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COVER STORY

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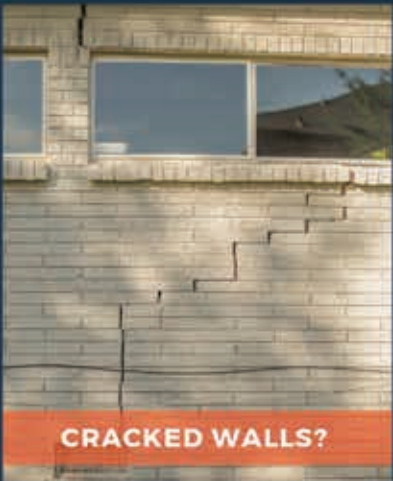
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# WHAT'S COMING IN 2026!

**H**appy New Year, *Chattanooga Real Producers*! As we step into 2026, we're doubling down on a theme that reflects the heart of this community: **Collaboration Builds Community.**

Real estate moves fast, and it's easy to operate in your own lane—focused on your clients, your goals, your next closing. But the strength of our market has never come from isolated success; it comes from shared knowledge, shared experience, and a willingness to pour into one another. Every time we connect meaningfully, everyone's business gets better.

That's why this year, you'll notice a stronger emphasis on intentional conversations and collective growth. We're introducing more **roundtable discussions** and **mastermind-style gatherings**—spaces where agents,

team leaders, and industry partners can openly exchange ideas, troubleshoot challenges, and spark new strategies. These aren't formal presentations; they're collaborative conversations where wisdom moves both directions.

And because community is also built through shared experiences, not just shared ideas, we're sprinkling in a little fun too. Keep an eye out for our lighthearted RP **"Olympic" games** later this year—a chance to laugh, compete, and connect in a way that reminds us that relationships are at the core of this industry. Will there be friendly rivalry? Definitely. Will it strengthen bonds? Absolutely.

When we create environments where people can talk, listen, collaborate, and even play together, something powerful happens. The walls come down. Creativity rises. And the collective intelligence of this community lifts us all higher.

This is the kind of culture we're committed to cultivating in 2026—one where collaboration isn't an afterthought, but a mindset. From our events to our features to the stories we share, you'll see us highlighting the power of working together and the impact it has on both business and personal growth.

Thank you for showing up, leaning in, and choosing connection. Here's to a year filled with meaningful conversations, new partnerships, and a stronger community built—intentionally—together.



**Jeff White,**  
Owner/Publisher

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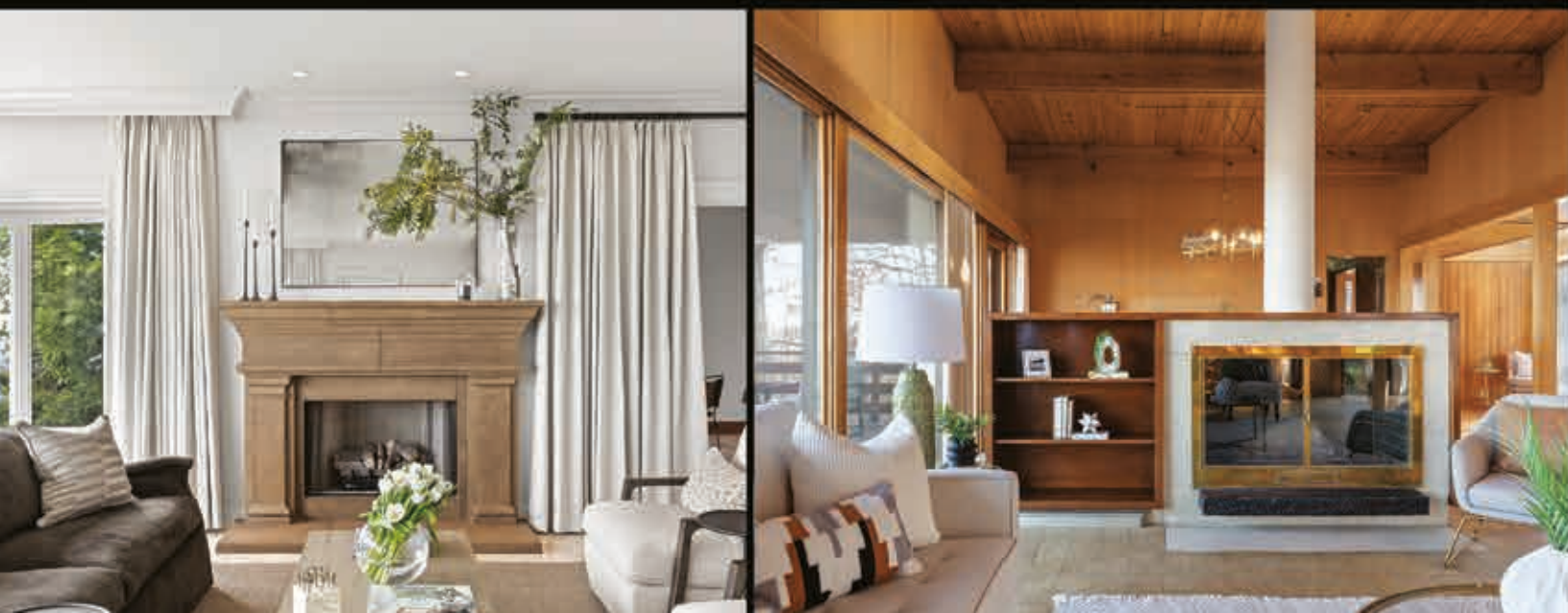


