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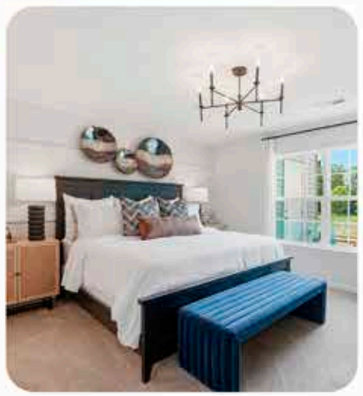



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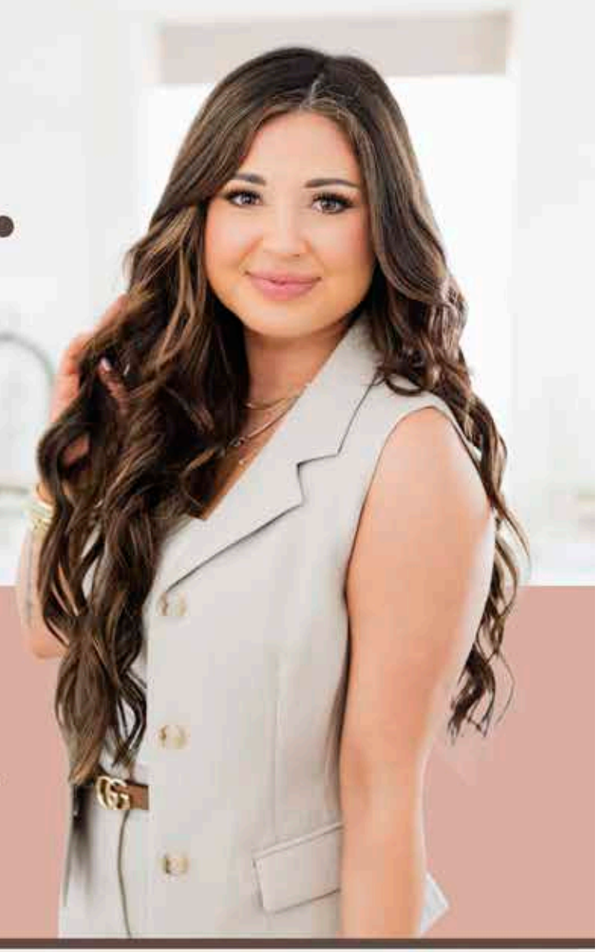

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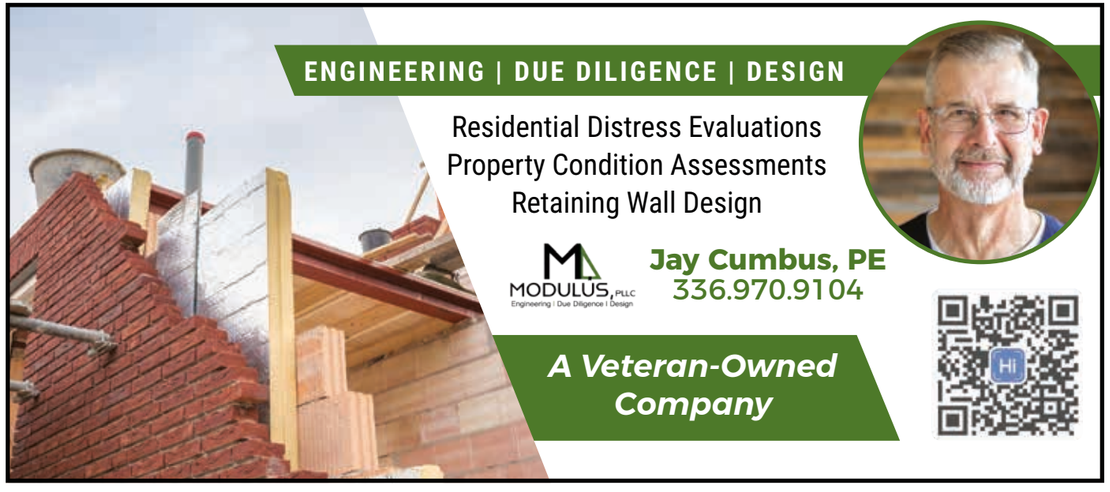


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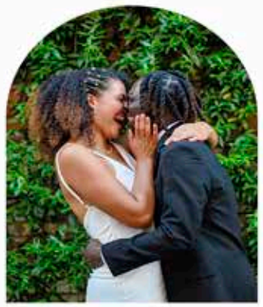
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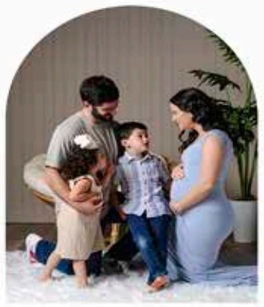
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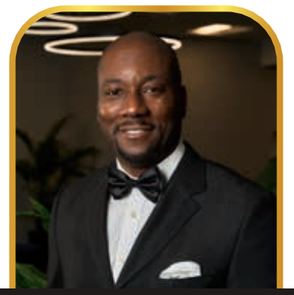

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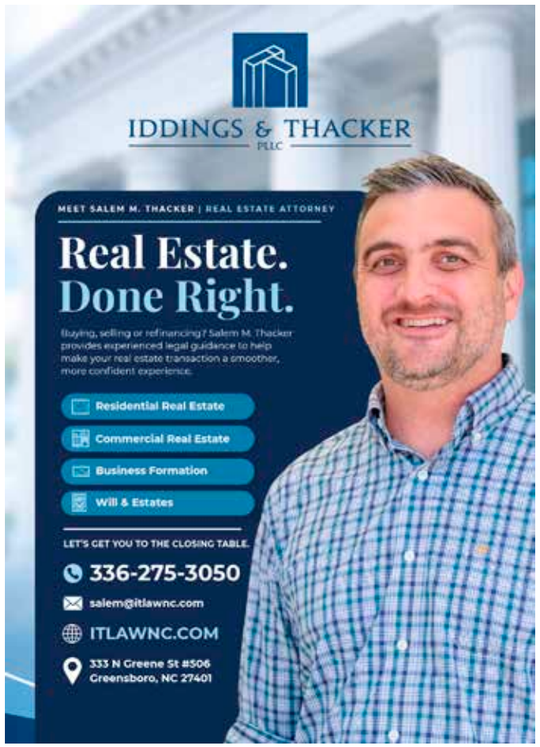



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Ashton Chase

BUILDING HIS OWN WAY

BY JOE LARZ
PHOTOS BY BRIAN ANTHONY

Ashton Chase comes from four generations of builders, and nothing about his first year in real estate was handed to him.

The owner of the firm sat across the table, congratulating him. All around the Keller Williams cappers brunch, people were telling Ashton Chase they hadn't heard of someone capping in their first year.

Chase still figured he had plenty of room to improve, but he allowed himself one thought.

"After all those days of trying to earn my own way, I let myself think, 'Okay, I might be a little bit good at this,'" he recalled.

Then he left early, because he had two showings scheduled in the mountains.

"I was grateful for the recognition, but I still had work to do," Chase said.

He was only about a year into real estate, but getting there had taken much longer.

Chase grew up on job sites, spending his summers working alongside his father's homebuilding business from the time he was a young boy.

