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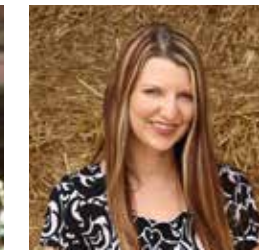
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Welcome to Cherokee Real Producers!

It's an incredible honor to introduce Real Producers to the real estate community in Cherokee County. What began as a simple idea in 2015 has grown into a national movement. Now active in more than 165 markets and transforming how real estate professionals connect across the country.

This publication is a celebration of you, the top-producing real estate agents who set the standard for excellence for the not-so-small towns around Cherokee County. Our goal is to spotlight your success, recognize your influence, and create opportunities for connection, collaboration, and growth within this rapidly growing region.

As we embark on this journey together, my commitment is to build a platform that brings our community closer by telling your unique stories, highlighting the people and partnerships behind your success, and providing the relationships and resources to help your business thrive. In the months and years ahead, I look forward to getting to know each of you, sharing your journeys, and cheering you on through every chapter of your success.

A Few Quick Facts About Real Producers

Distribution: Each month, Cherokee Real Producers are delivered to the top 300 agents across the county.

If you're holding a copy of this magazine, it's because you've earned your place among this elite group. Congratulations!

Content: This magazine is all about you. Each issue features inspiring personal stories about standout agents and the Preferred Partners who help this extraordinary community of professionals succeed. There's absolutely no cost for agents to be featured; this is not a pay-to-play platform. Agents are selected through nominations from peers, brokers, or leaders within the market.

We're always looking for stories that celebrate excellence, leadership, and impact. So if you know someone making a difference in the local real estate world, we'd love to hear about them.

Preferred Partners: Our Preferred Partners are trusted, local businesses personally recommended by top agents in the area. These partners are featured in every issue, attend our private events, and actively participate in this exclusive network.

We don't cold-call businesses or accept unsolicited applications, every partner featured here is someone your peers already know and trust.

Events: Beyond the magazine, Real Producers comes to life through our private events, designed exclusively for our top agents and Preferred Partners. These gatherings are relaxed, no-pressure opportunities to build authentic relationships, exchange ideas, and celebrate shared success, all while supporting local venues.

Event updates will be shared through the magazine, by email, and on social media, so stay tuned!

Be Part of the Story

If you'd like to nominate a fellow agent, recommend a Preferred Partner, or simply connect, I'd love to hear from you. This platform is built for and by the community it serves and your voice helps shape what Cherokee Real Producers becomes.

To all of our top agents, welcome to Cherokee Real Producers! I hope you enjoy this issue, and I look forward to celebrating together at our next event.

Together, we're building something special we can all be proud of!

Warm regards,

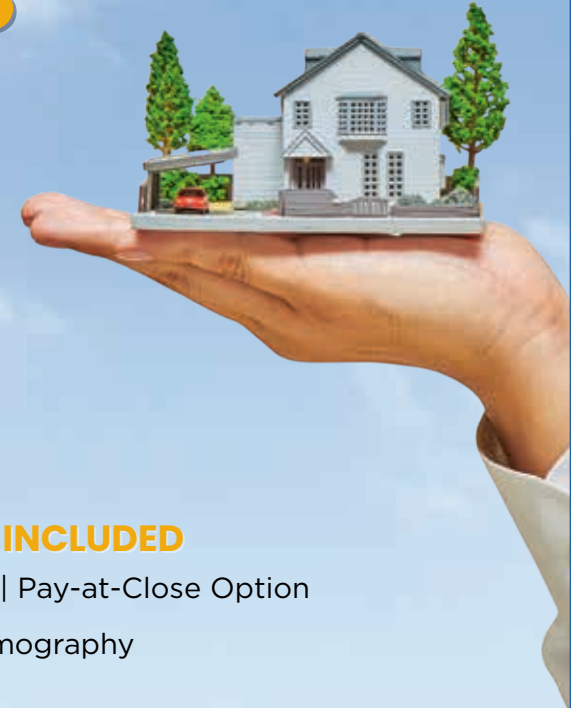


Denny Faircloth
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Jeff Carrier

Answers the Call to Real Estate!

Relationships are the Key to His Success!

BY ELIZABETH MCCABE

Jeff Carrier thought his future would be at 30,000 feet, flying fighter jets for the U.S. Navy. He had the discipline and the drive. What he didn't have was the right body for the cockpit. "I went from the short kid to the tall kid in two years," Jeff laughs. By tenth grade, he was already 6-foot-4. One conversation with a Navy recruiter brought the dream to a sudden halt. "Son, you can't fit in the cockpit," the recruiter shared.