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# Home Warranties 101: What Every Homeowner & Agent Should Know

BY EMILY DANIEL  
WITH ACHOSA  
HOME WARRANTY

**H**ome warranties are a great tool to help homeowners offset some of the out-of-pocket expenses associated with costly home repairs and replacements. After more than 15 years of selling home warranties I have seen and heard many success stories and many horror stories about home warranties. There's no shortage of companies claiming to be the best. I'd like to share a few tips and some home warranty related advice.

1) When selecting a home warranty company be sure you have a local representative or, at least, a representative assigned to your area. Any home warranty company can excel in setting up a home warranty, but not all companies excel at the claims process. Be sure you have someone you can reach out to in case something goes wrong or you just need a little help. Recently, lots of companies have popped up that don't have sales reps you

could reach out to. Avoid those companies. It'll be hard to get help when you need it.

2) Not everything is covered. I've had many people tell me "home warranties aren't worth the paper they are written on" over the course of my career. When I hear this, I know the person telling me this probably didn't have a good experience because they had the wrong expectations. Home warranties typically cover the HVAC system, water heater, kitchen appliances, washer/dryer, plumbing, and electrical. Depending on the company and the plan other things could be included. Doors, floors, structural issues and windows are things that usually only covered by a new construction warranty not a resale warranty. Things like paint colors and mailboxes are never covered – and yes, I've been asked about these many times.

3) Think of home warranties as a way to offset the costs of repairs and replacements instead of thinking the home warranty is going to cover the entire cost. Some companies, like Achosa Home Warranty, allow you to choose your own service provider and have set amounts on how much they will pay per item. This allows the homeowner to know exactly what they are getting and control the whole process. Some companies dictate which vendor you must use. These vendors might pay out more, but it's often a longer, more frustrating process for the homeowner. Knowing what's most important to your client will help you choose the right home warranty partner.

4) Educating your client on home warranties should be an essential part of your business. It takes any perceived liability off your

shoulders if something goes wrong in the home after closing. You never want your client to say you didn't tell them a home warranty was an option.

5) Ask for a home warranty on every transaction. Make it a habit to write in every offer. Talk to your buyers about it before you write an offer, so they aren't surprised when you come to that section of the contract.

Encourage your sellers to offer one upfront.

Want to learn more about how home warranties can help your clients or do you have more questions? Let's schedule a time to meet.