"I loved seeing a home go from plans on paper to a place where somebody would build a life," he said.

A background like that could've been a shortcut, but his father made sure it wasn't.

"To this day, I have not sold a single home of his," Chase said. "That gave me a chip on my shoulder and something to prove."

An ex-girlfriend's mother once told him it might take 20 years to sell his first home. He was involved in more than 21 sales and listings in his first year.

"If she could see me now, I would tell her, 'I knew we would get here,'" he said. "Self-belief matters. And behind mine is a greater belief in the ultimate builder, Jesus Christ."

Before those sales, Chase was swinging a hammer every day, running a bilingual crew, and studying at night to become a licensed builder. Once he'd earned his license to build commercial, industrial, and residential projects, he started studying for his real estate broker's license.





> Everyone has days when they lose momentum or get distracted. Discipline is different: I can follow a routine whether I feel like it or not."

"I knew where I wanted to go, and I was willing to work for it," he said.

Real estate brought together two things he enjoyed: homes and architecture, and working with people. He also saw the business as a way to eventually finance his own spec homes.

His first client was a single father looking for a better place for himself and his child. After a frightening situation involving his child's daycare, finding a home in a rural area with a good school system meant a great deal to him. His credit score made financing difficult.

The lender kept looking for a way forward while Chase negotiated with the seller. The purchase price came down by 10 percent, and seller concessions covered a significant portion of the client's costs. Together, they got him into that home.

"I had come into real estate loving homes and sales," Chase said. "That transaction showed me what the work could mean to someone's life."



It remains one of the most rewarding closings he's been part of.

By the end of his first year, Chase had hired an assistant and capped at Keller Williams. While family and friends talked about a new TV series or an upcoming trip, Chase would be checking for new listings that fit a client's budget.

"I learned early that I could not build a business by waiting to feel motivated," he said. "Everyone has days when they lose momentum or get distracted. Discipline is different: I can follow a routine whether I feel like it or not."

He also didn't try to reinvent the wheel. Chase studied agents who were already building the kind of business he wanted and drew on Ninja Selling and Bob Burg's The Go-Giver. Both brought him



> I hope they would say I am a real go-giver: caring, informative, & professional."

Next, he wanted to build the Chase Real Estate Team, then return to building homes. When he was asked what he was most excited to build, though, he gave a different answer.

"A family," Chase said.

Chase was single, with what he called "a pretty singular focus on growing my business." When a colleague asked why he worked so much, he said, "To provide for my family." The colleague asked whether he had children, was married, or had a girlfriend. The answer was no each time.

"It was a funny conversation, but I meant every word of my answer," Chase said. "Someday I hope to have quite a few acres, a farmhouse, and a beautiful family of my own."

For now, the acreage and the farmhouse were still plans on paper. The spec home came first, and Chase had work to do.

back to the same question: "How can I show up and be of value to someone today?"

That's also how he wanted his clients to experience him.

"I hope they would say I am a real go-giver: caring, informative, and professional," he said. "Most of all, I hope they see my Christian faith in the way I treat them and the way I do my work."

He wanted every client to have a fair shot at ownership, regardless of race, creed, or financial position.

"To me, the freedom to turn a key in your own front door and say, 'This is mine,' is a part of the American dream worth protecting," Chase said.

By then, Chase was preparing to build his first spec home.

"It feels like a full-circle moment: the kid who spent his summers on job sites is getting ready to build one of his own," he said.



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DREW BRANYON:
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The Call After the Report

A roofer comes out and tells everyone the fix will be $25,000. Now the agent has to negotiate a $25,000 repair without knowing if that's actually what the repair should cost.

That's when Drew Branyon wants agents to call him.

BY JASON WEBER
PHOTOS BY ALEXIS BRINKLEY

"How do we take your roofer saying that this is a $25,000 fix," Drew asked, "and how do we give you the right questions to make that a $2,500 fix, not a $25,000 fix?"

Drew owns *HomeTeam Inspection Service* here in the Triad, where he's been inspecting homes for almost 12 years. "There's really nothing that surprises me," he said.

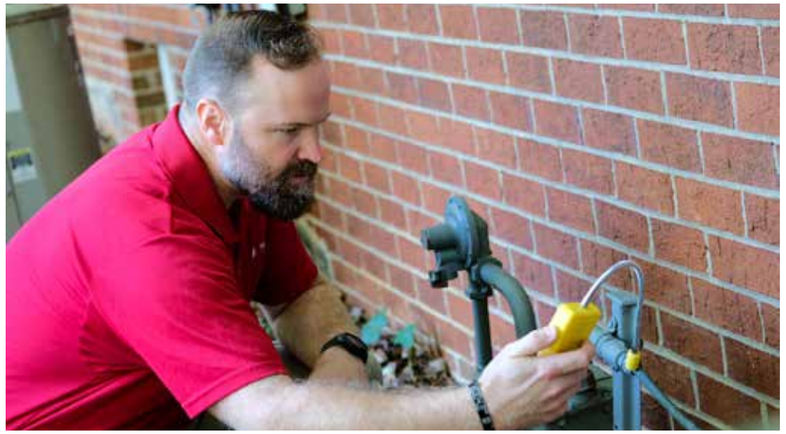
"Realtors don't need to be the expert on the home. They don't have time to be the expert on the home," he said. "They need to be able to rely on people that can take the technical, boil it down into what do I actually need to understand, and what are my next steps."

Finding It Is the Easy Part

Drew is blunt about his own profession. "Quite frankly, doing an inspection is easy," he said.



From left to right: Matthew Weeks, Casey Critchfield, Drew Brayon, Rodney Nelson



"You just point out what's wrong and recommend an expert, right?"

The harder part is explaining what the finding means and helping the agent figure out what to ask next.

A foundation crack is one example. If his team sees one that needs a structural engineer, they point out the crack, explain why they're recommending the engineer and describe what that process usually looks like.

They leave the negotiating to the agent. They don't tell the buyer it has to be fixed before closing, and they don't tell anyone the house is falling down.

"We're not going to put the agent in a corner that they can't negotiate out of," he said. "In close to 13,000 transactions, we've seen, like, five houses that are at risk of falling down."

Smaller things can scare people too. A buyer sees cracked brick and assumes the worst, and the inspector tells them it's a common fix, something like a $200 handyman job. "We understand these 20 things make you feel overwhelmed," Drew said, describing how his inspectors talk to buyers.

"Don't focus there. Here's two or three things that you really need to focus on."

Experience Adds Up

Drew got into inspections, as he put it, by accident. His brother is a home inspector, his mom is a real estate agent and his dad, a franchise coach, pointed him toward *HomeTeam* when Drew wanted out of his job and into a business of his own. He admits he isn't handy.

The team model is what sold him. *HomeTeam* can usually get on a house within 24 to 48 hours and finish on site in an hour and a half to two hours, where a single inspector might take three or four. Sellers spend less time out of the house, and a buyer's agent who stays for the whole thing isn't there all afternoon.

The other advantage is repetition. The average inspector does about 150 inspections a year, Drew said, while his inspectors do 500 to 600. After seeing the same problems over and over, they start to know what they're looking at and where it could lead.

He is quick to add a caveat. "I don't ever want to come across like I'm throwing any other inspector under the bus," he said. "That's not who I am."

