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Tracy Lovig
eXp REALTY



On the Rise
CAROLINE GODDARD

Partner Spotlight
MORTGAGE RIGHT

Event Recap
TOAST TO THE TOP

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COVER STORY

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PROFILES



Darin Hunter



Caroline Goddard

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Denny Faircloth
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Jacki Donaldson
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Elizabeth McCabe
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Evan Roberts
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People & partnerships **fuel the success** that keeps Cherokee real estate moving forward.

Hello, Real Producers!

Welcome to the August issue of *Cherokee Real Producers*!

One of the greatest privileges of publishing this magazine is the opportunity to share the stories behind the success. Every month, we feature professionals who have earned their success by taking great care of the individuals they serve. We feature three such superstars in this issue: Tracy Lovig, Caroline Goddard, and Darin Hunter, whose stories illustrate that caring for people and going the extra mile are always winning strategies.

In this issue, we also look back at Toast to the Top, our June 18 celebration at Ferrari of Atlanta. Fast cars made

for an unforgettable backdrop, but the real focus was bringing together the people who keep Atlanta real estate moving forward. Because in this business, relationships will always outperform horsepower.

As you enjoy this issue, I encourage you to take a moment to get to know the outstanding preferred partners who make this publication possible and complimentary to everyone who receives it. The next time you need a trusted professional—or have a client looking for one—please consider allowing one of our partners to earn your business.

Thank you for being part of this incredible community. Whether you're a top-producing agent, a valued partner,

or someone committed to raising the bar for real estate in Cherokee County, we're grateful to celebrate your success and look forward to sharing many more stories in the months ahead.

Cheers,



Denny Faircloth
Publisher & Owner
Cherokee Real Producers
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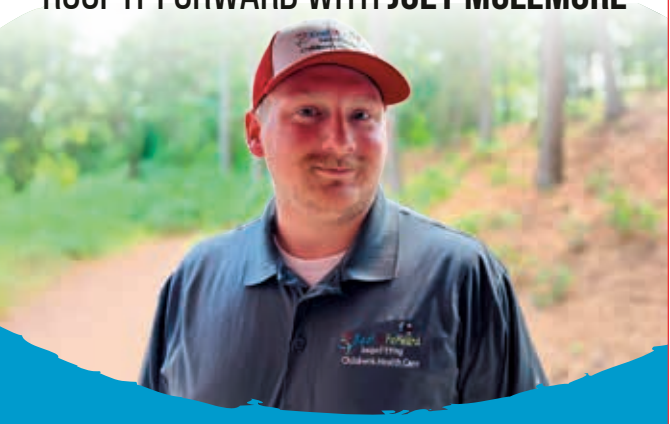
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Tracy Lovig

**Puts People First,
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STORY BY ELIZABETH McCABE
PHOTOS BY VISUALLY SOLD

For Tracy Lovig, real estate is about relationships, never just transactions. That belief shapes every aspect of her business as she chooses to work with people she genuinely connects with, building relationships that last long after closing day.

Those relationships often change lives. One couple came to her in the middle of a divorce and facing foreclosure. Tracy stepped in, found a cash buyer, and helped them walk away with \$100,000 in equity instead of losing everything.

Another family needed more space but less financial pressure. Tracy helped them sell, secure a new-construction home, and lower their monthly payment by \$500—all while making room for their growing family. “These are the moments that matter,” Tracy says. “Helping people move forward in life is why I do this.”

A Lifetime in Real Estate

Tracy brings decades of experience to every client she serves. “I’ve worked in real estate for over 37 years in some way,” she shares. Her career spans nearly every part of the industry. She helped relocate employees for major companies, including IBM. Later, as a single mom, she balanced family life



I THINK OF CHALLENGES DIFFERENTLY. THEY'RE OPPORTUNITIES TO GROW & LEARN."

while opening a boutique brokerage with Beth Sadowski. Tracy ran the brokerage's day-to-day operations and served as a transaction coordinator. "I was able to be home at night and on weekends with my children, which mattered to me," she notes.

In 2012, she became a licensed agent. In 2018, Beth and Tracy closed their brokerage and joined eXp Realty, expanding on a foundation shaped by changing markets and real-life experience. "I think of challenges differently," Tracy points out. "They're opportunities to grow and learn."

Passionate About People

Tracy is most passionate about helping people find the right house with a payment that works for them. "For me, the interest rate isn't the focus," she explains. "The budget is." She focuses on what clients can truly afford, not just the

price or the rate. "I don't want anyone to be house poor," she adds. "You have to look at the full picture."

