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MARCH 2026

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Top 300 Producer

# Nina Lecroy

UNITED REAL ESTATE

Location: April Blankinship's listing in Gettysvue



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North Cumberland Realty

Partner Spotlight  
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(02/23)

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## PUBLISHER'S NOTE

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BY REBECCA RAMSEY

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Reference email sent to you on February 9.



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# Sarah West

BY LUCY REYNOLDS AND PHOTOS BY AMY SULLIVAN PHOTOGRAPHY

## North Cumberland Realty

### FROM BEAUTY SHOP TO REAL ESTATE BROKERAGE

For 18 years, Sarah West worked as a beautician, following in the footsteps of her mother, sister, cousins, and aunts in what she calls “a family of beauticians.” But after nearly two decades of standing on her feet and wearing out her shoulders, she found herself praying for a new direction. “I said, ‘God, what can I do where I don’t use my arms so much?’” she recalled. “And God put real estate on my heart.”

That nudge led Sarah to make a promise that she credits for everything that has followed. She told God that if He would let her be successful in real estate, she would give Him all the glory. Today, as principal broker and part owner of North Cumberland Realty in Scott County, overseeing a thriving team of 15 other agents, she’s quick to acknowledge the source of that blessing.

Sarah’s transition from doing hair to doing real estate came at a time when her children were old enough to be more independent, which allowed her to pour the same relentless work ethic she’d developed at the beauty shop

into her new career. And her years doing hair in Huntsville had an unexpected benefit—she already knew everyone in the community. Those relationships became the foundation for her real estate business.

But she didn’t build North Cumberland Realty alone. In fact, the agency emerged from a “made in heaven” partnership with two others who shared her commitment to hard work: Michael Caudill and Danielle Lawson. Sarah met Michael over a septic record when he worked for the Tennessee Department of Environment and Conservation (TDEC). After he expressed interest in real estate, she brought him on at Coldwell Banker Wallace, where she was working at the time. He asked if she planned to open her own brokerage someday, and when she said yes, he told her he wanted to work for her one day. “Even better, now he gets to work *with* me,” Sarah quipped.

Danielle, a mother of three with an impressive work ethic, began her relationship with Sarah as a client. Sarah encouraged her to

get her real estate license, and later the two began working together at Coldwell Banker Wallace. Eventually, Sarah, Michael, and Danielle decided to strike out on their own, creating something personal and local rather than franchise-affiliated.

“Michael is the brains of the operation; he’s super smart,” Sarah explained. “And Danielle is one of the hardest workers I’ve ever seen. We all bring our own thing, so it’s the perfect marriage.” And Sarah’s work ethic? Well, she admits to being a workaholic, describing a family ski vacation in Colorado when her husband caught her pulling off her gloves with her teeth to answer her phone at the top of a slope. When he reminded her they were on vacation, her response was automatic: “I said, ‘I’ve got to get this call; it could be somebody wanting to buy one of my listings.’ That’s what makes us successful as agents; you have to answer your phone no matter what you’re doing.”

She learned that drive from her parents, particularly her 70-year-old mother who still works in



L to R: Sarah West, Michael Caudill, and Danielle Lawson  
Location: Scott County Courthouse Square



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 PHONE NO  
 MATTER  
 WHAT  
 YOU’RE  
 DOING.”**

her beauty shop. Growing up watching them, Sarah developed habits that have served her well in both careers. During her beautician days, she’d work until midnight with her kids at the shop, nursing babies between hair color appointments. And that same intensity drives her real estate work today, where she makes herself available to working people who can only view homes in the evenings and on weekends.

While Scott County might not be known for its economy (actually, it has one of the highest unemployment rates in the country), Sarah clearly sees its appeal. With low taxes, a very affordable cost of living, its proximity to Big South Fork National Recreation Area, and

the beauty of two rivers that are perfect for kayaking and fishing, the area attracts retirees and remote workers who value natural beauty and outdoor activities over the amenities in a larger city.