**Emily Daniel**  
Achosa Home Warranty  
615-806-3456  
emilyd@achosahomewarranty.com



**Editor's Note:** Emily Daniel of Achosa Home Warranty brings a rare blend of industry experience, relationship-driven leadership, and genuine passion for serving REALTORS®. After building her career within the Greater Nashville Realtors® and finding her stride in home warranties, Emily helped launch Achosa in 2018—an innovative company that empowers homeowners by allowing them to choose their own vendors, creating smoother experiences and stronger trust. Known for her warmth, work ethic, and integrity, Emily's impact extends beyond Achosa as she continues to champion products and partnerships that truly add value, making her a respected and trusted presence in the real estate community.

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# MEET Brittany Bennett

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**After 16 years in corporate positions at local offices, Brittany was informed her position was being eliminated. In another scenario, she might have been unsure what the next step was. However, only four months prior she had received her real estate license. Thanks to a decision she made to pursue real estate in early 2022, she had unknowingly been working on a backup plan. Now with this news, her backup plan became her plan A, and she couldn't have been more ready.**

Well before deciding to get her license, Brittany knew she wanted to be an entrepreneur. She had spent well over a decade working for larger companies and always wanted to be her own boss and do her own thing; she just didn't know what it would look like. She enjoyed watching real estate shows and decided she should give it a chance. After doing some research and talking to some key people, she started studying for her license. "What started as curiosity quickly became a full career and one of the best decisions I've ever made," she beams.

However enthusiastic she was, the early days as a solo agent were a challenge. She didn't have the support of a team behind her, so her education was up to her. She couldn't find many other agents to learn from since they were busy working on their own business. She relied on her own determination, tenacity, and desire to succeed to push through her first few months. She dove in with clients and learned as she went with hands-on experience, never making the same mistake twice. She learned quickly and grew fast, earning the trust and respect of her clients in the process. No matter what the challenge was, she would show up, work hard, and put people first. When she started getting veteran agents asking her for guidance, she knew she was doing something right. As she approaches her four year anniversary, it's safe to say her efforts have paid off.

In contrast to her experience early on, Brittany is committed to being the real estate agent she needed as a new agent. She tries her best to make herself available and accommodate

agents who are looking to learn or in need of guidance in the early stages. She truly cares for people and doesn't want them to feel isolated or forgotten, setting aside her own goals for a few moments to help someone else reach theirs. "I'm someone who genuinely values connection and impact," she says. Helping other agents is one of the many ways she demonstrates those values. But it extends into every other part of her business as well.

Top agents always put their clients first, and Brittany is no exception. However, she truly loves to work with first-time buyers. The opportunity to educate, facilitate, and navigate the process with them is special to her. It feels like a reflection of her during her early time in real estate when she was all alone. As a first-time buyer, everything is new and oftentimes scary. It's a situation where you have no idea how much you are missing. Brittany thrives on breaking it down and calming their worries. "Being the person they trust means everything to me," she says adamantly. Even if first-time buyers are her favorite type of





**“WHAT STARTED AS  
CURIOSITY QUICKLY  
BECAME A FULL  
CAREER AND ONE OF  
THE BEST DECISIONS  
I’VE EVER MADE.”**

Brittany has been working her way through a list of vacation spots over the last few years. She has been all over the country and to several other countries. She loves the experience of getting away from the ordinary and seeing new things, experiencing new cultures, and trying new foods. Travel is always better with some local cuisine, and it’s a standard for Brittany. A couple of her favorite places recently were Aruba and Colorado, two very different locations. She loves to try new things, whether she’s on a jetski or a snowmobile. However, she also recharges with family time.

As a kid, Brittany would always congregate at her grandmother’s house for family gatherings. Much of her local family would attend for holidays or other important events. As the family grew and dispersed, they will often return for holidays, gathering around grandma to this day. She loves to spend time with family, and her grandma is one of her biggest supporters. As someone who thrives on connection, her family connections are the most important to her. “My family keeps me grounded, motivated, and laughing, no matter how busy life gets,” she says.

