

NORTH ALABAMA

OCTOBER 2025

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Tiffany  
Pack



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## PROFILES



**20** New Horizons in Huntsville



Keith Balch of Courtesy First Home Lenders



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Welcome to the **SECOND ISSUE**  
of *Real Producers North Alabama!*

Last month, we launched this magazine with the vision of connecting, elevating, and celebrating the very best in our real estate community. Seeing the first issue arrive in your mailboxes—and watching the excitement it sparked—was a moment I’ll never forget. Thank you for the encouragement, the kind words, and most of all, the trust you’ve already placed in this platform.

This October issue continues that momentum. Inside, you’ll find the stories of top producers who are not only moving homes but also moving the market forward with creativity, resilience, and an unwavering commitment to their clients. You’ll also meet the vendor partners who stand alongside them, providing the expertise and support that make these successes possible.

Real Producers isn’t just a magazine—it’s a community. Each story, each connection, and each event is designed

to bring together the top 1–2% of agents and the trusted partners who help them shine. My hope is that you’ll see yourself in these pages and feel proud to be part of something that highlights the excellence, generosity, and drive of North Alabama’s real estate professionals.



As we look ahead, I’m excited about the conversations and connections still to come. Thank you for allowing me to be part of your journey and for making Huntsville feel like home.

With gratitude,  
**Deanna Eliashevsky**  
Publisher, *Real Producers North Alabama*

REAL PRODUCERS NORTH ALABAMA KICK OFF EVENT

**BOOTS & BOOGIE**  
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# Rooted IN Courtesy:

## THE **BALCH FAMILY'S** LEGACY OF LENDING

**CONTINUING A  
FAMILY TRADITION OF  
LENDING EXCELLENCE IN  
NORTH ALABAMA.**

If you ask **Keith Balch** how he ended up in the mortgage business, he'll tell you with a grin: *"I guess I just went into the family business."* Keith grew up in Athens, Alabama, where his father, **Greg Balch**, founded Courtesy First Home Lenders in 2004. After college, Keith started in banking, but in 2007 he made the jump to join his dad. Nearly two decades later, he's Vice President of the company and still committed to the philosophy Greg built the business on: **"Where Courtesy is Common."**

*"That's not just a slogan for us,"* Keith explains. *"It's how we operate — honesty, communication, and treating people the way we'd want our own family treated."* Together, Greg and Keith bring more than 67 years of combined lending experience to buyers across North Alabama.

### What Sets Them Apart

Courtesy First isn't a call center or a faceless branch office of a national chain. It's family-owned and community-focused. What Realtors notice quickly is the **personal touch**. Keith doesn't hand clients off to a processor or junior staffer — he is the point of contact from start to finish.

*"Everything we do is on a personal level,"* Keith says. *"If you call me, you're going to get me. That's true whether it's a Monday morning or a Saturday afternoon."*



That accessibility has made Keith a trusted partner for many of Huntsville's top Realtors. In a business where deals often hinge on quick responses and reliable communication, having a lender who answers the phone makes all the difference. Realtors know they can send a text on a Friday night or call on a Saturday morning and Keith will be there.



Beyond service, Courtesy First offers a wide range of products designed to fit the unique needs of North Alabama buyers. From conventional loans and FHA programs to USDA rural loans and VA benefits, Keith's depth of experience helps him match clients with the right financing every time. His designation as a **Certified Veterans Lending Specialist** is particularly valuable in a market with such a strong military presence.

### Adapting With the Times

Keith has seen just about everything in lending since 2007. Interest rates have swung wildly, regulations have tightened, and technology has transformed the business. *"It's more like what hasn't changed,"* he says with a laugh.

Instead of resisting, Keith has leaned into change. He was an early adopter of e-signatures when they first hit the market, and today he's exploring how AI tools can improve efficiency. *"If there's something that makes the process easier for my clients or for the agents I work with, I want to be the first to figure it out,"* he explains.