That statement ended a dream. "I didn't want to be in the Navy anymore," Jeff admits. The only question? What to do next. Jeff leaned on his faith for his future.

Growing up as a pastor's kid in South Atlanta, faith was always present in his life. He attended Atlanta Christian College, which is now Point University. After graduation, he stepped into ministry, becoming a youth pastor at a small church in Roswell.

A couple of years later, his phone rang at 10:00 p.m. The senior pastor had been let go. Jeff was asked to fill the pulpit that Sunday; he was just 24. In the process, Jeff discovered a talent he didn't know he had. "I love public speaking," he smiles. He loves teaching. Most of all, he loves people.

For 10 years, he served as a pastor at what was First Christian Church of Roswell and is now Journey Christian Church. From the outside, it looked like the right place, the right calling, the right life. But after a decade, he realized God was calling him to a different path.

Leaving ministry in 2000 meant stepping into the unknown. Jeff didn't have a plan. He just knew it was time to go.

A Different Kind of Calling

An unexpected opportunity came through a connection. The pastor Jeff replaced worked with John Wieland Homes. He helped Jeff land an interview with a vice president of sales—and during that meeting, something surprising happened. "They hired me on the spot," Jeff says.

He was allowed to work on his real estate license while training. The transition was immediate and what might be described as electric. Jeff was named Rookie of the Year. The following year, he earned Agent of the Year. By 2002, he was running all sales for John Wieland Homes in North Atlanta.

What followed was a whirlwind of leadership roles. Jeff ran sales for Wieland, Sharon McSwain Homes, KB Home, and Beazer Homes. At the height of this journey, he oversaw 57 agents, three regional supervisors, and an entire design studio. On paper, it was a success. In practice, it wasn't a fit. "I don't like being responsible for other people's performance," Jeff says candidly. "I don't like the stress of wondering how everyone's going to get fed."

Then came 2008. The market collapsed. Beazer Atlanta staff shrank from 370 employees to just 13. Regional management dissolved and consolidated into a single Southeast operation. Jeff watched the industry and his role within it change overnight.

What he learned during that season was critical: He didn't love corporate leadership. "What I really loved," Jeff reflects, "was residential real estate and working directly with people, choosing homes, selling homes, transitioning from place to place. Home is so important, to everyone."

Back to What Matters

In 2008, Jeff joined his wife, Katherine, who was already an agent with Keller Williams. Their first broker meeting was memorable, for all the right reasons.

Denise Buchanan asked the question Jeff had answered countless times before: Who is your target audience? Jeff was ready with demographics and strategy. Katherine's answer was simpler. "I just want to work with nice people."

Denise didn't hesitate. "Well . . . You guys are really nice, and your friends are really nice, and their friends are probably really nice, too. Let's build you a referral-based business so you only work with nice people."

And that's exactly what they did. Jeff never bought Zillow leads. Never joined a team. Never chased internet funnels. Instead, he built a business entirely on relationships, consistently producing 20 to 30 closings a year. "When the phone rings, I already have the endorsement of a trusted friend or relative," Jeff comments. "All of my business is based on the trust people already have before they ever meet me."

“Home is so important, to everyone.”



is great for business, but Jeff says it's the way to have a life that matters. "Real estate has given me the ability to cultivate friendships with amazing people," he stresses.

Knowing Who You Are

Before COVID, Jeff and Katherine decided to launch their own team. Both held associate broker licenses. On paper, it made sense. In reality, it didn't. "I didn't like it," Jeff says simply. "It wasn't fun."

Then COVID hit. Business dropped by 50 percent. And in the midst of uncertainty, Jeff made a decision rooted in honesty. "I told Katherine, 'I'd rather be your boyfriend than your business partner. We don't need to do this together.'" Jeff took over the real estate business. Katherine leaned fully into her own gifts. Jeff shares, "She is a certified yoga instructor. An artist. A creator of experiences. On the summer solstice, she invites people to a local donut shop to watch the sun set while she leads a yoga class. Whether it's a solstice celebration or a series of classes, she spends days making sure it's magical, and everyone who attends is seen and valued. It's not about commerce; it's about connection. She creates experiences people don't forget. It's a gift she finds deeply satisfying."

That gift of connecting people, nurturing relationships, and refusing to let them fade has been the key to a very rich life and central to their success.