Sarah loves her hometown, the place where she was born and raised, and where she built relationships through the beauty shop before transitioning into her thriving real estate career. When she’s naming her blessings, she’s quick to call out her family (especially her “hot, good-looking husband,” James West), her amazing business partners, and Rebecca Ramsey and *Big Orange Country Real Producers* magazine—but her biggest shoutout is for God, her number one, who has blessed her so richly!!

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# TONYA STROBEL

## MORTGAGE INVESTORS GROUP



Meet the Joint Venture Expert Who's Changing Tennessee's Mortgage Business

BY LUCY REYNOLDS AND PHOTOS BY AMY SULLIVAN PHOTOGRAPHY

When Nashville-based Tonya Strobel talks about the real estate and mortgage industries, she doesn't mince words. "The average NOI earnings in a real estate company in the U.S. today is minus \$250 per transaction," she said. It's an uncomfortable truth that most people in the business know but rarely say out loud.

Just a few months ago, Tonya joined Mortgage Investors Group as Chief Growth and Affiliated Partnership Officer, bringing with her 36 years in the mortgage business and over two decades specializing in joint ventures.

Her story began in Colorado, where she started selling real estate at age 17 because it had a low barrier to entry and she needed to feed herself. By 1987, she had opened what she believes was the first in-house mortgage company in a Better Homes and Gardens franchise in Fort Collins. That early experience taught her something most people in the industry still haven't figured out: "The consumer doesn't know and doesn't care where the real estate agent's job ends and the lender's job begins," she said. "They just know that this is the most significant, emotional transaction they're going to do in their life, and they want to have the best experience possible in going from A to B."

"Imagine walking into a Lexus dealership, falling in love with a \$60,000 RX 350, and having the salesman tell you to go find your own financing—and when you come back, maybe the car will still be there, maybe it won't," she said. "We do that exact process as a real estate industry every single day; whereas, at Lexus, they walk you into Lexus Financial, sit you down, hand you a cup of coffee, and help you arrange your financing. A few hours later, you drive home with your new car."

"That's the experience consumers want, and it's what joint ventures can deliver," she continued. "That 'family of services' concept viewed from a consumer's lens is really important." The numbers make the case. As Tonya explained, the average mortgage transaction generates about \$1,600 in earnings after expenses. In a properly structured joint venture, that is split 50/50—and when you add \$800 to the negative \$250 per real estate transaction, then suddenly you have a sustainable business model.

“ THE CONSUMER DOESN'T KNOW AND DOESN'T CARE WHERE THE REAL ESTATE AGENT'S JOB ENDS AND THE LENDER'S JOB BEGINS. ”

But as she's quick to point out, "Joint ventures are really the most complicated 'simple business model' there is in this space. Everyone thinks they understand them from afar, but executing them requires navigating licensing, legal documentation, RESPA compliance, and building a completely separate standalone entity. Yet, for most real estate companies, the economics of having a mortgage company paired with their affiliated businesses inside their real estate office is very attractive."

According to Tonya, there are only four or five people in the U.S. who really

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know how to execute joint ventures properly—and that’s not ego talking, it’s experience. She spent years at Wells Fargo, which ran the largest joint venture entity in the country with 178 partnerships. When the financial crisis hit in 2008 and Wells Fargo had to shed market share, she moved to Nashville to work on decentralized operations and the Wachovia acquisition. After that came national roles at Stearns and Newrez, where she built their 20-partnership portfolio.

In 2025, at 56 years old, Tonya decided she was done living on airplanes. So, when the opportunity at Mortgage Investors Group opened up, it just made sense for her. Anna Beltran wanted to grow and diversify the business model, and Tonya wanted to put down roots in her own backyard. Now she’s responsible for launching joint ventures for MIG across the country as well as managing their marketing services agreements.

She’s especially excited about 2026, as she’ll be launching MIG’s first two joint ventures in Tennessee. “Mortgage Investors Group is the top mortgage lender in the state, coupling with some of the top real estate companies and builders in the state,” she described. “It’s going to create a separation between mastery level versus mediocrity in what’s been a very, very challenging market.”