Brittany has created the exact life she was looking for. Despite all the challenges she has faced, she never gave up and now she reaps the hard-earned rewards. She relishes a career that provides her with amazing opportunities to impact others and, in the process, change her own life. Real estate gives her time and resources to love on her family. And it has given her friendships and connections that she will carry for a lifetime. In less than four years, Brittany has opened so many new and exciting doors for her clients and for herself. She can’t wait to see what new doors she can open in 2026 and beyond.

client, she loves to serve them all. They love to work with her in return because of the rule she follows in her business: “Always put your client’s needs first, even when it’s not the easiest path. Your reputation and referrals will grow faster than any marketing strategy.” It’s safe to say people-first is the best strategy.

One of the ways her emphasis on connection has improved her life is through a partnership with another

agent. While it might be unofficial, it gives them both the opportunity to take some time off when needed without sacrificing momentum or leaving clients out in the cold. It gives Brittany time to rest and recover knowing her business is temporarily in caring hands she trusts. No matter how motivated you are, we all need time away to do our best, whether it’s an afternoon or a week. Two of the things Brittany leans on to recharge are travel and food.

**“Absorb what is useful.  
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**- Bruce Lee**

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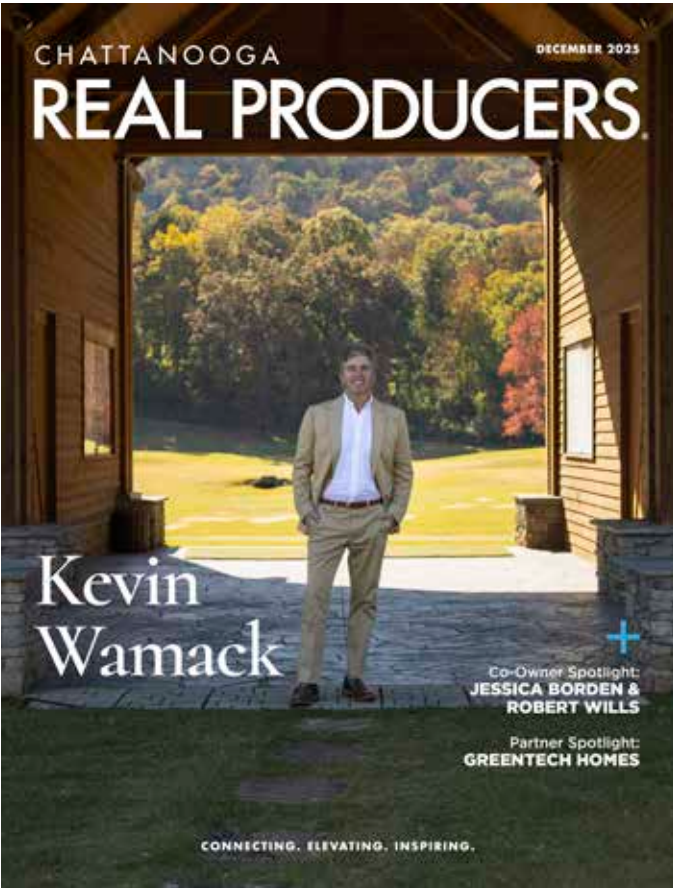
**The Heartbeat:** We seek to elevate the culture of our local real estate community by **INSPIRING** us to **KNOW ONE ANOTHER BETTER**, creating stronger **CONNECTIONS**, more trusted relationships, and more repeat business for everyone involved.

**Distribution:** This magazine is sent free of charge to the top 300 agents in the greater Chattanooga area based on MLS productivity. Within this area, there are over 3,000 active agents, but everyone who receives this publication is part of an elite group. You are remarkable. Just to be in this group is truly a badge of honor!

**Content:** This is all about you, the Chattanooga real estate community. We do personal and unique stories on members of this community, giving you a platform to inspire others. Our goal is to go beyond the numbers and take a deep dive into the personal side of the industry, to inspire us to know one another better. It costs absolutely nothing for a real estate agent to be featured in the publication. But to be featured, an agent must be nominated by a peer or leader in the Chattanooga real estate community. We are always taking nominations and encourage you to nominate individuals who are making a huge impact on our local real estate market.