Technology helps, too. A drone gives his inspectors a better look at a roof than binoculars do, and

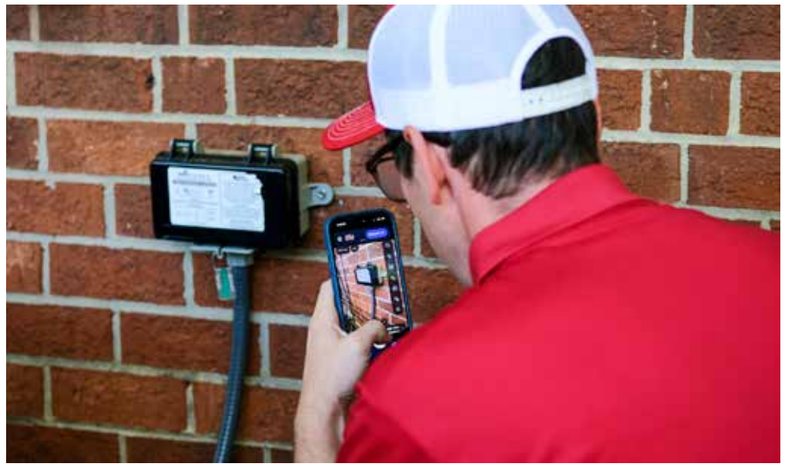
the company is about to release AI-assisted reporting software so they can spend less time on the report and more on the house.

But he doesn't oversell it. "A lot of technology is gimmicks, and nothing beats the experience of just knowing what you're looking for," he said.

Asking Better Questions

Drew thinks a lot of agents underuse their inspectors because they only think about them during the inspection. The agents who get the most out of *HomeTeam* keep calling after it's over, when a contractor's quote comes in, a seller says no to a repair or they simply aren't sure what they're looking at.

Drew isn't blaming the contractors. Roofers sell roofs, HVAC companies sell units and crawl space companies sell encapsulation. "It's not wrong on their part to offer those things," he said, "but oftentimes that's not what you need to get the house into decent shape."





"It does make me proud when a customer calls six months after they close just to get our opinion on something. **That's the service level that I want to provide as the owner."**

You're not going to win every dollar in a negotiation. The question is what actually needs to be fixed and how to keep a buyer from spending $30,000 before they even move in.

"You can't always negotiate a new unit, even if it's not working," he said. An agent who knows what to ask the contractor can come back with other options, like a repair that extends the system's life, if the seller says no.

He's seen agents take a $10,000 quote at face value, try to negotiate it as written and watch the deal fall apart.

The calls don't always stop at closing. Months later, a homeowner might have a contractor out who says one thing and remember *HomeTeam* said another. Sometimes they just want to know if they're asking the right questions.

"It does make me proud when a customer calls six months after they close just to get our opinion on something," he said. "That's the service level that I want to provide as the owner."





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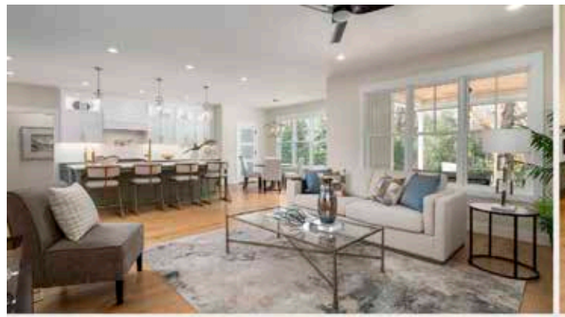



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Example of 75% LTV Conventional Loan Program with $400,000.00 sales price, $300,000.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at $1,608.63 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Down payment of $100,000 required. Example assumes 780 credit score and includes $1,495 origination fee, **5.147% APR**, and 4.99% interest rate as of 09/09/25. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Mungo Homes sales manager for a list of eligible homes. Contracts written on or after 09/09/25. Loan must close before 01/08/26.

Example of 96.5% LTV FHA Loan Program with $350,000.00 sales price, $343,660.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at $1,792.69 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Down payment of $12,250 required. Example assumes 780 credit score and includes $1,595 origination fee, **5.531% APR**, and 4.75% interest rate as of 02/27/2026. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Mungo Homes sales manager for a list of eligible homes.

Example of 100% LTV (0% Cash Down) VA Loan Program with $350,000.00 sales price, $350,000.00 loan amount - 30-year fixed rate loan with zero points based on 360 monthly payments at $1,938.67 each (P&I only). Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. 0% cash down payment of $0 required. Example assumes 780 credit score, 5.302% APR, and 4.99% interest rate as of 07/22/2025. Rate, fees, other charges and terms subject to change. Available loan programs and terms will vary by state. Contact your Mungo Homes sales manager for a list of eligible homes.

*Contact the community sales manager for a list of eligible homes. Contracts written on or after 02/09/2026. Loan must close before 08/09/2026. All terms and conditions subject to credit approval, market conditions and availability. Silverton Mortgage has locked in a fixed interest rate for a pool of funds. Rates only available until pool of funds is depleted or rate expires.

Example of 96.5% LTV (3.5% Cash Down) FHA 5/1 ARM Loan Program with $400,000 sales price, 392,755 loan amount - 5-yr adjustable rate loan (30-yr term) with zero points based on 360 monthly payments. 3.5% cash down payment of $14,000 required. Example includes $1,595 origination fee, 5.422% APR, and 3.49% interest rate as of 02/09/2026. Initial monthly payment will be $1,761.45 (principal and interest only). After the initial fixed rate period and subject to the interest rate adjustment caps, the maximum first adjusted rate for this example will never be more than 4.49% with a first adjustment maximum payment of $1,987.70 (principal and interest only). The maximum lifetime rate will never be more than 8.49% with an estimated maximum monthly payment (principal and interest only) of $3,017.16. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Your interest rate and payment may increase with the first or any subsequent adjustment. This example assumes the Treasury index will be used throughout the life of the loan and will not change. Fees, other charges, and terms subject to change. Available loan programs and terms will vary by state.

***Example of 100% LTV (0 Down) 5/1 ARM VA Loan Program** with $400,000 sales price, 400,000 loan amount - 5-yr adjustable rate loan (30-yr term) with zero points based on 360 monthly payments; 0% cash down payment of $0 required. Example includes $1,595 origination fee, 4.733% APR, and 3.49% interest rate as of 02/09/2026. Initial monthly payment will be $1,793.89 (principal and interest only). After the initial fixed rate period and subject to the interest rate adjustment caps, the maximum first adjusted rate for this example will never be more than 4.49% with a first adjustment maximum payment of $2,091.17 (principal and interest only). The maximum lifetime rate will never be more than 8.49% with an estimated maximum monthly payment (principal and interest only) of $3,072.82. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Your interest rate and payment may increase with the first or any subsequent adjustment. This example assumes the Treasury index will be used throughout the life of the loan and will not change. Fees, other charges, and terms subject to change. Available loan programs and terms will vary by state.

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SCAN THE CODE



A Challenging Market Calls for Solutions

BY RJ MEYERHOFFER, VP OF MORTGAGE LENDING



As long as I've been writing Mortgage Beat, mortgage rates have been one of the hardest topics to cover. Not because there isn't enough to say, but because what's accurate when I write the article can be old news by the time you're reading it.

This year has certainly reminded us of that.

