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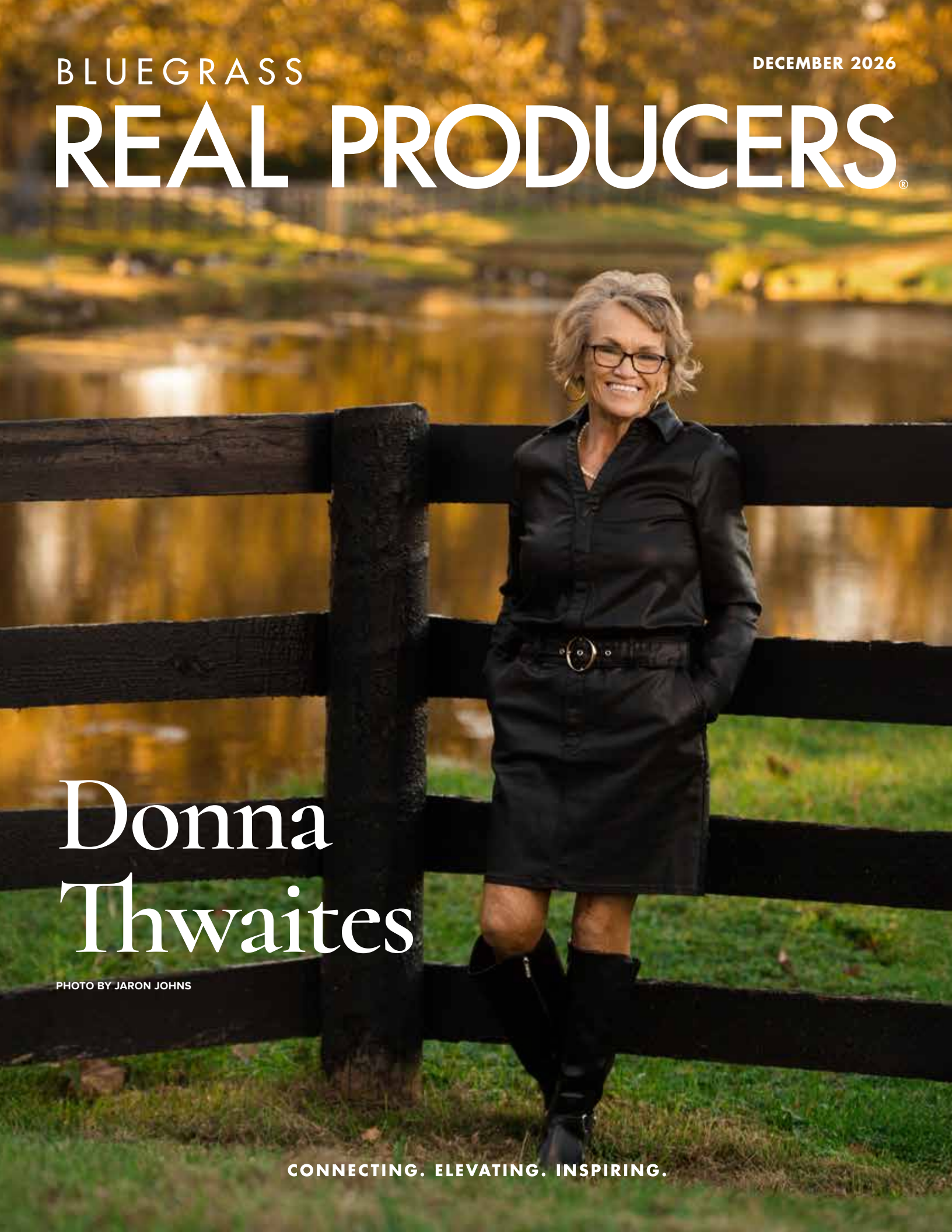

Donna Thwaites

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The Relationships That Dont Show Up on a Closing Statement



Photo by Jaron Johns

As we approach the end of another year, there's a natural tendency to look back and measure how we did. In real estate, those measurements are pretty straightforward. How many homes did you sell? What was your total volume? Did you hit the goals you set back in January? Was this year better than the last?