That balance of old-school courtesy with modern efficiency has kept Courtesy First thriving through every cycle. Realtors who partner with Keith know they get both: the

**personal accountability of a boutique lender** and the **speed and convenience of a tech-forward company**.

### A Personal Story

Mortgages didn't just shape Keith's career — they shaped his life. In 2007, a young woman named Liz was in the middle of a home purchase when she hit a snag. Her lender wouldn't return her calls over the weekend, and she needed a pre-approval letter. A coworker gave her Keith's card. Keith picked up the phone on a Saturday, got her approved, and handled her loan.

Two years later, Keith and Liz were married. Today, they have two kids: Siena, born in 2011, and Colton, born in 2013. Their weekends are often filled with soccer games and cheer competitions, though the family loves to sneak away to camp whenever they can.

### Outside the Office

When Keith isn't working on a loan, you'll likely find him outdoors. He's an avid golfer, hunter, and fisherman. He also enjoys woodworking, cooking, and — as he puts it — *"just about anything on the water."* Whether it's boating with family or casting a line, Keith is happiest when he's got time to recharge outside.



For over two decades, Courtesy First Home Lenders has been a proud neighbor in North Alabama — helping families in Athens, Madison, Huntsville, and Florence unlock the doors to their new homes.

Our team offers a wide range of quality mortgage products backed by guidance you can trust. We know the community because we're part of it, and we handle every loan with the care and courtesy you'd expect from a friend.

**Keith Balch**

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110 North Marion Street  
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### Why Realtors Choose Keith

For North Alabama's Realtors, working with Keith means peace of mind. They know their clients will be cared for personally, and that Keith will communicate every step of the way.

*"My goal is simple," Keith says. "I want to make sure Realtors never have to chase me down for answers. If there's a problem, I'll call them first. If there's good news, they'll hear it right away. That level of communication is what keeps deals moving smoothly."*

In a competitive market where time kills deals, Keith's availability and dependability give Realtors an edge. He understands the pressure they're under, and he works hard to make their jobs easier.

### The Bottom Line

After 19 years in lending, Keith Balch still brings the same energy and personal attention to each loan that he did on day one. *"At our company, courtesy isn't just part of the name. It's the standard,"* he says. For Realtors, that consistency and commitment to service is why Keith has become one of the most trusted lending partners in North Alabama.

### Connect with Keith:

phone: 256-777-3804  
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instagram: @keithbalchmortgageguy  
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“**MY GOAL IS SIMPLE. I WANT TO MAKE SURE REALTORS NEVER HAVE TO CHASE ME DOWN FOR ANSWERS. IF THERE'S A PROBLEM, I'LL CALL THEM FIRST. IF THERE'S GOOD NEWS, THEY'LL HEAR IT RIGHT AWAY. THAT LEVEL OF COMMUNICATION IS WHAT KEEPS DEALS MOVING SMOOTHLY.**”



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# More Than TRANSACTIONS

Ben Nemec's Purpose-Driven Approach

BY DEANNA ELIASHEVSKY



**W**hen Ben Nemec left the corporate grind in South Florida and came home to Huntsville in 2013, he wasn't chasing a title—he was looking for purpose. "I grew tired of chasing promotions as it seemed my level of effort and dedication made no difference in the corporate world," he said. "Depending on others for advancing my career wasn't working for me and I knew I was going to have to make a major change."

That opening came through his mother-in-law, longtime Huntsville agent Barbara Schiavone, who invited him to team up. "I knew then that real estate sales could be what I make it instead of what corporate politics determines for me," Nemec said.

The bet paid off. Twelve years later, Nemec leads Team Nemec at Capstone Realty Huntsville, built on a single principle: relationships. "Over 60 percent of our business is repeat and referral," he said. "We focus on building, maintaining, and making new ones."

Nemec's path wasn't linear. After earning bachelor's and master's degrees from Auburn University, he worked in sports sponsorship with the Orange Bowl in Miami Lakes, then landed at 24 Hour Fitness in Miramar where, as he puts it, "I opened cardboard boxes and stocked supplement shelves for a living." Those two years were a grind. His wife, Katie—an environmental engineer—carried the load financially while he wrestled with frustration and next steps.