That care does not stop after closing. "I stay in touch with my clients," she stresses. Her goal is to remain a trusted, knowledgeable resource at every stage of life.

Her advice to others in real estate is to build real relationships. "People want real connection now more than ever," she comments. "And not every client is the right fit, which is OK." That mindset allows her to focus on long-term success, not quick wins.

A Happy Life

Outside of work, Tracy enjoys a full and active life. She is married to Steve, and together, they have four adult children. She is also a proud grandmother of three. She loves sports and still remembers watching in person as Hank Aaron hit his 715th home run. Today, she watches her grandson play travel baseball and attends her granddaughter's dance recitals. At home, she enjoys quilting, knitting, and embroidery. She recently started learning to create detailed embroidered portraits of homes. Sadie, her sheepadoodle with two different-colored eyes, also brings energy and fun to the household.

Giving Back

Tracy invests in the industry she loves. Behind the scenes, she works with a trusted group of women she calls

her "kitchen cabinet." They meet often to share ideas, study the market, talk through what works best for their clients, and occasionally vent about life and market challenges. Their conversations give Tracy valuable insight, allowing her clients to benefit from multiple perspectives.

Additionally, Tracy is the co-chair of the Georgia Agent Advisory Council, helping connect eXp agents throughout the state. Tracy hosts a monthly event called the "AHA Club" (Agents Helping Agents). These broker-agnostic events bring professionals together to learn from one another, share ideas, grow professionally, and elevate the industry.

For the past two years, Tracy has also hosted the eXp Atlanta Regional Rally, bringing together more than 300 agents and a strong group of industry partners. The event delivers a full day of learning, recognition, collaboration, and meaningful connections.

What's Next

Even after all these years, Tracy continues to grow, lead, and raise the bar. She stays focused on what's next and keeps building a business rooted in purpose and strong relationships. "I believe when you truly care about your clients and build genuine relationships, you can create something lasting," she shares. For her, that belief is how she lives and works every day. ■



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PERFORMANCE Is a Team Sport

Toast to the Top at Ferrari of Atlanta Delivers in High Gear



For the first time, **Cherokee Real Producers** and **Greater Atlanta Real Producers** came together to host **Toast to the Top**, welcoming nearly 200 of North Atlanta's top-producing agents and preferred partners for an evening at Ferrari of Atlanta.

Surrounded by world-class automobiles, guests enjoyed live acoustic music, handcrafted cocktails, an elevated grazing table, and, most importantly, meaningful conversations with fellow industry leaders. The room was bustling with people who understand the commitment, consistency, and resilience required to perform at the highest level.

One of the evening's greatest strengths was bringing together agents and partners from two neighboring *Real Producers* communities. We saw new relationships forming, existing friendships strengthening, and opportunities for

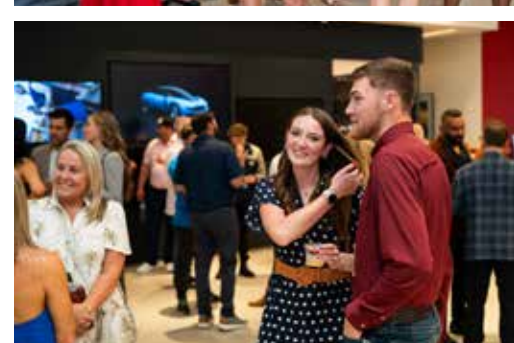
collaboration naturally unfolding, reminding us that while we may serve different markets, we're all part of the same real estate community.

At *Real Producers*, our mission extends beyond recognizing production. We exist to create opportunities for the best in our industry to build authentic relationships that strengthen businesses, encourage collaboration, and serve clients at an even higher level.

A sincere thank you to Ferrari of Atlanta for their exceptional hospitality and to our preferred partners, whose investment in this community continues to make experiences like this possible.

To everyone who joined us, thank you for making the evening memorable. Here's to continuing to raise the standard together.





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**BUILDING WEALTH, CREATING OPPORTUNITIES,
& MAKING EVERY LINK MATTER**

STORY BY ELIZABETH MCCABE • PHOTOS BY VISUALLY SOLD

"I put my money where my mouth is. I don't just practice what I preach—I live it." —Darin Hunter

If you ever find yourself caught in the afternoon traffic of downtown Woodstock, look up toward Main Street. Right on the building in the heart of downtown, you'll spot MortgageRight's sign. Step inside, and you will find Branch Manager Darin Hunter doing exactly what he has done best for over two decades: helping families build lasting wealth.