Those are important questions. After all, we're in business to make a living, provide for our families, and build something meaningful. There's nothing wrong with wanting to succeed financially or celebrating the milestones we've worked hard to achieve.

But lately, I've been thinking about the things we accomplish that never show up on a closing statement.

The relationships we strengthen. The people we encourage. The introductions we make without expecting anything in return. The conversations that seem insignificant at the time but end up making a lasting difference in someone's life.

How do we measure those things?

One of the greatest privileges I've experienced through Real Producers is getting to know the people behind the production numbers. When you look at our Top 300, it's easy to see an impressive collection of successful professionals. But when you spend time with these individuals, hear their stories, and understand what they've experienced along the way, you begin to appreciate something much deeper.

Behind every successful agent is a person navigating many of the same challenges we all face. Raising families, managing relationships, dealing with disappointment, celebrating victories, and sometimes simply trying to figure out what comes next.

And often, the most meaningful conversations have absolutely nothing to do with real estate.

That's something I've come to appreciate more and more as we've continued building this community in Central Kentucky.

I think there's a temptation in business to evaluate every relationship through the lens of what it might produce. Will this person send me a referral? Could this connection lead to another opportunity? Is attending this event worth the time away from my business?

Those are understandable considerations, especially when time is limited and the pressure to produce is real.

But I wonder what happens when we approach relationships with a different mindset.

What if we focused less on what someone might eventually do for us and more on simply getting to know them? What if we made the introduction, offered the encouragement, or showed up to support someone without keeping score?

Some of the best relationships in our lives probably started without a business objective. We connected with someone, discovered common ground, and over time developed trust. Sometimes those relationships eventually created opportunities. Other times, they simply made our lives richer.

Both outcomes have value.

As we wrap up our fourth year of *Bluegrass Real Producers*, I'm especially grateful for the relationships that have developed within this community. I've watched agents support one another, business partners show up consistently, and people from different companies come together around something bigger than their individual success.

Those moments remind me why we do what we do.

The magazine may introduce us to someone's story, and an event may create the opportunity to meet them, but what happens afterward is where the real value begins. It's the follow-up conversation, the genuine interest in someone's life, and the willingness to stay connected long after the gathering ends.

As you reflect on 2026, I hope you'll take a moment to consider a different kind of year-end review.

Before you start setting goals for 2027, think about the people who made a difference in your life this year. Who encouraged you when things were difficult? Who gave you an opportunity, offered advice, or simply showed up when you needed someone? And perhaps just as importantly, whose year was a little better because you were part of it?

Here's my invitation as we close out the year: Don't just think about those people. Reach out to them. Make the phone call you've been putting off. Send a handwritten note. Thank someone who may not even realize the impact they've had on you. Reconnect with a relationship that's been neglected, not because there's an opportunity attached to it, but because that person matters.

We spend so much of our professional lives pursuing what's next that it's easy to overlook the people who've helped us get here.

My hope for all of us heading into 2027 is that we continue pursuing success, but never at the expense of the relationships that make success worth celebrating.

Because when the final closing statement is filed and the production numbers are tallied, the greatest measure of our year may not be what we accomplished, but **who we impacted along the way.**

Thank you for being part of this community. I'm grateful for the relationships we've built and look forward to the ones we'll strengthen in the year ahead.