**Our Partners:** Anyone listed as a “preferred partner” in the front of the publication is a part of this community. They will have an ad in every issue, attend our events and be a part of our online community. We don’t just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We do not meet with businesses until they are vetted by one of the agents in our community and receive a “stamp of approval.” If you are looking to add to your arsenal of incredible vendors, look no further.

**Networking Events:** Along with the monthly publication, we host various social networking events where top agents, along with our top preferred partners, get together at reputable local venues to rub elbows, mastermind, have a good time and strengthen our greater Chattanooga community. We communicate information about the events through the publication, texts, emails and social media.



**Nominate Your Favorite Agent:** We are always accepting nominations for feature stories! If you know a colleague who is absolutely on fire and deserving of celebration, we would love to feature them in an upcoming edition of *Chattanooga Real Producers* magazine! Categories may include Top Producer, Rising Star, Team Leader, Broker, Making a Difference, REALTOR® on Fire, etc. To nominate a fellow REALTOR®, simply scan this QR code and follow the prompts. We look forward to receiving your nominations!



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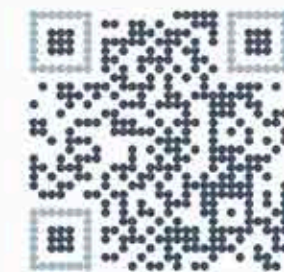
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MEET

# DAWN ONEIL

## BAKED GOODS & BRIGHT FUTURES

*Formerly from New Jersey, Dawn has spent the last 32 years living, working, and raising her 3 children in Chattanooga. No matter what her job was, family was always the biggest motivator for her. Being a stay at home mom was always in her plan. Even with her first daughter, she worked as a nanny so she could bring her along.*

BY ANDERS  
CLARKE  
PHOTOS BY  
WILLIAM GRIGGS

As her kids grew up, she remained involved in various organizations and activities with them. She was very involved in school events and PTA, attended all of her children's sporting events, and loved every memory she shared with them. She was a Girl Scouts troop leader selling cookies with her daughter outside a grocery store when she had an encounter that changed her life. A man came up and struck up a conversation with her as he was buying cookies. After they were done chatting, he walked away with his purchase only to return moments later. He told her he couldn't even eat them and to give them away, and then asked a pivotal question: "Have you ever considered being a real estate agent?"

The answer was no, but Dawn gave it some thought. At that point in her life, she was wondering what the next step was going to be as her 2 youngest entered Kindergarten. She went in for an interview with that same broker to learn more. During the interview, an agent stopped in and told the broker she was leaving to get her kids from school. That was the "lightbulb" moment for Dawn. Any job that offered her the opportunity to help people AND have the freedom to invest in her kids was a good fit. She got licensed soon after and dove in headfirst.

While her kids were at school, Dawn would spend time at her office learning all things real estate and

taking any and all classes that were available. What she didn't realize was that she had already been working on one of the most important aspects of early success in real estate: her sphere of influence.

Dawn is driven by connection. For years she had been involved in leadership within her church as children's ministry director, substitute taught at her kids' schools and has been involved in Girl Scouts, as well as a basketball coach, just to name a few. During that time, she loved to build relationships and friendships with the people she met. Once she started real estate, it was only a matter of letting people know about her newest endeavor, opening new doors of opportunity. She started helping her sphere buy and sell, and gradually expanded from there. It was such a natural progression for her it never felt like work at all. "I use real estate as a ministry as well," she states. It's her way of loving on people during a pivotal shift in their lives. Even with her own investment properties, she has the opportunity to help others in need. She continues, saying, "There's nothing better to me than giving back and/or making a difference; it's so rewarding."

As her kids grew up, she looked for new ways to get involved. She ended up substitute teaching sporadically which again helped to maintain some of the school relationships she had built while staying close to her kids. She continued to work hard on her real estate business, never sacrificing her commitment to family. Her kids came to show some houses and went with her to put up signs before going home sometimes, but they never ended up in daycare. She was adamant about raising them herself. But kids grow up eventually, and as they graduated and headed off to college, she felt she was missing something. The next step for her came in the form of an opportunity to be a broker.