I suspect most everyone whose career touches real estate has felt some frustration with 2026. Just when we think the market is gaining momentum and we've finally turned a corner, rates move higher and take some of that optimism with them.

Heading into the fourth quarter with mortgage rates in the mid-7s? Well, that's just the cherry on top of 2026.

Mortgage News Daily's daily index for a 30-year fixed mortgage stood at 7.57% on October 2. Of course, that doesn't mean every buyer gets that rate. Credit, down payment and loan program all influence the actual numbers—but it tells you what we're working against.

We've been here before. Freddie Mac's weekly survey shows the average 30-year fixed rate at or above 7% during five separate stretches over the past three years. Some lasted months; others were brief. Anyone waiting for the market to move steadily in one direction has had plenty of opportunities to be disappointed.

In my view, the headlines often make the market sound more discouraging than the opportunities we actually see working with clients. If the constant ups and downs are frustrating for mortgage and real estate professionals, imagine how they feel to buyers and sellers trying to make a major life decision.

Throughout my career, I've chosen to focus on solutions when the market gets challenging. We can spend the day talking about how difficult things are, but our clients still need help figuring out what to do next.

Higher rates create real obstacles. They also bring renewed interest in temporary and permanent rate buydowns. And with so many sellers offering concessions, we have a practical way to fund them.

Redfin reported seller concessions in 44.7% of the transactions tracked by its buyer agents during the three months ending August 31, 2026, up from 42.6% a year earlier. Those concessions included help with closing costs, repairs and mortgage-rate buydowns. These aren't Triad-specific numbers, but nearly half of the transactions in that report involved sellers helping buyers with purchase costs. That is a conversation worth having with our own clients.

The question is how to put that seller contribution to its best use. Does the buyer need help with cash at closing, payment relief during the first one to three years, or a lower payment for as long as they keep the mortgage?

Temporary vs. permanent buydown example

$380,000 loan 30-year fixed 7.375% starting rate Principal and interest only

TEMPORARY 2-1 BUYDOWN

Period	Payment rate	Monthly P&I	Decrease / mo.
Year 1	5.375%	$2,127.89	$496.68
Year 2	6.375%	$2,370.71	$253.86
Year 3+	7.375%	$2,624.57	$0.00

2-1 funding required **$9,006.48**

Temporary payment relief ends after 24 months.

PERMANENT BUYDOWN

Option	Note rate	Monthly P&I	Decrease / mo.
No points	7.375%	$2,624.57	$0.00
1 point	7.125%	$2,560.13	$64.44
2 points	6.875%	$2,496.33	$128.24

Upfront points 1 pt: $3,800 2 pts: $7,600

Permanent savings continue for the loan term. Simple break-even on points is about 59 months.

The temporary buydown uses the 7.375% note rate throughout. Payments shown exclude taxes and insurance. Point costs and rate offers are illustrative.

A temporary rate buydown provides payment relief at the beginning of the loan. Depending on the program and structure, that benefit can last one, two or three years. A 1-0 buydown provides one year of relief; a 2-1 provides two; and a 3-2-1 provides three, with the benefit stepping down each year.

Temporary buydowns are typically funded by the seller with lender contributions permitted depending on the program.

The 2-1 example accompanying this article shows how that works. In year one, the buyer's principal-and-interest payment is calculated at two percentage points below the note rate. In year two, it is calculated at one percentage point below. Beginning in year three, the buyer makes the full scheduled payment.

That early relief can help with the transition into homeownership, but the buyer needs to be comfortable with the payment after the buydown ends. For a conventional loan following Fannie Mae's guidelines, qualification is based on the note rate, without the temporary reduction.

A permanent buydown takes a different approach. Discount points paid at closing purchase a lower interest rate, reducing the principal-and-interest payment for the life of that loan.

The cost and the rate reduction are two different things. Paying 1 point or 1% of the loan amount might lower the rate by a quarter of a percentage point, or a different amount depending on pricing. There is no fixed exchange between dollars spent and the rate reduction received. That is why we need actual numbers rather than assumptions.

Our accompanying $380,000 loan comparisons illustrate the tradeoff. The temporary buydown provides greater relief upfront, while the permanent options provide a smaller monthly reduction that continues. The better choice depends on the buyer's budget, the available seller contribution and how long they expect to keep the loan.

Adjustable-rate mortgages deserve consideration as well. According to MBA's survey for the week ending September 25, ARMs represented 10.3% of mortgage applications—the highest share since October 2025.

An ARM may offer a lower initial rate for a defined period, followed by adjustments. Buyers need to understand when those adjustments begin, how the rate is calculated, the caps and what a higher payment could mean for their budget. A plan to refinance later should never replace understanding the loan they are taking today.

Loan selection matters, too. Conventional, FHA, VA and USDA options can produce different results for the same borrower. Compare the complete payment, mortgage insurance and fees. A lower quoted rate does not automatically mean a more affordable loan.

For Realtors, this is where working closely with the lender makes a difference. Before negotiating seller concessions, determine the total cost of the available options and what each would accomplish for the buyer. Knowing those numbers before writing the offer helps you negotiate concessions that deliver the greatest benefit to your client.

The need for housing doesn't stop because rates are higher. Families grow. Jobs change. People relocate or downsize. Life rarely waits for the mortgage market to cooperate.

Our clients don't need us to repeat the headlines. They need us to understand their situation, identify the options and help them find a workable path forward. In a challenging market, experience should show up in the solutions we bring to the table.

We may not be able to give buyers the market they want. Our job is to help them find a way to own a home in the market we have.