The Simplicity That Changed Everything

Six months ago, Jeff woke up in the middle of the night with anxiety pressing in. And then a voice cut through the noise: "Your job is to be connected to people. Just be connected to people." He says, "It was so freeing. That's what I love to do."

Jeff is quick to say his approach isn't for everyone. He doesn't cold call. He doesn't chase expired listings. He knows agents who do and respects them deeply. "What I do works because of who I am," he explains. "I have a nurturing, farming, caring personality. It's easy for me to live life that way." That clarity shapes how he mentors newer agents. "Figure

A few years ago, Jeff formalized what he had been doing instinctively for decades through Brian Buffini's coaching program. "It was structure and discipline around what we were already doing," he explains. "I cannot recommend Buffini coaching highly enough"

Every month, Jeff sends an informational item of value, stuffing envelopes for hours. Weekly, he sends handwritten notes of thanks or encouragement to the people he interacted with the week before. Most days, he meets someone from his database for breakfast or coffee. He hosts longer, intentional meals with top influencers in his life. He throws dinner parties for his friends and asks them to bring their friends along. It pays off. Real estate and small business coaches agree that this groundwork

“

When the phone rings, I already have the endorsement of a trusted friend or relative. **All of my business is based on the trust people already have before they ever meet me.**”

out who you are," he tells them. "Then build a business that matches that. And find a brokerage that supports you—like Atlanta Communities!"

Family, Creating, and What Comes Next

Jeff and Katherine have two children. Their son and daughter-in-law live in Tennessee. Their daughter and son-in-law live in Ball Ground. In 2025, Jeff became a grandfather twice. "We went from no grandkids to two," he says. "A 10-month-old granddaughter and a 4-month-old granddaughter. Both girls. I'm Papi. Katherine is Granana, a mash up of granola and bananas, and we're already planning the 'Camp Granana' experience for summers with the girls."

Jeff's creativity shows up in other ways, too. He loves building things. He enjoyed teaching himself how to run heavy equipment. He recently rented a Bobcat from Home Depot to build a massive raised garden for his mother-in-law, measured precisely to her waist height, fenced, and finished with care. "My wife creates beautiful things," Jeff shares. "I create the environment so she can create beauty."

Looking ahead, Jeff keeps it simple. "If it feels like drudgery," he says, "you're probably doing it wrong." He's clear about what he doesn't enjoy and delegates accordingly. Contracts. Timelines. Paperwork. His Ops Manager, Terri, loves taking care of those details so he can stay where he belongs: meeting people, building connections, and investing in relationships.

Jeff didn't abandon one calling for another. He answered the same call, again and again, until it finally led him home. Or as Buffini says, "It's a good life!"

“

I just want to work with nice people.”



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LYNN O'BRIEN



From Mom to Market Maven

Meet Lynn O'Brien

BY ELIZABETH MCCABE

"The only place success comes before work is in the dictionary." – Vince Lombardi

Lynn O'Brien doesn't wait for opportunity to knock. She makes things happen with her drive, discipline, and dedication.

Consider her a force to be reckoned with and wears multiple hats. A natural leader. A mom of four boys, a former teacher, an

entrepreneur, a mentor, and now one of the fastest-rising REALTORS® in her market. She moves fast, works harder, and doesn't just close deals. She creates them.

"I love talking to people. I love helping people," Lynn says. And when she says it, you know she

means it. Why? Everything she does is about action, impact, and results. She's also very detail-oriented. "I had four boys. How can you not be?" she laughs.

Raised Right

A competitive swimmer growing up, Lynn learned discipline at a young

age. "Discipline and hard work have always been there for me," she says. Consider it part of her DNA. She's also a go-getter.

"My Dad and Mom always showed me how to do things. They told me, 'If you know how to do it, you will never have to pay someone to do

it.'" That's why Lynn knows how to tile, paint, and even install hardwood floors. "It's all thanks to my parents," she smiles.

Interestingly, real estate was not on the radar. Instead, she became a schoolteacher and a stay-at-home mother.

"My boys were in everything," she smiles. With baseball, basketball, and football, there was always something to do. Her entrepreneurial roots began to blossom with her tennis clothing line. Let's just say she mastered multitasking long before the term existed. She also dealt with life's unpredictable challenges.

When her youngest son went in for his 1-year-old immunizations, he had an 18-hour seizure and suffered 75 percent brain damage. Wheelchair-bound, he required 24-hour care. "I stayed at home and took care of him," says Lynn.