He entered real estate at 26—young in a market where the average agent was nearly 60. “Overcoming the stigma of being ‘too young’ to help people with sometimes their largest investment,” he said, was an early hurdle. He leaned on patience, persistence, and professionalism.

Today, Team Nemec is a Huntsville fixture: eight licensed agents—Melanie Williams, Kati Lundy, Laura Jossey, Lawson Russell, Chelsea Frye, Kayla Sayre, and Nemec—supported by Director of Operations Ann Creager and Marketing Director Belle Coupland. The culture is intentional. “We aren’t the IG influencer-like real estate team,” Nemec said. “We intentionally avoid that, and instead focus our efforts on having meaningful real estate relationships and representing our clients as if they were family.”

He’s clear about the work required. Nemec cites a favorite line from legendary bodybuilder Ronnie Coleman: “Everybody wants to be a body-builder, but nobody wants to lift this heavy weight!” He laughs, then adds, “You can apply this to many things in life, and a real estate career is one of those. So many people get into this business thinking it is going to be easy money. It takes years of hard work and sacrifice to run it like a business and not a ‘job.’”

That mindset shows up in the results: Rookie of the Year honors, leading one of Huntsville’s top small/medium teams since 2017, a broker’s license, podcast features, and a chapter in *The Next Wave of Influence in Real Estate: The Best Marketing, Sales, and Industry Secrets Shared by the Top Millennial Real Estate Agents in the Country*.

Behind the production is a steady center: faith, family, and a love of hard things. “My relationship with Christ and the grace

my wife, Katie, has shown me along the way,” he said, are what he credits most. The couple is raising three children—Anne, Benny, and Ruth. “Having a healthy marriage and raising them well is priority #1 for me. Watching them grow in their identity is such a rewarding thing.”

Before sunrise, Nemec is likely lifting weights or grinding through an endurance session; on weekends, he might be turning a wooden bowl. “I have found that doing hard things early in the morning makes everything else that day seem a little easier,” he said. “Doing these things with others is a great way to build strong relationships—by suffering alongside those people, it makes for a pretty quick bond.” He also supports Rivertree Church and Shepherd’s Inn.

Looking ahead, he plans to expand into rentals, flips, and other income streams—always with family at the center. “Those rentals could eventually pay for children’s college, weddings, etc.,” he said.

Ask what he wants to be remembered for and the answer lands without hesitation: “Being there for my family.”

For newer agents, his advice is simple and sharp: “The homes sell themselves assuming you market them properly. It is yourself you must sell to that buyer or seller. Make it very clear in word and action that you are looking out for their best interests and you will, over time, develop an unstoppable business. This is a relationship business; the more meaningful ones you have and maintain, the more business you will do.”

In other words: not deals. Not volume. People. “Ultimately, we focus on relationships,” Nemec said. “That’s the business plan.”

**“MY RELATIONSHIP  
WITH CHRIST  
AND THE GRACE  
MY WIFE, KATIE,  
HAS SHOWN ME  
ALONG THE WAY,”**







# Tiffany PACK

## Turning Keys and Creating Dreams

BY ASHLEY STREIGHT

For Tiffany, real estate is about creating lasting peace of mind for her clients. With more than \$310 million in career sales and 15 years in the business, the owner of Dream Key Real Estate, LLC has turned her passion for people into one of North Alabama's most recognized real estate brands. "I want my clients to feel like they're not just buying or selling a house, but that they're embarking on an experience," Tiffany said. "High-end, stress-free, and memorable — that's the goal every time."

That approach has paid off. In 2025 alone, Pack closed \$42 million in volume, selling 89 homes with an average price tag of \$479,000. She was also voted "Best Real Estate Agent" in Limestone County's *Who's Who* and saw Dream Key Real Estate crowned "Best Real Estate Company." Oh, and did we mention she was featured on HGTV's *My Lottery Dream Home* this year?