“

*There's nothing better to me than giving back and/or making a difference; it's so rewarding.”*

Three and a half years ago, Dawn was approached about being the Managing Broker for RE/MAX Renaissance in Hixson. She had never really considered it and wasn't sure about the change. After giving it some prayer, she was open to the idea. But the final push was when she witnessed a top agent at an awards banquet thank their broker for their success. Another lightbulb moment and another goal to pursue. “I kind of felt a void that I wasn't making a difference,” she says, and the broker role offered her a way to fill it.

She has loved the broker role since day one. “At the time I didn't know I needed it, but it's been one of the biggest blessings of my life,” she admits. Coaching and mentoring agents is her way of pouring into those around her. She sees them as part of her own family. Her goal is to meet people where they are and “to nurture people to help them find whatever their path is.” People have many different reasons to be a real estate agent and she makes sure her agents find their purpose and help them achieve it. She thrives off the experience of mentoring and encouraging others, hoping to be a part in their success. “That's exactly what I needed at the time because when they succeed, I succeed,” she says with a smile.

Looking ahead, Dawn sees herself winding down over the next decade. With one grandchild already, she loves her new role as a GiGi. With more grandkids expected in the coming years, she expects to shift back towards a heavy family focus and enjoy the flexibility that real estate offers to make that a priority. While she doesn't plan to stop real estate anytime soon, family will never take second place. She still maintains a book club and is part of a weekly prayer group, always looking for ways to get involved and serve her community. No matter what the future looks like, her legacy is one of loving, human connections and leaving this world a little better than she found it. Her presence is appreciated by everyone whose life she has touched.





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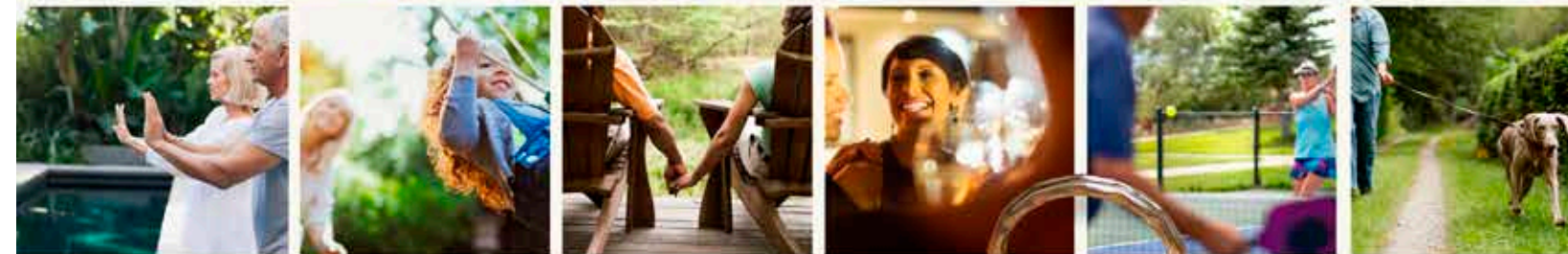


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MEET

# WENDY LAWHORN

BY ANDERS  
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Wendy's journey into real estate started well before she even knew English. When she was five years old, Wendy moved to the United States with her parents from San Jose, Costa Rica in 1978. They landed in New Jersey where her grandparents and several other family members were already living. Coming over with little more than a suitcase and her parents, Wendy had no idea what the future would hold. Her parents put her in school without speaking any English and told her she would figure it out. She would learn Spanish at home and English at school. She was told to pay attention and she would learn by immersing herself in the language. For Wendy it was sink or swim, and she decided to swim. Her mother taught her resilience and provided her with plenty of support. While it was a hard road, by first grade she had a solid grasp on English and kept improving.

As she finished school at 17, Wendy was ready for the next step. When it came to higher education, she decided to follow several

other friends to Tennessee for school. Her mother was against the idea, reluctant to have her so far separated from the family. But Wendy was determined to go and make it work. Yet again, she set out with little more than her suitcase and a goal in mind. She attended Southern Adventist University for a year before moving to Chattanooga State for nursing classes. During her time in college, she started working at a doctor's office as a secretary where she met her now husband, Greg. They were later married in 1996.