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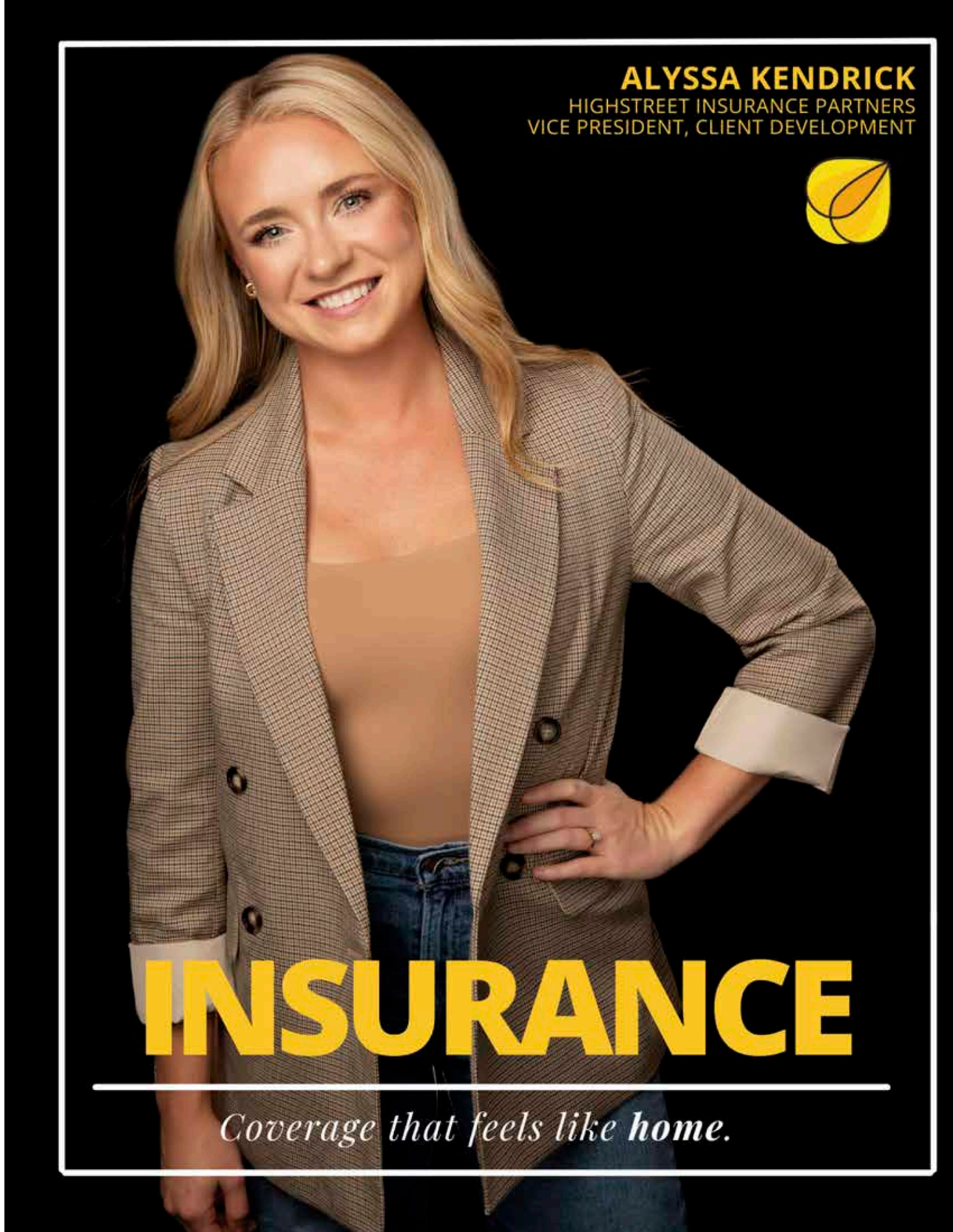

ASHLEY Bonnett

Ashley's Got a Guy

BY JASON WEBER
PHOTOS BY JODIE BRIM



Fifteen pumpkins is not usually a Realtor's assignment.

But when a special-needs teacher in Northern Davidson County needed them for a class activity, she called Ashley Bonnett.

There was also the wish list for a sensory area a teacher wanted to set up in her special-needs classroom. Same answer. And when a principal calls to say morale is low and asks whether Ashley can feed the staff that week, she lines up a caterer and asks one question: how many teachers?

People there have gotten used to calling Ashley when they need a hand, and she knows the people on the other end of the line. Her first career was teaching high school math, so she knows what teachers are up against.

"I remember what they go through every day," she says.

As a mother of four, she still walks school hallways every week, and they are the same schools she attended. She grew up in Northern Davidson County, left for college, and came back to raise her family. Her kids now play on the same ball fields she played on as a girl.

Back then, she says, her family was "dirt freaking poor." She went to college on scholarships, "thank the Lord, or I wouldn't have been able to go."

Since coming home, she has run the PTO and the schools' Partners in Education program. She sits on the booster club board, serves as vice president of the Northern Davidson County Chamber of Commerce and, a couple of years ago, started a nonprofit, Community Leaders of Davidson County, to bring other local professionals into the work. She wears a lot of hats, and every one of them puts her in front of people every day.

"It's not rocket science. There's no magical formula," she says. "Success comes from showing up every single day, even when I don't feel like it."

And it works. "I've made myself the person people go to for any and everything," she says. Around the office at Home Star Realty, the firm she opened in December 2024, it has become a running joke, because Ashley says the same four words all day: I've got a guy.

"If someone calls me to ask where they should get a t-shirt made, or who should trim their tree or where to get their hair cut," she says, "they're absolutely gonna call me when it's time to buy or sell a house."

That was the plan when she went out on her own. When this magazine named her a Rising Star in 2022, Ashley was two years into her license and working on a team, where the talk was transaction counts and how many phone calls you made in a day.

"I'm not the sit-down-and-cold-call girl," she says. She wanted to meet people where they already were and be there when they were ready for real estate.

She left in 2023 and spent a year and a half as an independent agent. She describes the years since that Rising Star story as a move "from survival mode to thriving mode."

Her mother-in-law wanted her to go further. She had been a Realtor with a business of her own, and she was Ashley's biggest cheerleader. From the second Ashley got licensed, the message never changed: go grow your own business, you can do this. Ashley kept saying no. She wanted to learn more first, and she was comfortable where she was.

"I couldn't see what she could see," she says. When she finally announced that Home Star was happening, her mother-in-law was "so, so, so thrilled."

This year, the family lost both of her husband Bobby's parents, back to back. "I wish I'd seen it sooner," Ashley says.

What her mother-in-law saw is easier to make out now. Six years into her license, Ashley represents multiple new-construction neighborhoods. Ashley has found herself in the top 20 agents several times this year in the Triad MLS agent ranking reports – up there with many of the track builder agents.

"I'm not driven by numbers. They're gut checks," she says. "But, wow. We've arrived."

It has been a hard year for a lot of agents. Ashley has seen the memes, the ones that say if you know a Realtor who survived 2026, tell them good job. "I can't relate," she says. It has been a record year for her, and she isn't the only one at Home Star having one.

She hadn't planned on recruiting. "I thought I was just opening a firm and, like, my friend Laura would come work with me," she says. Then other Realtors wanted in, and another friend called to say he was getting licensed and asked whether she'd hire him, which meant writing a training program from scratch. Her volume growth enabled her to hire full time agents to assist her in serving clients and to pass marketing leads to the agents in her firm.

This year she has watched those agents pay off $40,000 in credit card debt, put money into savings and take trips to Universal and to England. A mother of six who has been in the business for a decade told her it is her best year ever.

"When you come into things in survival mode, you're very self-focused," she says. "You're trying to meet your own needs, right?" Her own production is a given now. "What matters more to me now is other people's success."

She still has no plans to stop selling. "I don't plan to ever give up production," she says. Team leads who do, she thinks, lose touch with their clients and with what their agents are going through. She has gotten pickier about the business she takes, though. "I don't have to chase every single client," she says.

A firm that's doing well can also keep saying yes when the schools call. "It is beautiful that clients trust us so much," she says, "that we are able to take these profits and turn around and go show up for other people.." Home Star has incentive programs for teachers, because she was one, and for veterans, because Bobby served in the Air Force.

These days Bobby is a jet engine consultant with his own company, and their 16-year-old runs his own car-detailing business. But around Home Star, Bobby is known jokingly as the janitor. He's the one fixing chairs, hanging TVs and rolling the trash can to









> The fact that we have the ability to take care of our family and to give to other families absolutely blows my mind."

the road. "We tease that his full-time job is taking care of me," Ashley says.

Their oldest is a sophomore in college, and Ashley still marvels at what her family can provide now. "The fact that we have the ability to take care of our family and to give to other families absolutely blows my mind," she says.

This year she is also selling Bobby's parents' house, which has meant cleaning it out, giving things away and throwing things away. She says she understands now what some of her clients were going through, the ones who sat at a table with their siblings after a parent died.

"You can't take anything with you," she says. "I don't care about stuff."