Cheers,

Aaron Hutchison
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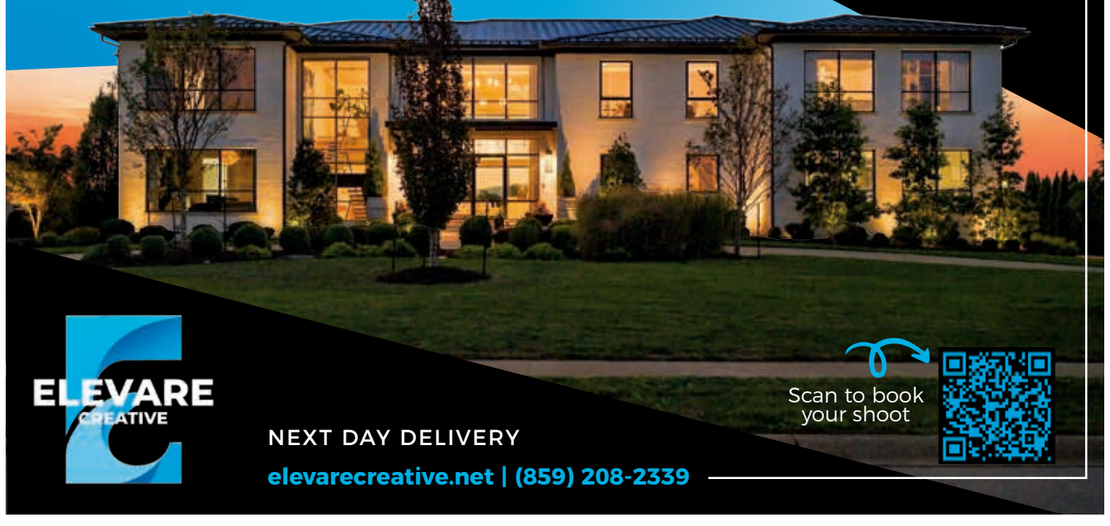

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Kelly King

Loan Officer at Traditional Bank

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22 Years of Keeping Deals on Track:

HOW KELLY KING PARTNERS WITH REAL ESTATE AGENTS

For 22 years, Kelly King has guided homebuyers and their real estate agents through every kind of market. As a Loan Officer at Traditional Bank, she has built her career on a simple belief: buying a home is one of the most personal milestones in a person's life, and it deserves a personal touch.

Technology has changed the industry. Online tools calculate estimates in seconds, apps offer fast pre-approvals, and virtual interactions are now routine. Kelly uses the speed, but she doesn't think it should replace the relationship.

A Dependable Extension of Your Team

Agents need a lender who does more than process paperwork. They need a partner who protects their client relationships and strengthens their reputation.

Kelly's goal is to work as an extension of your team. That means:

- Staying accessible when you or your client need answers
- Communicating proactively so nobody is left guessing
- Anticipating challenges before they can disrupt a closing

No two buyers or transactions are alike. Kelly takes the time to understand each client's financial picture and explains their options clearly. The goal is to turn an overwhelming process into a manageable one.

Experience That Keeps Transactions Moving

Kelly holds a Bachelor's Degree in Marketing from the University of Kentucky. She entered the industry with a strong grasp of client relationships and strategy, and more than two decades of hands-on work have built on that foundation.

In that time, she has helped clients and agents through





historic rate shifts, housing market swings, major regulatory updates and technology overhauls. Along the way she has learned that every transaction brings its own challenges.

"One of the biggest challenges in this industry is learning to adapt to things that are often outside of your control while continuing to provide your clients and referral partners with the same level of service," Kelly shares. "Every transaction comes with its own set of challenges. Experience has given me the ability to stay

"I believe there is tremendous value in having an experienced person who knows your story, understands your goals, and is available to guide you through the process."





calm, look for solutions, and keep things moving forward even when a transaction doesn't go exactly as planned."

When obstacles come up, Kelly relies on resourcefulness, patience and persistence to keep the deal moving toward closing. Agents value that steadiness.

Bringing the Heart Back to Homebuying

If Kelly could change one thing about the mortgage industry, she would restore a deeper sense of personal relationship to the process.

"Technology has made our industry faster and more efficient in so many ways, but buying a home is still a very personal experience and one of the largest financial decisions most people will ever make," Kelly explains.

"I believe there is tremendous value in having an experienced person who knows your story, understands your goals, and is available to guide you through the process. I would never want convenience and technology to replace the relationships, communication, and personal service that make this business so rewarding."

Kelly's approach shows at the closing table. She has helped new buyers get their first home, helped growing families move to their next one, and found creative lending solutions for people who doubted homeownership was possible. For her, the reward is the same each time.