Pack's rise to the top didn't start in a boardroom. "I started as a waitress while being a full-time mom," she said with a laugh. From there, she became a licensed cosmetologist, worked as a design specialist and bridal consultant at a jewelry store, and even ran her own branding company. Each role, she said, was a steppingstone. "All of these experiences — in service, design, management, and entrepreneurship — prepared me to take the leap into owning my own real estate company."

That leap happened on Jan. 17, 2014, when Tiffany opened Dream Key Real Estate. Before that, she gained behind-the-scenes knowledge as an office manager for a real estate company. "That role gave me hands-on experience in the industry and inspired me to take the next step," she said. By 2010, she had her license and never looked back.

For Tiffany, selling homes is only half the mission. The other half is crafting an experience — from professional staging and drone videography to

sharp negotiations and community connections. "Yes, technically I'm an independent agent," she said, "but I work side by side with all the Dream Key agents because we truly operate like a family. We support each other, share resources, and celebrate each other's wins."

It's that culture that keeps clients coming back. "The most rewarding part of this business is hearing from clients how smooth and stress-free their experience was," she said. "The trust they place in me — and the lifelong



Tiffany and David Reed Bromstad from HGTV



relationships that often follow — are what make this career so rewarding.”

It hasn’t all been easy. In the early years, Tiffany had to get creative with limited resources. “My biggest challenge was finding the money to advertise and navigating a competitive market where some established local real estate agents tried to sabotage my career,” she recalled. “I pushed through by getting creative with low-cost, high-impact marketing and staying laser-focused on delivering exceptional service.”

Over time, results silenced the doubters. “My reputation grew, and those challenges turned into motivation to build the strong, resilient business I have today.”

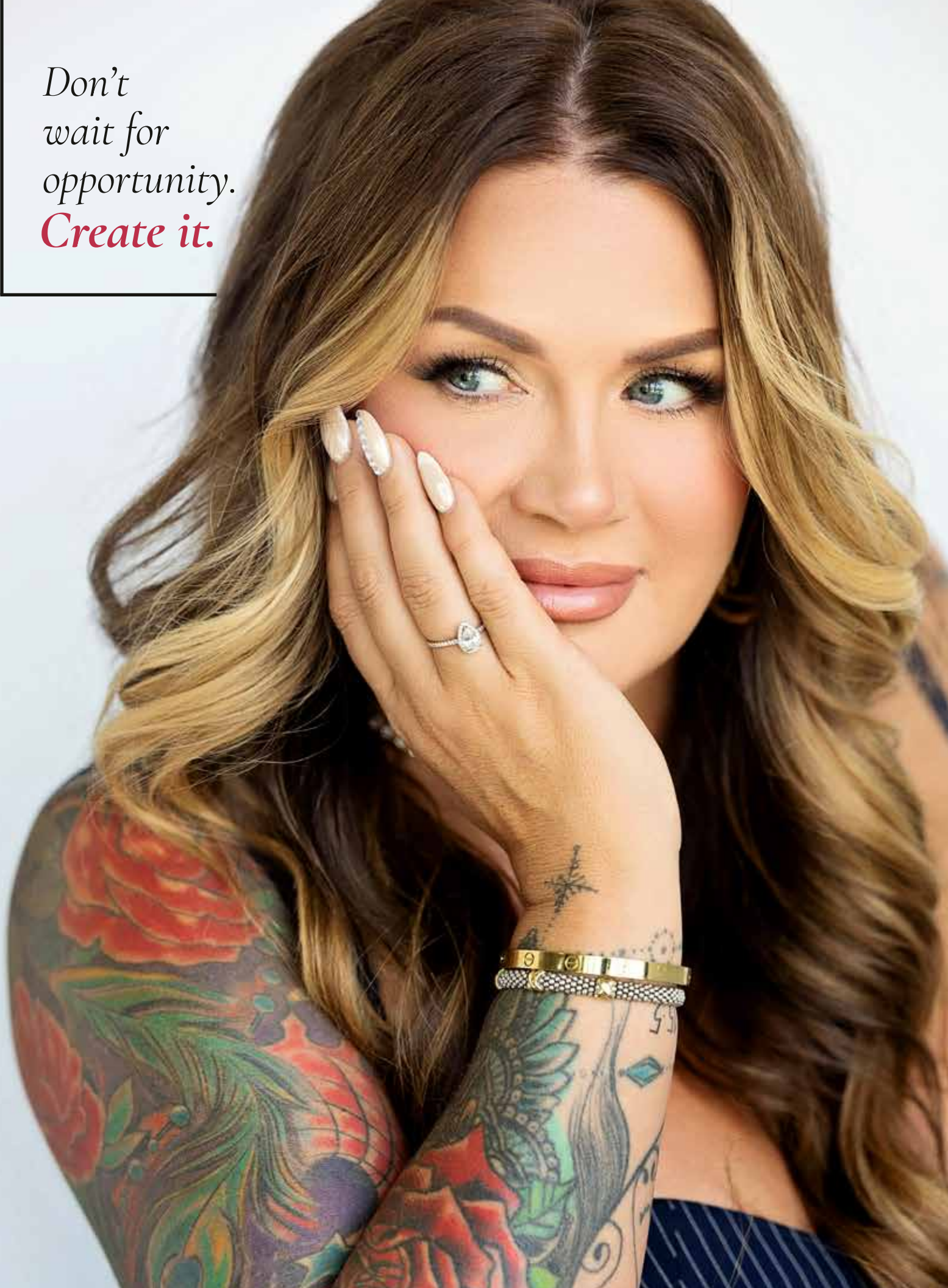
Her favorite quote sums it up: “*Don’t wait for opportunity. Create it.*”