The Pivot to Passion

Darin graduated from the University of Georgia in 2002 with a degree in finance, fully intending to become a bond trader. However, graduating in the wake of September 11, 2001 meant the financial firms where he was slated to intern had frozen their programs. "I had to pivot," he points out. "I accepted the very first job offer I received." He stepped into the mortgage industry entirely by chance.

Darin's unexpected detour quickly became his calling. He possessed an instant knack for navigating interest rates and real estate cycles. More importantly, he knew how to articulate those

complex concepts to everyday borrowers. "With my finance background, I wanted to help people see that mortgages aren't just debt—they are tools to create wealth," Darin explains. "By strategically consolidating high-interest debt, putting money away, and purchasing more real estate, people can generate life-changing cash flow."

His approach resonated deeply with clients. By 2007, Darin had launched his own team within Flagship Financial Group. After successfully navigating the historic 2008 housing crash, he recognized the need for a stronger lending partner. In 2015, he found his permanent home with MortgageRight.

Transparency Over Tricks

In an industry often criticized for corporate bureaucracy, Darin chose MortgageRight because it operates differently. "It's a smaller lending institution where I still have direct contact with the CEOs and principals of the business," Darin says. "If we hit a challenging scenario, I

have direct access to the head underwriters. They don't hide things, inflate interest rates, or overcharge on closing costs. From day one, MortgageRight has been entirely transparent."

Clients can expect highly competitive rates and lower closing costs. Loans also close seamlessly and on time. "Every borrower has a financial fingerprint," Darin notes. "Whether someone is purchasing a primary home, buying an investment property, or taking out a home equity line, we are solving a unique puzzle. Putting those pieces together to help people accomplish their goals is what makes this job fun every single day."

Practicing What He Preaches

What sets Darin apart from the average lender is his firsthand experience. He is an active investor who has built 10 properties from the ground up over the last decade. "I put my money where my mouth is," Darin shares. "Beyond owning my home, I manage a personal portfolio of real estate rentals, handle fix-and-flips, and navigate ground-up construction. When a borrower talks to me about a primary home, a second home, or a complex investment strategy, I speak from personal, lived experience."



If he were to offer one piece of powerful advice, it would be to talk to a human. “It still surprises me how many first-time homebuyers assume they need a massive 20 percent down payment to buy a home,” Darin laughs. “I work directly with programs like Georgia Dream, which provides incredible down payment assistance, including specialized \$12,500 open programs for our local educators and nurses. My biggest advice? Just start the conversation. Let a professional walk you through the options. It never hurts to find out what is possible.”

Every Link Matters

Darin has become a fixture in the local business community, serving as the founding president of the

WE STARTED *EVERY LINK MATTERS*
TO RAISE AWARENESS AND FUNDS
SPECIFICALLY TO ALLEVIATE THE FINANCIAL
STRESS THAT COMES WITH A
rare genetic disorder.

Woodstock Business Club. Every Thursday morning, he leads a group of local entrepreneurs and leaders to discuss challenges, share best practices, and help downtown businesses thrive.

But he’s most passionate about Every Link Matters, a non-profit organization born out of love.

In 2019, Darin’s youngest daughter, Emilee, was diagnosed with KBG syndrome, a rare genetic disorder caused by a mutation or deletion on the 16th chromosome.

While 9-year-old Emilee’s symptoms are thankfully mild because her condition stems from a mutation rather than a full deletion, the Hunters quickly realized how devastating the diagnosis can be for others. Many children with KBG syndrome face severe skeletal structural deformities, intellectual disabilities, childhood seizures, and open-heart surgeries. “We started Every Link Matters to raise awareness and funds specifically to alleviate the financial stress that comes with a rare genetic disorder,” Darin comments. “Every May, we host a charity golf tournament. This past May, we raised \$110,000 to donate directly to our national KBG family

network and a local family we sponsored who was dealing with immense financial strain. We want them to know they aren’t alone and that their community is standing right there behind them.”

Surrounded by Superwomen

When he isn’t at his Main Street office, on the golf course, or lifting weights, Darin is proudly outnumbered at home. “I’m fortunate to be surrounded by nothing but women in my life,” he smiles. His wife serves on their neighborhood HOA and is the president of the high school cheer board. Their oldest daughter, 16-year-old Nola, is a powerhouse varsity and competitive cheerleader. Emilee continues to thrive and inspire her family’s mission.