Relationships Over Transactions

Kelly focuses on people, not just profits. She measures success by earned trust, delivered promises and lasting professional relationships, not only by loan volume or closed transactions.

That approach pays off in two ways. Clients come back to Kelly when it's time for their next move, and agents refer clients to her knowing they'll be well cared for.

Outside the Office

Kelly stays energized by enjoying live music, Pilates, traveling and cheering on University of Kentucky. Go cats!

To connect with Kelly, contact her at (859) 899-8357 or email kking@traditionalbank.com



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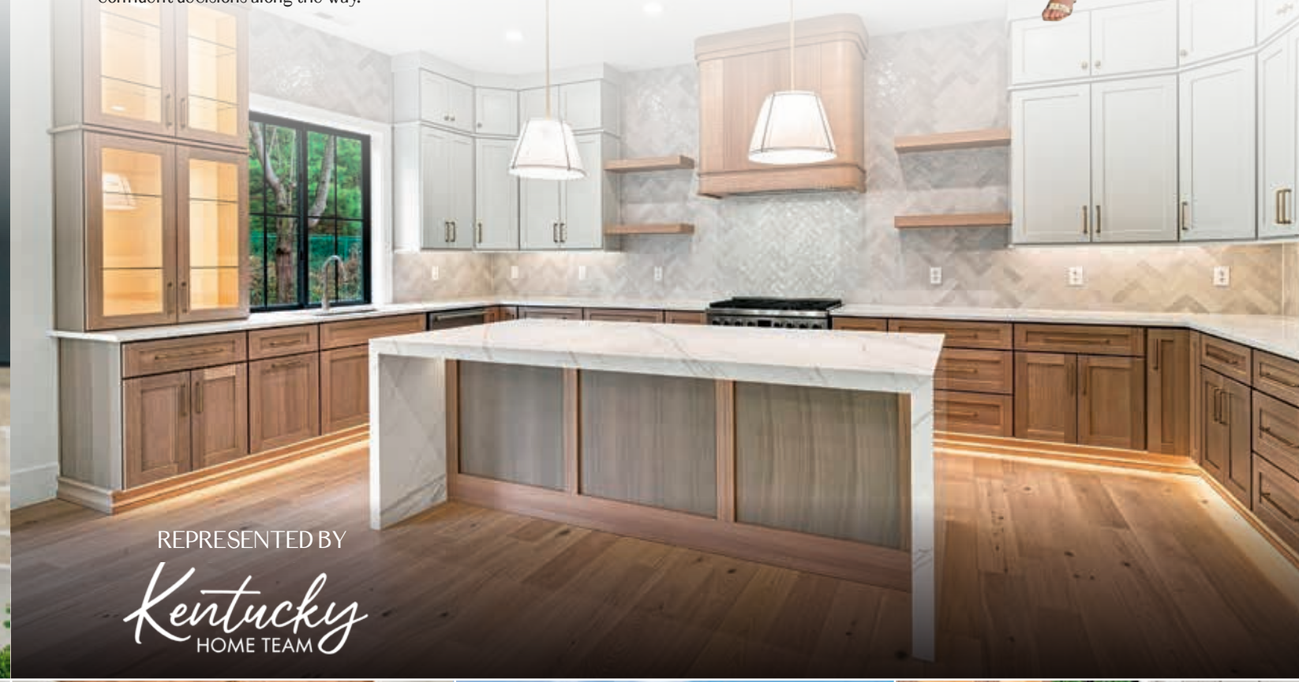













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Donna Thwaites

Is Going Twenty-One Years Strong!

WRITTEN BY ELIZABETH MCCABE •
PHOTOS BY JARON JOHNS

Small-Town Roots, Big-Time Heart

If you walk into Jerry's Restaurant in Paris, Kentucky, with Donna Thwaites, don't expect to eat in peace. Chances are, she'll know half the people in the room. Someone will stop to say hello, another will ask about a house, and before long, she'll be catching up with an old friend.