But when the kids ask Mama whether they can go somewhere, the answer is "absolutely." They have been to four continents. This fall their oldest wanted to see Harry Styles, a bucket-list show, so Ashley took her to New York City.

Another child wanted to visit Salem, MA, so they planned a trip. Bobby went around the world seven times in the military, and now he gets to see it through her eyes and the kids'. Ashley didn't leave Davidson County for a long time. She wants her kids to.

Ask her where the next five or ten years lead, and she'll warn you up front. "I am an interviewer's worst nightmare," she says, "because I don't know." She has a direction, she says, and God shows her the next step. What she does know is that she wants to grow more in the CEO role, keep handing business to her agents, and keep serving the county she came from.

"I love being the mom out here in the concession stands at the ball field," she says. "I love being the one that the principal calls and says, hey, can you help us out?"

And the only thing she'll want to know is how many teachers.

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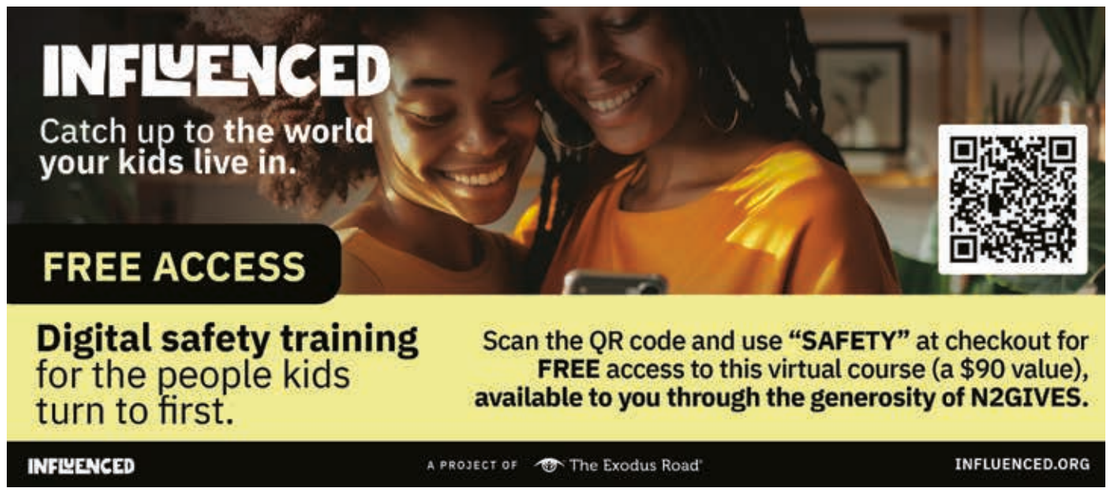
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The Fall Market: *Find the People Who Need to Move*



BY CHRIS PAPPALARDO



The fall real estate market is here, and it would be easy to focus on everything working against us. Interest rates remain challenging, the cost of living is high, affordability is stretched, and many buyers and sellers are choosing to wait.

But here is the reality: **people still need to buy and sell homes.**

Our job over the next month is not to convince everyone to move. It is to find the people who need to move and become the trusted advisor who helps them navigate today's market.

1. Have More Conversations

This is not the month to hide behind social media, email campaigns, or "getting organized." Pick up the phone. Talk to past clients, your sphere, old leads, neighbors, and people you haven't spoken with recently.

Ask a simple question: **"Has anything changed in your life that might cause you to make a move in the next 6–12 months?"**

Jobs change. Families grow. People get married, divorced, retire, inherit property, relocate, downsize, and experience financial changes. Life doesn't wait for mortgage rates to hit 5%.

2. Follow Up With Every Old Lead

Go through your database and find every buyer and seller who told you, "Not right now."

Right now may have arrived.

Call withdrawn and expired listings. Reconnect with buyers who stopped looking. Reach out to homeowners who considered selling earlier this year. Don't assume you know their situation until you have another conversation.

3. Become an Educator, Not a Salesperson

Today's consumers don't need more hype. They need clarity.

Help buyers understand financing options, negotiating opportunities, seller concessions, and what waiting could mean. Help sellers understand pricing, competition, preparation, and what buyers are responding to today.

Knowledge creates confidence, and confidence creates decisions.

4. Focus on Motivation

Stop chasing people who might move someday while ignoring people with real motivation.

Every prospecting conversation should help uncover three things: **Why would they move? When would they move? What happens if they don't?**

Motivation matters more than market conditions.

5. Plant Seeds for 2027

Everything you do this fall shouldn't be about getting an appointment tomorrow.

Start building your 2027 pipeline now. Make a list of people who could potentially buy or sell next year and create a consistent follow-up plan. Stay in touch. Provide value. Send market updates. Make personal calls. Be the agent they think of before they start searching online.

The agents who win in 2027 won't start building their business in January. **They are building it right now.**

The next month is simple: talk to more people, ask better questions, follow up relentlessly, solve problems, and plant seeds.

You cannot control interest rates, inflation, or the economy.

You can control your activities—and your activities will determine your opportunities.

As always if we can help you in anyway call, text or email *chris@pappalardoteam.com* - 336-525-1289

Onward,
Chris Pappalardo









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Who You Hand Your Investor Clients To SAYS EVERYTHING ABOUT YOU

Refer an investor to the wrong property manager and your name takes the hit for years. Here's why Fortified Dreams built its whole model around being the partner Triad agents can hand their mid-size portfolio clients to without a second thought.

BY ALEKA DEGRAAF



When you close a deal for an investor, you've done the hard part. For your client, though, buying the property is the starting line. Someone has to lease it, maintain it, report on it, and keep it profitable, sometimes for ten years before they ever sell. Whoever you hand them to becomes the daily face of a decision you made.

If that partner is good, you look good every month without lifting a finger. If they're not, the client doesn't blame the market. They quietly blame the person who made the introduction, and that's you.

Most top agents in the Triad already have a lender, an attorney, and an inspector they trust without thinking twice. Property management is the one seat on that bench that too often gets filled by whoever the client found on Google at midnight.

For an investor client that's a real miss, because the management relationship outlasts every other one in the deal. It's the one that's still running when the client decides whether to buy again, refer a friend, or list the sale with you. That gap is exactly what Fortified Dreams Property Solutions was built to fill.

The owner we're built for

We don't try to be everything to everyone, and we don't chase the one-door accidental landlord. Our focus is the mid-size portfolio owner: the investor who's past their first rental and building toward real scale, often managing it all from another state or another country.

Those owners don't need a key-holder. They need a team that runs their properties like a business, catches problems before they cost money, and sends reporting they can actually read without a phone call.

That client has gotten more common in our market, not less. North Carolina added roughly 133,000 net new residents in a single recent year, and a lot of the capital chasing that growth is landing in the Triad because the basis is still reasonable next to Charlotte and Raleigh.

The investor buying three houses in Greensboro from a laptop in New Jersey is a real person we talk to every week. They are sophisticated, they move fast, and they expect the team around their money to move at the same speed. That's the client you want landing somewhere solid, because that's the client who buys again.

You don't have to take our word for it either. PropertyManagement.com, the national third-party platform that independently vets management companies and routes owners to them, ranks Fortified Dreams as the top-rated company in our market. When an owner searches for a manager in the Triad, the neutral party sends them to us. For a referring agent, that's worth knowing.