She even worked in the medical field for 6 years, advocating for (legal) stem cell therapy, which she had administered to her son twice in China. The results were life-changing. The 60-80 seizures a day were drastically reduced. Now her son laughs and can communicate through noises. He even started holding his head up. Today? "He's an angel," gushes Lynn. "He touches everyone's heart that he meets." He's a priceless gift to others, embracing optimism and happiness in such a way that it impacts others.

Answering the Call

Friends pushed her toward real estate for years, but she waited until the timing was right. In November 2023, she got her license. She hit the ground running.

Her first year? Rookie of the Year. She capped commissions, climbed to the top of her office for GCI, and

proved that she wasn't just in real estate. She owned it.

The first six months were intense: 70-80-hour weeks, classes, open houses, client meetings. Then she made herself a promise: one day off a week. That day became her perspective reset. She realized she wanted to focus on listings and interior design, combining creativity with service. That's when everything fell into place.

Lynn credits Keller Williams Realty Partners as her professional home. "The people, the training, and the culture felt like a second family. I'm still close with the friends I made in those early days." Expect to find them connecting over lunch. Some friendships just grow stronger in time, especially with like-minded individuals.

As a hands-on entrepreneur, Lynn manages her own marketing, Canva campaigns, and video production. "I'm

“Discipline and hard work have always been there for me.”





frugal," she says. "If I can do it myself, I will. I want to implement my creativity in serving my clients. That's when everything clicked."

Family + Fun

When not working, Lynn loves to travel. "I started dating an amazing man 2 years ago," she raves. "He is very spontaneous and likes traveling." Traveling together helps them to relax and recharge from the busy demands of life. "I also love outdoor activities." Hiking, kayaking, and finding "cool places to go ziplining" on her trips all fill her cup.

Another way Lynn relaxes? "I do abstract art painting," she says.

One fun fact about Lynn is that she's working on a flip right now. "It's in the historic district of Murietta," she adds thoughtfully. The only problem? "I had to wait 4 1/2 months for my permit," she laughs. Flipping a home has taught her leaps and bounds. "Don't purchase a home before 1980," she laughs.

She also learned where to purchase flips (and what areas to avoid). With all that said, she will continue to flip homes in the future. "It hasn't deterred me from doing another flip," she says.

Future

What's next for Lynn? "I would like to get into luxury listings," she says. With a background in psychology, she knows it is the right fit for her. "I thrive off the psychology of it. I've had two luxury listings, and I like the challenge," she says.

She also has a few tips for up-and-coming agents. "Just stick to it," she says. "Don't give up."

From teacher to entrepreneur, caregiver to top-performing REALTOR®, Lynn is bold, fearless, and unstoppable. She doesn't wait for opportunities. She creates them, owns them, and elevates everyone around her. Watch her continue to rise in real estate. The best is yet to be!

“

Just stick to it. Don't give up.”



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212 LOANS

In an industry where timing and confidence can make or break a deal, Buddy McKinney has positioned himself as a strategic partner for real estate professionals who demand both speed and flexibility. As a loan originator with 212 Loans and a broker with NetWorth Realty, Buddy brings over a decade of experience bridging the gap between sourcing strong opportunities and securing reliable financing. His dual role allows him to offer a complete perspective on what it takes to move quickly in competitive markets and deliver the kind of lending solutions that keep deals on track and clients ahead of the curve.

Buddy's path to real estate was shaped by a strong interest in the industry as a vehicle for long-term wealth building, combined with a background in sales and client-focused roles that honed his communication and negotiation skills. Growing up in Texas, he learned early on the value of discipline, consistency, and long-term vision, principles reinforced by mentorship from seasoned industry leaders. Working with clients through NetWorth Realty sharpened his ability to identify strong opportunities, while his alignment with 212 Loans expanded his expertise in strategic financing solutions. That dual perspective has defined his approach to building partnerships and helping clients grow their portfolios sustainably.

212 Loans specializes in real estate lending for property investors and developers, offering business-purpose loans including fix-and-flip financing, DSCR (debt-service-coverage-ratio) rental loans, ground-up construction loans, and other investment property solutions. The company uses private capital to fund loans, allowing for faster approval and more flexible terms compared with traditional lenders. Licensed in multiple states and holding an A+ rating from the Better Business Bureau, 212 Loans sets itself apart by operating as a

Buddy McKinney and 212 Loans Deliver Speed and Certainty to Real Estate Investors

BY ELIZABETH MCCABE



complete lending company. In addition to short-term rehab and construction financing, the team provides long-term rental solutions, enabling clients to secure financing based on property performance rather than personal income. By leveraging private capital and streamlined underwriting, 212 Loans delivers faster approvals and reliable closings, ensuring clients have scalable financing solutions for every stage of their real estate strategy.