"Donna, are you running for mayor?" people have asked her.

"No, I just know everybody," she laughs.

That's Donna. A familiar face, a trusted REALTOR®, and a woman who has spent most of her life in Bourbon County, building relationships that go far beyond real estate. After more than two decades in the business, she's still answering her phone, showing houses, and helping neighbors find their place in the community she loves. Retirement? Don't count on it.

"I love making people's dreams come true," she says. And at 69, Donna has no intention of slowing down.

From Speedo Swimsuits to Sold Signs

Before she ever sold a house, Donna spent approximately 25 years as a customer service director at a manufacturing plant in Paris that produced Speedo swimsuits. It was there she learned something that would serve her well in her second career: People remember how you treat them.

"You always do what you say," she explains. "And follow up."



After leaving the corporate world, Donna took a couple of years off. Her husband owned a construction company, and she'd handled his bookkeeping, so she was already familiar with the housing industry. When a beloved cousin suggested she get her real estate license, Donna decided to give it a try.

That was November 2005. She hasn't looked back.

Today, she works alongside her son, Christopher, the broker at Thwaites REALTORS®. Their office includes 11 independent agents, and Donna couldn't be happier to have her son nearby. "He tries to be the boss, but he's not always," she jokes.

Old-School Service Never Goes Out of Style

Real estate has changed dramatically since Donna earned her license. Technology has transformed the business, communication increasingly happens through text messages, and artificial intelligence presents new challenges. But Donna still believes in picking up the phone.

"I really think answering your phone when it rings" is one of the secrets to success, she says.

She's equally straightforward about honesty. If a home inspection reveals problems, she'll discuss them. If interest rates are a concern, she'll address them. And if a buyer is stretching beyond a comfortable budget, Donna isn't afraid to speak up.

"I try to make sure people don't overbuy," she says.

She knows financial stress can affect marriages, families, and everyday happiness. Her advice is simple: Don't live beyond your means. "Sometimes bigger isn't better," she points out. "A lot of times less is more." It's a lesson she learned long before entering real estate.

A Kentucky Girl Through and Through

Born in Paris, Donna grew up in a family of seven children. Nine people shared a three-bedroom house with one bathroom, and running water wasn't part of their childhood until the family moved to a small farm in Nicholas County when Donna was in fifth grade. Her grandchildren can hardly imagine carrying water into the house.

But Donna remembers those days fondly. They taught her to appreciate what she had rather than constantly wanting more.

She eventually returned to Bourbon County at age 20 and never wanted to leave. Her husband once hoped they might move to Wisconsin, but Donna's heart belonged to Kentucky. Her family even has a connection to horse racing history. Her stepfather worked as a groom for the legendary Secretariat, who was buried at Claiborne Farm in Bourbon County.

For Donna, however, it's the people who make her hometown special. Recently, she spotted an 11-year-old boy walking to a football game when a fierce storm rolled in. She offered him a ride, but first made sure he contacted his mother for permission.

When the boy's mother heard Donna's name, she immediately recognized her. She had cared for Donna's mother at a nursing home. It's the kind of small-town connection Donna treasures.

The House She'll Never Forget

Not every day in real estate has been quite so heartwarming. Early in her career, Donna received a foreclosure assignment involving an enormous home between Paris and Lexington. She brought Christopher along to inspect the property. The house had two swimming pools, and Donna, remembering her modest childhood home, couldn't believe its size.

But once inside, things took an unexpected turn.

The electricity was off, so mother and son explored with flashlights. When they reached the basement, Christopher opened a closet door and discovered someone hiding inside.

"Mom, there's somebody in here," he warned.

Christopher quickly got Donna out of the house, and they contacted police. The experience reminded her that real estate isn't always predictable. Sometimes the biggest surprises have nothing to do with the inspection report.

Finding Strength in a Difficult Season

For all her enthusiasm, 2026 has been an extraordinarily painful year. Donna lost her husband on May 1. Then, on July 28, her 91-year-old mother passed away. "That's been my hardest hurdle to cross," she admits.