At the core of Tiffany’s success is family. Her husband, Michael Chapman, “is my biggest supporter and encourages all of my crazy business ideas.” Her son, John Austin Harwell, is also a real estate agent at Dream Key and puts his marketing degree to work for the company. His wife, Hannah, is a teacher. And Tiffany’s daughter, Ansley, is set to follow in her mother’s cosmetology footsteps.

“My family is my why,” she said. “We love traveling, attending community events, supporting local sports, and making memories at home.” Her sense of community extends far beyond business. Tiffany serves on the Limestone Sheriff’s Rodeo Queen Committee, sits on boards for North Alabama Habitat for Humanity and Athens Main Street, and supports charities such as the Boys & Girls Club, Hearts for the Homeless, and local schools. “My motivation is simple — to give back to the place that has given so much to me,” she said.

Tiffany sees no slowing down. “Real estate is my foundation. I see Dream Key growing into a powerhouse brand that dominates North Alabama in sales, reputation, and community impact.”

Tiffany smiles as she sums it up: “Real estate isn’t just my job — it’s my calling. Every client, every home, and every opportunity to give back is part of the bigger picture I’m building for my family, my team, and my community.”



Don't  
wait for  
opportunity.  
*Create it.*



# New HORIZONS in Huntsville:

A VISIONARY NEW BROKERAGE IS BORN



## KELLER WILLIAMS HORIZON Blazes a Trail in Community Real Estate

In the summer of 2025, six Huntsville realtors joined forces with a bold vision: to change lives and create opportunities through real estate. The result was **Keller Williams Horizon**,

a new Market Center in North Huntsville, one of the city's most culturally rich communities on the rise.

**Operating Principal Darin Miller** still remembers the

first brainstorming session around a kitchen table. *"We kept circling back to the same thought,"* he says. *"What if we could build a brokerage that felt like home? A place where agents didn't just clock in,*

*but belonged — where their success lifted others too."*

That idea became the seed of Horizon. By the time they cut the ribbon at their grand opening

in August, the brokerage had already become a magnet for like-minded professionals who wanted more than just a brand — they wanted a movement.

### Culture and Values at the Core

Horizon's culture starts with Keller Williams' guiding principle: **"God, Family, then Business."** For **Team Leader Bonnie Collins**, that hierarchy is more than words. *"We want our agents to thrive in business without sacrificing what's most important. If you're not thriving emotionally and spiritually, you won't be healthy in your career either,"* she explains.