For Buddy, the work is driven by more than transactions. "What I find most fulfilling about my work at 212 Loans is helping clients turn

opportunities into reality," he says. "There's real satisfaction in knowing that the financing we provide enables borrowers to move quickly, achieve their goals, and grow their real estate portfolios with confidence." The company operates with a clear commitment to communication, dependable execution, and delivering on promises. Every transaction is handled with a solutions-oriented mindset, ensuring borrowers feel supported, informed, and confident from application to closing. Over the years, Buddy has witnessed a shift in the industry toward faster, more flexible financing solutions that prioritize speed and certainty. Technology has transformed how loans are processed, enabling quicker approvals and more transparent communication, while a growing emphasis on asset-based lending has opened doors for borrowers looking to scale.

Outside of work, Buddy enjoys spending time with his wife, Redina, and their dog, Dixie. The couple loves being outdoors together, especially hiking and exploring the Chattahoochee River. Those moments of fresh air, activity, and nature provide the couple time to relax and connect, reinforcing the values of balance and intentionality that Buddy brings to his professional life. His personal commitment to clarity and dependability mirrors the standards he upholds in every client relationship.

Adapting to industry changes has required continual evolution. At 212 Loans, the team has embraced a solutions-oriented approach and leveraged technology to streamline the lending process. Staying closely connected with real estate professionals and monitoring market trends allows the company to anticipate challenges and provide timely, flexible solutions. By combining speed, clear communication, and a client-focused mindset, 212 Loans remains responsive, reliable, and positioned for continued growth in a competitive market.

Looking ahead, Buddy and the 212 Loans team are focused on expanding their offerings and deepening their partnerships with real estate professionals. The goal is to continue providing financing solutions that help clients win more deals and close with confidence, whether through fix-and-flip loans, DSCR rental financing, or ground-up construction capital. Buddy's unique position in both brokerage and lending gives him a practical understanding of what it takes to close deals efficiently, and he's committed to making the lending process as smooth and stress-free as possible.

For top-producing realtors, Buddy's message is clear: 212 Loans is built to help you win more deals and close with confidence. The company provides fast approvals, dependable closings,

and flexible financing solutions, eliminating unnecessary delays and giving agents and their clients a stronger position at the negotiating table. Streamlined underwriting and direct access to decision-makers protect your reputation by delivering on what's promised. Most importantly, 212 Loans operates as a true lending partner, committed to clear communication, reliable performance, and helping you scale your production with dependable capital solutions.

Buddy McKinney and 212 Loans represent a new standard in real estate lending—one where relationships, responsiveness, and results define success. With a decade of experience and a solutions-first mindset, Buddy continues to build a business rooted in trust, performance, and a genuine commitment to helping clients achieve their goals. For real estate professionals seeking a lending partner who understands the stakes and delivers every time, the choice is clear.





ALL ABOUT CHEROKEE REAL PRODUCERS

Q: Who receives this magazine?

A: The top 300 agents across the region beginning in Cherokee County, ranked by sales volume. All our Preferred Partners also receive both physical and digital copies. With thousands of agents in the state, being included in this elite group is a true distinction and a testament to your hard work, talent, and dedication to excellence.

Q: Do real estate agents have to pay for magazines or events?

A: NO! The magazine and events are FREE to agents and funded by the Preferred Partners who advertise.

Q: What kind of content will be featured?

A: This is all about you. We'll do personal and unique stories on members in the community, providing you with a platform to inspire others. As we grow, we'll add fresh content focused entirely on you. It costs absolutely

nothing for a realtor to be featured. We are not a pay to play model; we write real stories, about Real Producers, and we're always accepting nominations. We will consider anyone brought to our attention, but we don't know everyone's story so we need your help to learn about them!

Q: Who are our partners?

A: Anyone listed as a "Preferred Partner" in the front of the magazine is funding and fueling this community and is an essential part of it. They are the top professionals in their industry. They will have an ad in every issue of the magazine and attend our events. One or many of you have recommended every single Preferred Partner you see in this publication. Our goal is to create a powerhouse network, not only for the best realtors in the area, but the best affiliates as well, so we can grow stronger together.

Q: Does Real Producers have events?