Rather than returning to an empty house, Donna often stays busy showing properties, working at the office, or connecting with clients. She's even discovered karaoke at a local establishment.

"It's not pretty, and it doesn't sound good," she laughs. "I'm never going to make a record."

But singing gives her something to enjoy as she adjusts to life without her husband. Through it all, her children, grandchildren, faith, and community remain sources of comfort. "God has been good to me," she says.

Still Going Strong

Donna also gives back through local schools, career fairs, and Chamber of Commerce activities, encouraging young people to explore opportunities in real estate. Her advice to aspiring agents? Answer your phone, communicate, treat people honestly, and never give up.

"You will have highs and lows," she says. "Just don't give up. Keep pushing forward, no matter how hard it gets." It's advice Donna is living herself.

Twenty-one years after beginning her second career, she's still doing what she loves in the community she calls home. She's weathered changing markets, embraced new opportunities, and faced personal heartbreak with drive and determination.



> **You will have highs and lows.** Just don't give up. Keep pushing forward, no matter how hard it gets."

And tomorrow, chances are, Donna Thwaites will be right back at it. Expect to find her answering her phone, helping a neighbor, and perhaps stopping by Jerry's Restaurant, where everybody seems to know her name.

Mayor Donna? Maybe not.

But in Bourbon County, she's already something pretty special.

RP

2025

BY THE NUMBERS

HERE'S WHAT THE TOP 300 AGENTS IN THE BLUEGRASS SOLD IN 2025

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AVERAGE TRANSACTIONS PER AGENT

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Amanda Marcum

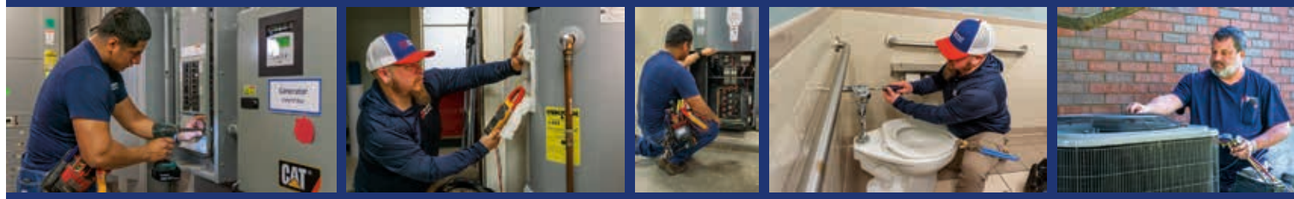
PHOTOS BY JARON JOHNS

When Amanda Marcum earned her real estate license in January 2008, the Great Recession made it an undeniably tough time to launch a business. Yet through sheer grit, she turned adversity into an advantage. Eighteen years later, she is the principal broker and owner of Berkshire Hathaway HomeServices Foster Realtors in Richmond, Kentucky, leading 35 agents while actively selling.

Raised around entrepreneurship in Florida, Amanda moved to Kentucky after graduating from the University of Florida. Her grandmother, a co-owner of Foster Realtors, recognized her natural drive and urged her to get licensed. During the housing crash, Amanda waited tables to stay afloat and went to extraordinary lengths to secure business—even offering to mow the lawns of vacant foreclosures in exchange for listings.

Her relentless hustle paid off. By 2016, Amanda closed 139 homes, ranked as Berkshire Hathaway's number-three solo agent globally, and was featured on HGTV's A Sale of Two Cities. In 2021, she bought the brokerage from her grandmother and business partner Don Foster. Two years later, she and her husband, Jack, moved the firm into a custom office space they designed and built together.

Today, Amanda balances fierce negotiation skills with hands-on agent mentorship, maintaining daily office habits that drive consistency across her team. Outside the office, she and Jack enjoy boating, spending time with their pets, and golfing—a lifelong passion she has pursued since age three, once competing on ESPN as a junior long-drive champion. Driven, resourceful, and client-focused, Amanda continues to turn ambitious goals into enduring success.