The recommendation you're making is one an independent source already made on its own, which means you're not going out on a limb. You're backing a pick that's already been validated by someone with no stake in the outcome.

The first 90 days are where your reputation gets written

Here's what actually happens after the handoff. The first three months decide everything, and most of it happens in a window you never see. Every day a new rental sits empty, the owner is paying a mortgage, taxes, and insurance against zero income. So the first job isn't collecting rent. It's getting the unit leased fast, to a qualified tenant, without cutting the corners that turn into a bigger bill later.

That balance is the whole game. Grab the first applicant who can cover the deposit and you've traded a vacancy problem for a turnover problem, and turnover is the expensive one. A single move-out runs between $1,000 and $5,000 once you add up lost rent, cleaning, repairs, and re-leasing, and owners consistently name turnover their biggest operational headache, ahead of maintenance, pricing, or regulation.

We fill units quickly because our screening process is tight and consistent, not in spite of it. Fast and disciplined aren't opposites when the process is built right. The same standards applied to every applicant are also what keep the owner on the right side of fair housing law, so the thing that protects their cash flow protects them legally at the same time.

While that's happening, the owner is reading signals, whether we give them good ones or not. Did anyone lay out a leasing plan, or did it go quiet? Did the first monthly statement reconcile against the bank deposit, or take a phone call to decode?

When something came up during the turn, a water heater, a roof, a tenant who ghosted the walkthrough, did they hear about it with a fix already attached, or find out after the fact? An out-of-state owner can't drive by to check. The reporting we send is the only set of eyes they have on the asset, so we treat it that way.

Get those first ninety days right and the owner remembers you pointed them to a team that performed. Get them wrong and they remember that too, and they remember it at exactly the moment they're deciding whether the whole North Carolina venture was a good idea. That doubt spreads to every relationship attached to the deal, including yours.

Keeping an owner is keeping a client

The math on the other side is just as clear. Rental owners are rarely one-and-done. A recent owner survey found 58 percent of landlords planned to acquire more property or complete a 1031 exchange within the year, while only 4 percent planned to sell.

The investor you place today is very likely your buyer again in two years, as long as the experience in between holds up. A well-run portfolio keeps that investor active, confident, and in your pipeline. A badly run one sends them to the sidelines, and takes your next three deals with them.

When you send a client to Fortified Dreams, we treat your name like it's on the lease next to ours. The owner stays leased, stays profitable, and stays confident in the market. You make the introduction once, and a good partner keeps paying you back on it for years.

That's the entire point of a referral relationship, and it's the standard we hold ourselves to on every client you trust us with.

If you've got investor clients and no one solid to hand them to, let's talk. That's the whole reason we're here.

Women's Council of REALTORS® North Carolina Piedmont Network

2026 ANNUAL GALA & FASHION SHOW



More Than a Fashion Show: A Celebration of Sisterhood, Style, and Leadership

On Thursday, October 22, 2026, the Women's Council of REALTORS® North Carolina Piedmont Network gathered at the Greensboro Regional REALTORS® Association for its 2026 Annual Gala & Fashion Show. But the evening was about more than fashion! It showed what happens when people come together with shared purpose, genuine friendship, and a commitment to lifting one another up.

Fashion With a Purpose

The runway featured clothing and accessories from Guilford & Main, led by Lisa Perdue, marking the network's second year partnering with her. Her enthusiasm made the experience special for every model.

The models represented different generations, backgrounds, and careers, from REALTORS® and entrepreneurs to mothers, students, community advocates, and future leaders: Morgan Pike, Addison Sturdivant, Cathy Caldwell, Daniah Holliday, Danica Crowder, Lillybelle Washburn, Mandy Witte, Riley Johnson, Sylvia Mayon, Susan Smith, Buffy White, Nia Ray, and Jada Ray. A crowd favorite was Riley Pike, grandson of 2026 President Kathy Carpenter, who proved that confidence and charm span every generation.

Each model was a reminder that beauty isn't defined by age, title, or profession, but by confidence, individuality, and the courage to step into the spotlight.

Teamwork Made It Possible

The gala came together under the leadership of President Kathy Carpenter, Event Director Maxine Nelson, and co-planners Lorrie Long and Gwen Collins, with support from an event committee that handled everything from models and décor to the program and guest experience.

Culinary Visions Catering served a delicious meal, and DJ Deneiro (Diarra Thompson) kept the energy high from social hour through the runway show and beyond.

Celebrating Leadership

The program recognized 2026 State Liaison Heather Gool, 2027 State Liaison Terri Lynn Booker, current board leadership, and newly elected 2027 leaders Natalie Klockars and Buffy White. In honor of Breast Cancer Awareness Month, Patti Curry shared a message of awareness and encouragement.

The network thanks its sponsors: Signature Sponsor Brooke Michael of Elite Home Inspection and Event Supporter Matthew Young of Young Insurance Group.

A Vision That Became a Sisterhood

The network was founded by Lindy Pope, its 2024 Founding President, who will serve as President again in 2027. When the network was approved in December 2023, Lindy envisioned more than another professional organization: a community where REALTORS® could build leadership skills, strengthen their businesses, and support one another personally and professionally.
























That vision is paying off. In September 2026, the network earned national recognition for the third-highest membership growth among Women's Council networks of its size, after a 23% increase from June through August. Credit goes to 2026 Membership Director Kristle Williams and her membership committee, who worked tirelessly to recruit new members and strengthen relationships.

WE CAME TOGETHER. WE SUPPORTED ONE ANOTHER. WE SHOWED UP, AND WE SHOWED OUT!

Beyond the numbers, the network's greatest achievement is the sense of belonging it creates. As Event Director Maxine Nelson puts it, "We are a true sisterhood."

Looking Ahead to 2027: "Do Hard Things"

Under incoming President Lindy Pope, the 2027 theme, "Do Hard Things," encourages members to embrace new challenges, step outside their comfort zones, and discover their leadership potential.