A: Yes! Along with the magazine, we will host events exclusive to this community, where you, the best of the best, get together at local venues to socialize, mastermind, deepen connections, and better our businesses. We will communicate about events through the magazine and on social media. Stay tuned for info about our launch party!

Q: How can I recommend a business or feature story?

A: If you are interested in contributing, nominating realtors to be featured, know of top-notch Preferred Partners who you believe should be a part of our community, or would simply like to network, feel free to email me. I look forward to hearing from you!

Email: denny.faircloth@n2co.com



The Appraisal Panel

Why the Appraisal Panel Matters

When people think about getting a mortgage, they usually focus on the interest rate, down payment, and monthly payment. Those are important. But one part of the process that rarely gets talked about, and can have a big impact on how smoothly a deal moves, is the appraisal panel.

The appraisal panel is the group of approved appraisers a lender can use for purchases and refinances. It may sound like a behind-the-scenes detail, but it matters more than most buyers, sellers, and even some agents realize.

The appraiser provides an independent opinion of the home's value. If that value comes in where it should, the loan keeps moving. If it comes in low, or if the report raises questions, the transaction can get more complicated very quickly. That is why having access to a strong appraisal panel matters.

A strong panel helps in a few important ways.

Local market knowledge

Real estate is local. Home values can shift from one neighborhood to the next, even within the same city. You want appraisers who understand the area, the sales trends, and how buyers are actually behaving in that market.

Better turn times

Not every delay can be avoided, but panel strength matters. If a lender has weak coverage in a certain area, it can take longer to get the appraisal assigned and completed. A solid panel helps keep the transaction on schedule.

More reliable reports

Experienced appraisers tend to provide clearer, better-supported reports. That can reduce the chances of extra underwriting questions and help avoid unnecessary back-and-forth late in the process.

Coverage for unique properties

Some homes are straightforward. Others are not. Rural properties, large acreage, custom homes, and higher-end homes often need an appraiser with the right background and market experience.

Sometimes the issue is not that the appraiser is bad. It is simply that they are not the right fit for that property or area. When that happens, it can lead to delays, extra conditions, and more stress for everyone involved.

Most people will never ask about the appraisal panel, and that is okay. It is our job to think through the details that can affect your timeline and your closing. The appraisal panel may not be the most visible part of the mortgage process, but it is one of those behind-the-scenes factors that can make a real difference when it matters most.



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THE PACIFIC PROMISE: MORE THAN A CLOSING

A real estate closing may mark the end of a transaction, but at Pacific Law Group, it represents something far more meaningful. It is the result of trust, preparation, care and it deserves more than a purely transactional approach.

That belief is known as The Pacific Promise.

At Pacific Law Group, the promise is simple: to provide more than just a closing — an experience. An experience built on professionalism, innovation, and a genuine commitment to the people behind every deal.

That experience begins with Patience and Attention to Detail. From the moment a contract is submitted, the team carefully reviews each file, anticipating issues before they arise and guiding clients and agents through the process with clarity and confidence.

The Pacific Promise is also rooted in Care. Buying or selling a home is a major life moment, and Pacific Law Group is intentional about creating a closing environment that feels supportive, calm, and well-managed, not rushed or stressful.

While the approach is personal, the process is powered by Innovation. Pacific Law Group utilizes modern closing technology that allows for secure client interaction, real-time updates, and transparent communication throughout the transaction. Buyers, sellers, and agents can easily track progress and access documents every step of the way.

Throughout the process, clients work with a dedicated pre-closer and closer who lead with Friendliness and Accessibility. The firm's attorneys and staff are known for being responsive, approachable, and easy to reach, ensuring communication never becomes a barrier to closing.

At the foundation of it all is Impeccable Legal Work. Pacific Law Group's experienced closing attorneys bring deep knowledge and proven systems to every transaction, ensuring deals are protected, compliant, and professionally executed — even when challenges arise.

And ultimately, the promise is fulfilled by doing what matters most: Closing the Deal.

Pacific Law Group is proud to serve as **Your Neighborhood Closing Firm**, committed to strong relationships with local agents, clients, and the communities they serve. Because a great closing doesn't just finish a transaction, it builds trust and lasting partnerships.



Justin Pacific, Owner



PACIFIC LAW GROUP
Your Neighborhood Closing Firm
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THE PACIFIC PROMISE

- P** PATIENCE
- A** ATTENTION TO DETAIL
- C** CARE
- I** INNOVATION
- F** FRIENDLINESS
- I** IMPECCABLE LEGAL WORK
- C** CLOSE THE DEAL!

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