The office also embraces the **WI4C2TES belief system**: Win-Win, Integrity, Customers, Commitment, Communication, Creativity, Teamwork, Trust, Equity, and Success. Agents don't rattle these off like a script — they reference them in meetings and use them as touchstones for decisions.

“WE WANT OUR AGENTS TO THRIVE IN BUSINESS WITHOUT SACRIFICING WHAT'S MOST IMPORTANT. IF YOU'RE NOT THRIVING EMOTIONALLY AND SPIRITUALLY, YOU WON'T BE HEALTHY IN YOUR CAREER EITHER.”

Equity, in particular, is where Horizon has planted its flag. *"Equity is about creating access,"* Collins says firmly. *"We don't want any barriers to entry for someone who's hungry to learn. That's why our doors are open to the community."*

### Equity Through Access: Educating and Empowering

The Horizon team has made education its

heartbeat. Rather than keeping knowledge siloed, they've been **offering free community training sessions** — and not just for Horizon agents. Realtors from other brokerages, investors, and even first-time buyers have pulled up chairs to learn about topics like wealth building, estate planning, and luxury home sales.

At one recent workshop, a young couple sat alongside

seasoned agents as a guest attorney broke down the basics of estate planning. *"You could see the lightbulbs going off in the room,"* Miller recalls. *"That's equity in action — sharing knowledge that changes futures."*

Horizon's newer agents have also taken ownership, hosting **monthly homebuyer seminars** with local lenders and builders. One seminar attendee later closed on her very first





home in North Huntsville. She sent a note back to her agent: *“I never thought this was possible for me — thank you for breaking it down step by step.”* Stories like that fuel Horizon’s belief that **homeownership is the most accessible path to generational wealth.**

**“No Place Like Home”: Community Through Art**

At Horizon’s grand opening, guests expected balloons and champagne. What they didn’t expect was an art show. In partnership with **The Curated Gallery**, Horizon transformed its office into a gallery space for an exhibit titled *“No Place Like Home.”*

Over 100 guests wandered through rooms filled with paintings and sculptures,

pausing to swap stories about what home means to them. One agent pointed to a canvas of a front porch and laughed, *“That looks just like my grandmother’s house in Harvest.”* Another guest admitted the exhibit made her think differently about what it means to create “home” for her own clients.

*“Art has a way of sparking conversations you don’t usually have in a sales office,”* Miller reflects. Collins adds: *“We want people to feel at home here — whether they’re buying, selling, or just stopping by to see the art.”*

**A Movement with a Mission**

Only months in, Keller Williams Horizon is proving that a brokerage can be



both **principled and profitable**. Its founders set out to do something different in Huntsville, and they’ve attracted agents who believe business can be done with purpose.

Horizon offers the strength of Keller Williams’ platform — training, technology, and a global network — blended with the intimacy of a local startup. It’s entrepreneurial yet supported, innovative yet grounded in values.

Most of all, Horizon has embraced its role as a **steward of homeownership**. Miller puts it plainly: *“We’re not just selling houses. We’re guiding families through one of the biggest decisions of their lives. That’s a responsibility we don’t take lightly.”*







# Home Is Where The Park Is

*Yes, literally!*

## Imagine living **INSIDE** a 500-acre city park

Not near it. Not next to it. **Inside it.** At Hays Farm, nature isn't just a backdrop—it's your front yard, backyard, and everyday escape. With over 10 miles of scenic trails, lush green spaces, and a city-maintained 500-acre park, you get all the beauty without the upkeep.

But there's more than just nature—Hays Farm is designed for the way you want to live, with resort-style amenities and two distinct neighborhoods offering a variety of lot sizes and price points. And when you're ready for shopping, dining, or entertainment, everything is just minutes away.

Come experience life **inside** a 500-acre city park—yes, we really mean **inside** the park. Contact us today to find your dream home, perfectly nestled in nature at Hays Farm.

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