Darin’s work goes beyond mortgages. It extends into helping families build wealth, strengthening his community, and supporting those facing the challenges of rare genetic disorders like KBG syndrome. ▀

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REAL ESTATE SUITS

Caroline Goddard

TO A TEE



STORY BY ELIZABETH MCCABE
PHOTOS BY VISUALLY SOLD

“Golf is the closest game to the game we call life. You get bad breaks from good shots; you get good breaks from bad shots, but you have to play the ball where it lies.”

—BOBBY JONES

Golf has always been a passion for Caroline Goddard, who grew up here in Cherokee County. “I started playing when I was 5 years old,” she says. Her talent grew through the years as she played on the golf team at Cherokee High School and at Reinhardt University, where she majored in business administration and digital marketing. Through the golf team, Caroline traveled to different states and learned many lessons she couldn’t have learned in the classroom. “In competitive tournaments, you can never get too emotional one way or the other,” she explains. “It’s important to keep clients calm. If you stress out, they will be stressed, too.” Keeping your cool is critical both on the course and with clients. As Caroline points out, “No one wants to play with people who throw their clubs.”

Golf also taught her composure and how to carry herself confidently. “It translates into your entire life,” Caroline highlights. “Golf is different from other sports.”

A Solid Work Ethic

One thing golf taught Caroline is a solid work ethic. “I’ve always loved working and staying busy,” she notes. In 2024, while taking full-time classes in college and working at a restaurant, she got her real estate license. “I was there for five years and built connections,” she states. Caroline even managed the restaurant when she was 19. Her leadership and connections helped her when she entered the real estate scene. “I carry those skills into real estate and into life,” she comments.

After graduation, Caroline joined RE/MAX Town & Country, the same brokerage where her mother works. Caroline followed in her mother’s footsteps into real estate. “Once she started doing real estate, I realized it might be something I wanted to do,” Caroline explains, adding that she has found her niche at RE/MAX. “My broker, Molly McGrory, is amazing. The amount of support and opportunities we have through RE/MAX is what has helped me to be successful.”

Caroline has grown in confidence as a 22-year-old real estate professional. “The longer I do it, the more confident I am in what I’m saying and doing,” she smiles. She also relies on her mother and her broker when questions arise. Best of all, she loves real estate. “I love helping other people and building genuine relationships with them,” she mentions. “Every day is different in real estate. I am a small part of people’s lives and help them find a special place to call home.”

She especially enjoys helping young couples buy their first home. She also loves the area, making her passionate about helping others find a home in Cherokee County.



To reach buyers and sellers, Caroline utilizes her digital marketing background to run high-performing ad campaigns across Facebook, Instagram, and TikTok. She and her mother frequently team up on social media to highlight local spots, showcasing everything from the waters of Lake Allatoona to the restaurants and boutiques in downtown Canton. She’s building her platform one follower at a time. As she says, “Social media is so important for the business we are in.”

Committed to the Community

“Do the right things for the right reasons, and the right things will happen,” shares Caroline. She genuinely cares about Cherokee County and stays actively involved in the community through organizations including the Optimist Club, the Women



and Business Networking Club, and the Cherokee Chamber of Commerce. “I’m also a member of two golf clubs in the area,” she adds. You can find her at BridgeMill Athletic Club and Canton Golf Club. Caroline has also developed a specialized niche through the RE/MAX Golf Lifestyle (RGL) designation. The course is truly her second home. Through her designation, Caroline acts as a premier lifestyle guide for buyers, leveraging her connections with local membership directors. “I love it so far,” she stresses. “It’s my niche: bringing together the outdoors, golf, and real estate.”

Family + Fun

When not working, Caroline is all about family. She recently got engaged to her fiancé, Tate, who works for a local plumbing company, Towne Plumber. Fittingly, the two first met while working together at a local golf course. They are planning their wedding for next May. When they aren’t preparing for their big day or enjoying a meal at their favorite local Mexican restaurant, you can find them on the water at Lake Allatoona, golfing for fun, deer hunting in the fall, or playing outdoors with their chocolate lab, River.

Looking ahead, Caroline is focused on expanding her deep community ties and elevating her business to new heights. “I want to keep working hard to get people into homes and keep the momentum rolling,” she says. “I’m incredibly grateful that people trust me with such a major transaction and such an important part of their lives.” 🏡



“
It’s my niche:
bringing together the
OUTDOORS,
golf, and
REAL ESTATE.”



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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.



DARIN HUNTER
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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.



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



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- P** PATIENCE
- A** ATTENTION TO DETAIL
- C** CARE
- I** INNOVATION
- F** FRIENDLINESS
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