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Anne Hart CORNETT

PHOTOS BY JARON JOHNS



For Anne Hart Cornett, real estate has never been simply an industry; it is in her blood. Growing up in Lexington, Kentucky, Anne Hart spent her childhood visiting construction sites, examining architectural blueprints, and watching new developments take shape. Her father, an esteemed custom home builder, and her late grandmother Lillian Hart, a visionary REALTOR® and community advocate who helped establish a local chapter of Habitat for Humanity, laid the foundation for her path. Anne Hart is a proud third-generation REALTOR® who understands that the true foundation of real estate is not concrete and framing, but genuine human connection.

Anne Hart attended Julius Marks Elementary, Morton Middle School, and Henry Clay High School before heading south to the University of Alabama. While in Tuscaloosa, she quickly recognized that Lexington held her heart. She returned home to finish her education at the University of Kentucky, graduating with a degree in Community and Leadership Development. During her senior year at UK in 2013, she decided on a leap of faith to earn her real estate license.

Thirteen years later, that leap of faith has blossomed into a remarkable career. Today, Anne Hart is a partner alongside principal broker Traci Willis at Homestead Realty Advisors, a boutique





brokerage deeply embedded in the Bluegrass community. In the past year alone, Anne Hart produced nearly $10 million across 18 transactions, consistently ranking among the market's elite.

Yet for Anne Hart, production metrics are secondary to the enduring relationships she cultivates. "I watched the way my dad conducted business," Anne Hart reflects. "He taught me that your reputation is everything, your word matters, and treating people well will always serve you better than simply making a sale."

This relationship-first mindset guides every aspect of her business. In an era of automated workflows, Anne Hart champions tailored experiences. Her lifelong familiarity with custom construction equips her with an eagle eye for floor plan functionality, craftsmanship, and renovation potential. Rather than adopting cookie-cutter listing packages, she curates marketing campaigns that highlight the unique character of every property.

Her clients also value her round-the-clock accessibility, candor, and straightforward guidance, even when that means delivering difficult truths.

Beyond serving her clients, Anne Hart is dedicated to elevating the entire profession. She served two consecutive three-year terms on the Bluegrass REALTORS® Board of Directors as Fayette County Director from 2018 through 2024. Her leadership has also extended across the MLS Committee, the Technology Committee, and the Young Professionals Network. For Anne Hart, giving back to the association is about ensuring that the next generation of top producers thrives.

Her professional philosophy remains anchored by a pivotal lesson from her youth. Her middle school motto at Morton was simple: "Work hard, play fair, and take care of each other." That sentiment echoes Maya Angelou's famous wisdom, which Anne Hart holds close: people may forget what you said or did, but they will never forget how you made them feel.



> "Motherhood taught me patience, presence, and intentionality. It made me a better version of myself, and it made me a far more empathetic REALTOR®. A home is not just an investment. It is where families grow and life happens."

Outside of real estate, Anne Hart's world centers around family. Her husband, Eric, was her high school sweetheart. Their story came full circle when they married, and today they are raising their spirited four-year-old daughter, Lilly, alongside their rescue dog, Biscuit.

Anne Hart readily credits motherhood as the most transformative chapter of her life. "Before Lilly, I was already passionate about my career, but becoming her mom gave me a totally new perspective on what really matters," Anne Hart shares. "Motherhood taught me patience, presence, and intentionality. It made me a better version of myself, and it made me a far more empathetic REALTOR®. A home is not just an investment. It is where families grow and life happens."

Anne Hart proves that achieving top-tier success does not require an overly rigid or corporate persona. She embraces a warm, approachable, and grounded style, bringing lighthearted humor and authenticity to every negotiation and closing. For her, success is defined not by sales trophies, but by living a joyful life, being present for her family, and making a meaningful impact on the people she serves.

"I want people to remember me as someone who made them laugh, made them feel loved, and was always there when they needed me," Anne Hart says. As she looks ahead to the future, Anne Hart continues to take life one day at a time, creating lasting memories at home and setting an inspiring standard for top producers everywhere.





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