A few years later, Wendy had yet another important decision to make. She could either continue to pursue her nursing degree or go into real estate. She loved to help people, and her purchase of a new home and subsequent research on real estate introduced her to a whole new way to accomplish that goal. However, she agreed with Greg she had to make it work in six months or she would return to nursing. She took her test, got her license, and started with a small local brokerage with several real estate veterans in 2000.

In stark contrast to her time in an office setting, Wendy saw no standard schedule or hours with the agents as they came and went in the office. She asked her broker, Elgin Smith, how to make money with real estate, and he told her to follow him for two weeks. "I took it very seriously. It was my career and I was going to be successful at it," she says.

Over the next two weeks, Wendy shadowed Elgin and gleaned as much knowledge as she possibly could. She went on to do open houses for top producers from her office where she made great connections and built her sphere while learning how to sell herself and sharpen her skills. "I figured out what I was good at. I figured out what I loved about it," she recalls. The next year was spent growing more than she ever had professionally while closing \$2 million in volume. "I've never looked back," she admits. When she finally felt confident in her skills, she realized she was outgrowing the pond she was in and needed a bigger one. In 2002, she made her grateful goodbyes and moved into the next phase of her career.

DETERMINATION  
IN EVERY  
CHAPTER







In her time spent networking in the industry, Wendy had built a connection with local real estate legend Darlene Brown. She approached Darlene and told her she had two years of experience and a willingness to learn and work hard. Darlene welcomed her with open arms and helped her take her business to the next level. She has remained with Darlene Brown as her Broker through various firms for 23 years now and

loved every day. Real Estate Partners brokerage matched her goals perfectly, and the relationships she has built are very precious to her.

However, she didn't just remain a REALTOR®. As she grew alongside Darlene's leadership, she was recommended to get her broker's license. Wendy knew what was coming next, but decided to get her broker's license anyway. Several months

## "I FIGURED OUT WHAT I LOVED ABOUT IT."

later, Darlene requested her help opening up the Ooltewah branch of Real Estate Partners. She spent a couple of years as a broker before deciding her passion was for residential real estate, not management. She still offers her help with teaching, coaching, or any other assistance she can provide outside of the broker role. "I get so excited when I'm nurturing people in the process," she says of each transaction she does.

Now as a successful entrepreneur and parent, Wendy has created a life filled with great memories. Thanks to her determination and grit, she created a career she loves and opportunities for herself and her family she never could have dreamed of when she arrived in the U.S. at age five. She is a staunch believer in the power of entrepreneurship, saying, "In this country you have to have your own business to really be self-sufficient." Your financial success is up to you as a business owner, not someone else. In her mind, that's the best way to take advantage of the freedoms America has to offer.

Immigrating to America was an amazing experience, albeit difficult in many ways. Her grandparents had gradually brought over family members as they were able. Each family member would get their visas and get situated,

and the next few would be brought. Wendy fondly recalls the experience of finally becoming a citizen, something she had put off for some time. She was already a permanent resident and paying taxes, but voting was the last privilege she was interested in. She denied getting citizenship through her marital status and instead opted to do it herself. When she achieved citizenship, Darlene threw a huge celebration to accompany the sense of satisfaction and pride Wendy felt as an official citizen.

Wendy still loves to work with clients and is very thankful for her residual referrals. She has a step-daughter and son-in-law with a new grandson in Pensacola she visits frequently while making time for her family in New Jersey as well. Her son, a recent graduate from McCallie School, is now a freshmen in college in Tuscaloosa. She and Greg love enjoying walks and spending time together. She loves to read, listen to podcasts, and likes to exercise to destress. She thoroughly enjoys advising clients and negotiating deals. She loves the relationships she gets to build with clients more than any financial reward, stating, "If you can't distinguish between the two, you're going to miss out on the biggest part of this business." With the support of her parents and grandparents, to now her husband and children, she is grateful for the experiences she has had. Wendy has truly created the American Dream for herself.



## "I'VE NEVER LOOKED BACK."





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