOS BY NORTH GEORGIA PHOTOGRAPHY



“People may act on knowledge, but they remember feelings,” begins Renae Ackerman. “That’s why we always conduct our business with integrity and do all the little things people may not notice, instead of only the big things or what is expected.”

From first-time buyers to luxury listings, the Ackerman Ashley Team, led by Renae and her co-team leader and associate broker, Kaitlyn Kennedy-Ashley, have mastered the art of making clients feel valued, supported, and, most importantly, excited throughout the real estate process.



“Spending this much money should be fun,” Renae continues. “Yes, it’s stressful, but it can also be exciting!” With over \$30 million in sales last year and the recipient of Best of Hall County Real Estate Team’s award three years running, the team’s impact at Keller Williams

Lanier Partners from day one is undeniable. But it’s the way they achieve those results — through overthinking, overplanning, and over-delivering — that has earned them countless referrals and a loyal client base.

A Perfect Partnership

Renae and Kaitlyn’s pairing was born out of cooperation and a shared work ethic. The two first connected during a transaction where Renae represented the seller, and Kaitlyn worked with a first-time buyer. Despite some inspection hurdles,

the deal was seamless thanks to their collaborative approach.

“I knew of Renae because she was a big-time luxury agent up in Gainesville,” Kaitlyn recalls. “We hopped on the phone to work out repair issues, and I felt an instant connection with her.”

For Renae, the feeling was mutual. “Kaitlyn was fiery and willing to go the extra mile, just like me. She was this up-and-coming rockstar, and I was so impressed with her.”

Eventually the two met up for coffee as Kaitlyn mulled over leaving her current brokerage’s team to fly solo. Renae, part of a large team at KW for nine years, remembers there wasn’t a moment of silence during those several hours in the coffee shop as she pointed out the benefits of joining KW. By the end of the encounter, a decision had been reached.

In early 2022, the powerhouse Realtors joined forces to form the Ackerman Ashley Team, combining Renae’s extensive marketing experience with Kaitlyn’s background in real estate law and appreciation for social media. Together, they offer clients a well-rounded, fresh approach that caters to everything from the perfect property on the lake, in the mountains, or on a farm, to land deals.

“We’re not exactly the same personality, but we balance each other out with our strengths,” Renae points out.

Thriving On Relationships

Both Kaitlyn and Renae credit their success to their commitment to building meaningful relationships.

“It’s fulfilling that 98% of our business comes from referrals or our sphere of influence,” says Renae. “We take great care of our clients, whether it’s a \$200K home or a \$2M home.”

Kaitlyn affirms, “We do the right thing every single time. We go above and beyond by offering the ultimate customer service with years of

“
We’re not exactly the same personality, but we balance each other out with our strengths.”

“

We want our clients to love Gainesville and Hall County as much as we do.”

experience. Whatever you throw at us, we'll figure it out with you and have fun while doing it.”

From staging homes themselves to utilizing professional videography and photography, Renae and Kaitlyn ensure their listings stand out. In fact, they were the first agents in Gainesville to create Instagram Reels for their properties — a trend that has since caught fire.

Valuable Experience

Both women bring unique backgrounds to their real estate careers. Kaitlyn worked in real estate law as a paralegal, while Renae honed her skills in marketing and advertising for local TV and radio stations.

“I've always loved architecture and house hunting,” Kaitlyn smiles. “My dad and I used to spend weekends going to open houses, talking about what we loved and what we'd change.”

For Renae, the transition from marketing to real estate felt natural as well. “As far as advertising a property, it's all about client relations and putting together what the client needs and wants.”

Kaitlyn is also quick to point out their properties typically sell faster and at a higher price point than most due to their



use of cutting-edge technology, social media savvy, and marketing expertise.

Their advice for new agents? Jump in feet first like they both did and stay curious.

“Say yes,” Kaitlyn advises. “Even if you need to ask questions from seasoned agents, take the opportunities you're given. You miss every shot you don't take.”

Renae nods in agreement: “Every transaction is different with its own challenges, and that's what makes this so fun.”

Off The Clock

When they're not busy helping clients navigate the real estate market, Kaitlyn and Renae each treasure time with their loved ones.

Kaitlyn and her husband, Jess, enjoy taking weekend trips whenever they

can, and their home is filled with the lively energy of two dogs, Chipper and Brewer, as well as a hilariously-named cat, ‘Chicken.’

Renae and her husband, Bo, love spending time with their three adult daughters who live all over the country and their adorable five-month-old grandson, who has quickly stolen Renae's heart. Their Labradoodle, Castle, adds to the joyful household.

For fun, Kaitlyn loves CrossFit, hiking, and spending time at local breweries and wineries, while Renae enjoys fly fishing, scuba diving, and skiing. Both share a passion for travel, UGA football, and making the most of life's moments.

Getting Involved

For the dynamic duo, being active in their community isn't just part of their business strategy; it's who they are. Kaitlyn serves as Vice President of the Hall County Board of Realtors,

as part of the Georgia Association of Realtors Leadership Academy, and is a member of Gainesville philanthropist group, The Oak Society. Meanwhile, Renae is deeply involved with Habitat for Humanity, Gateway, and the Gainesville Hall County Junior League, in addition to KW's Associate Leadership Council and International Associate Leadership Council.

“Being part of the community helps us connect with our clients on a deeper level,” Renae shares. “We want our clients to love Gainesville and Hall County as much as we do.”

With plans to expand their team, grow their rental portfolios, and continue their momentum, the future is brimming with opportunity for the Ackerman Ashley Team.

“Ultimately, we want to help as many families as possible,” Kaitlyn concludes with a smile.



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