When she’s not working, Tonya loves oil painting—and she’s passionate about reading. She also enjoys riding Harleys through the Smoky Mountains with her husband, Bart, a civil structural engineer, and spending time with her daughter, Mackenzie (24), a med student at UT Memphis.

But mostly, she works. “If your life is a gift from God, then what you do with it is your gift back,” she said. “My gift is rooted in my very humble beginnings, and now I’m here to serve others and do whatever it takes in order to help them be successful.”



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# Nina Lecroy

UNITED REAL ESTATE SOLUTIONS

BY LUCY REYNOLDS AND PHOTOS BY CRICKETPIX PHOTOGRAPHY



## From Stay-at-Home Mom to Stay-in-the-Game Top Producer

For Nina Lecroy, the path to becoming a top-producing real estate agent didn't start with a sales pitch or a corporate ladder. It began in her home. For more than 20 years, she was a busy stay-at-home mom. But when her youngest children entered high school, she found herself anticipating the empty nest and wondering what she should do next.

Nina and her husband had already started dipping their toes into real estate by purchasing rental properties—a venture that began almost by accident when a bargain-priced home became available on their very own street. Over time, they fell in love with the process of investing; plus, Nina realized her decades of local knowledge and her maternal instincts were the perfect foundation for a career as an agent. In 2019, she earned her license and officially joined United Real Estate Solutions.

The timing, of course, brought challenges no one could have predicted. Just as she was finding her footing as an agent, the world turned upside down in 2020. "I was thankful I got in when I did, because I made a lot of connections that first year," she recalled.

Most of her initial clients weren't strangers. "My first contacts were with all my kids' friends from high school," she described, "because I had been the president of the boys basketball booster team. I knew those kids; they loved me and trusted me. Now they're grown men, and when they were ready to start buying, who did they call? They called me."

Nina's deep-rooted sense of community is the drive behind her business. She doesn't just see transactions; she sees families. "A lot of my clients have become really good friends," she said. "They become your friends and then like family. I care about them, and I hang out with them all the time."

Meanwhile, her actual family remains the center of her universe. Nina and her husband have been together for 29 years, and their household is a beautiful combination of three biological children and an adopted child brought to them through fostering. Their son BJ, now 26, joined the family at age nine and fit in perfectly from the start.

Today, the Lecroy household is a hub of real estate activity. While Nina navigates the world of real estate listings and showings, her husband manages their rental portfolio and handles their flip properties. It's a true partnership—although Nina admits the workaholic gene runs strong in both of them. Balancing the demands of a top-producing real estate career with family



Location: April Blankinship's listing in Gettysvue



“  
A lot of my  
clients have  
become really  
good friends.”

life is a constant juggling act, especially when clients need her on weekends or during the few moments of downtime she manages to find.

“I’m not very good at balancing because I love to work; I love what I do,” she admitted. Her strategy for managing the stress is simple but significant: “I pray a lot,” she said.

That faith sustains her when she’s sneaking into a bathroom at 2:00 a.m. during a family

vacation to write a contract or when her business seems to explode, such as with eight closings in a single month, like she had in January.

When she’s not working, Nina loves to travel. Visits to her oldest daughter in California provide the perfect escape—although her computer is never far away. Also, she has found a way to give back to her professional community by serving as a mentor at United Real Estate Solutions. “I’ve taught my mentees well enough that if I need somebody

to cover for me, take a phone call from a client, or show a house while I’m gone, they can do that,” she said. “So I’m covered when I’m out of town for family weddings and other special occasions.”

Nina names time management as her biggest challenge. (In fact, she often wishes she had time to just take a nap.) However, she recently found time to read *Rich Dad Poor Dad* by Robert Kiyosaki and Sharon Lechter—and when she has the opportunity to listen to music, her choice is definitely gospel.

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Looking toward the future, Nina plans to remain a top producer as she continues to grow her business. "I set my goals a little higher each year," she explained. "I always think, 'Oh, I'm not gonna make that goal—and then I do.'" While she jokes that she needs to learn how to say "no" more often, apparently her inability to turn anyone away is exactly why she's so successful.

"I always think, 'Oh, I'm not gonna make that goal—and then I do.'"



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