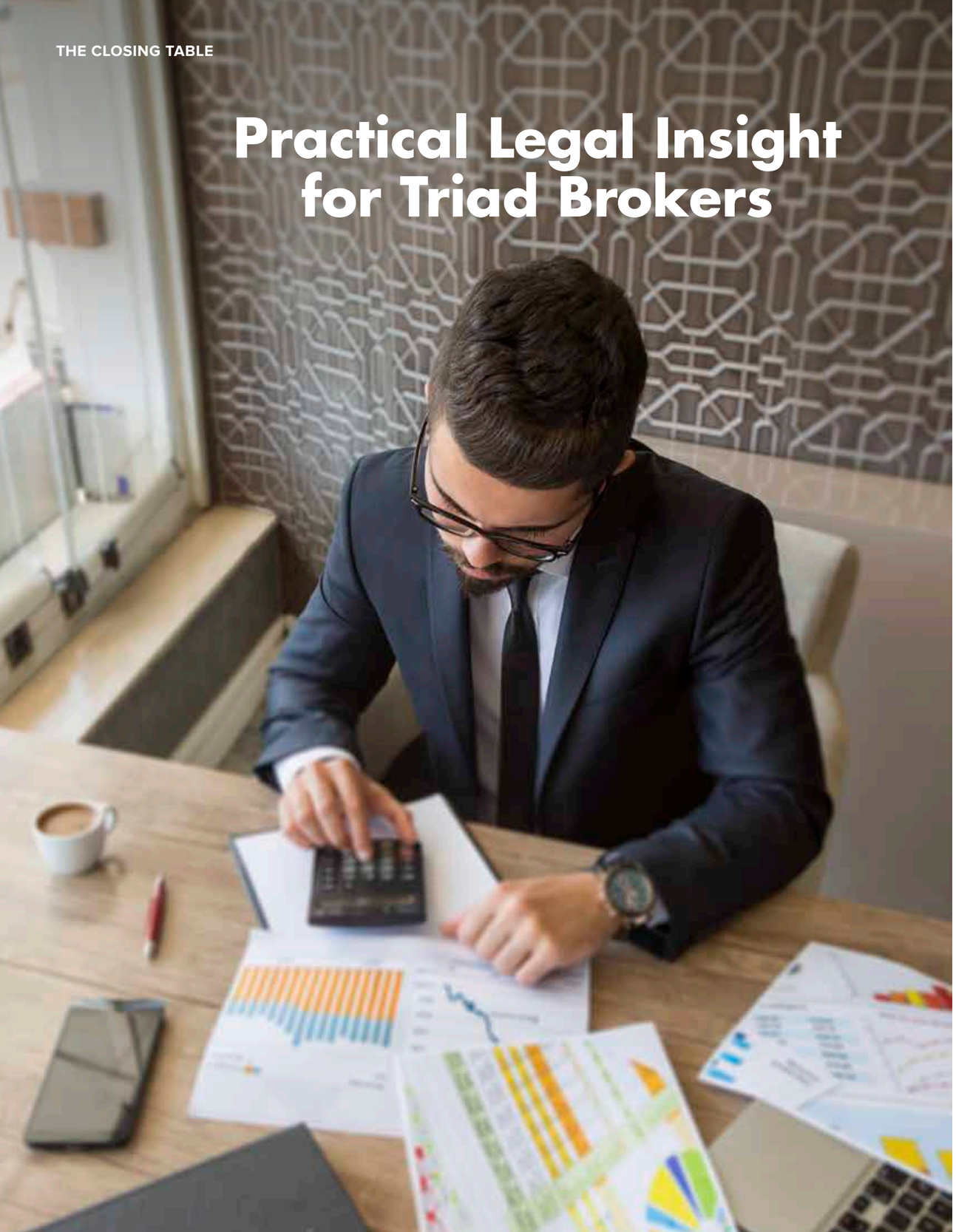
Membership is open to women and men who are REALTORS® in good standing, and the network welcomes Strategic Partners who share its commitment to the real estate community. Whether you're a seasoned agent, a new professional, or simply looking for meaningful connections, the Women's Council offers a place to learn, grow, lead, and belong.

We came together. We supported one another. We showed up, and we showed out!

Inspire. Lead. Connect.





Practical Legal Insight for Triad Brokers

BY SALEM M. THACKER, ATTORNEY AT LAW, IDDINGS & THACKER, PLLC

Every top-producing agent knows that getting a buyer under contract is only half of the equation. The other half comes down to execution—navigating North Carolina's Due Diligence clocks, resolving repair disputes, untangling title issues, and ensuring funds land securely at the closing attorney's office on settlement day.

The closing process shouldn't be where momentum stalls. This column is here to bring clarity, responsiveness, and predictability back to the transaction.

What is "The Closing Table"?

Welcome to **The Closing Table**, a monthly column in *Triad Producers* created specifically for the brokers, team leaders, and agents shaping the Piedmont Triad market.

Our goal is straightforward: to provide actionable, practical legal insight that helps you navigate North Carolina Standard Forms, spot and resolve hidden title red flags before they become deal-killers, and guide your buyers and sellers to the finish line with total confidence. You won't find dense statutory citations or dry legal theory here. Instead, each column will focus on the real-world friction points you face every week—from heirs and probate surprises to survey disputes, unreleased liens, and the legal mechanics of contract termination.

Looking Ahead

Our team at Iddings & Thacker is genuinely excited to launch this column. More than anything, we look forward to using this platform each month to share practical solutions, dig into the nuances of our local market, and connect with the dedicated agents who keep the Triad moving forward. Whether through these pages, over a quick phone call, or sitting with one another at an upcoming closing, we look forward to working alongside you.

About the Firm

At **Iddings & Thacker, PLLC**, we view our role as deal facilitators, not as roadblocks. We believe your closing attorney should be accessible when an urgent contract question arises, proactive the moment a title anomaly appears, and steady when emotions run high at the closing table. When your clients sit down with us to sign their paperwork, our priority is to protect them legally while validating the trust they placed in you as their agent.

***Disclaimer**: This column is intended solely for educational and informational purposes and does not constitute legal advice. Readers should consult qualified legal counsel regarding specific situations. Contacting the author or firm through this column does not establish an attorney-client relationship.*

Send your questions, scenarios, or topic ideas directly to salem@itlawnc.com.

Pull Up a Seat: Submit Your Scenarios

The most valuable legal lessons come straight from active contracts and negotiations in our local market. That is why **The Closing Table** is built around your day-to-day business.

Did a title search just uncover an uncancelled deed of trust from twenty years ago?

Are you unsure who has the legal authority to sign a listing agreement after a homeowner passes away?

Did a survey reveal the neighbor's new privacy fence sits three feet across your buyer's property line?

We want to hear about the contract dilemmas, boundary snags, and unexpected curveballs you encounter across the Triad.

Send your questions, scenarios, or topic ideas directly to **salem@itlawnc.com** with the subject line *"The Closing Table."* Please use hypothetical names and addresses when submitting. *(All submissions remain completely confidential, with identifying names and property details altered.)*



Salem M. Thacker
Real Estate Closing Attorney, Iddings & Thacker, PLLC

Salem M. Thacker is a residential real estate attorney with Iddings & Thacker, focusing on residential closings and title matters across the Piedmont Triad. Connect directly at salem@itlawnc.com.

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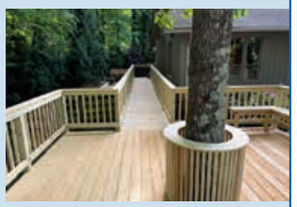

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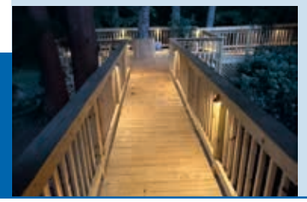
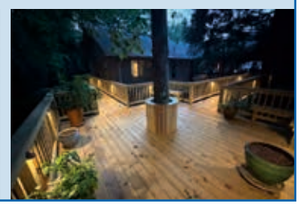

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*Not all temporary buydown options are available for every product or scenario. A 1-0 lender-paid temporary rate buydown will reduce the note rate by 1% for the first year of the loan term, after which the rate will revert to the original note rate for the remainder of the term. Loan must close and fund by March 1, 2027. Eligibility restrictions apply. Not all customers will qualify. Information, rates and programs are subject to change without notice. All loans are subject to underwriting approval. Certain restrictions apply. Contact your Cross Country Mortgage loan originator for complete details. CrossCountry Mortgage, LLC | 2160 Superior Avenue, Cleveland, OH 44114 | NMLS #3029 | Equal Housing Opportunity. All rights reserved 2026.

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