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Partner Spotlight:  
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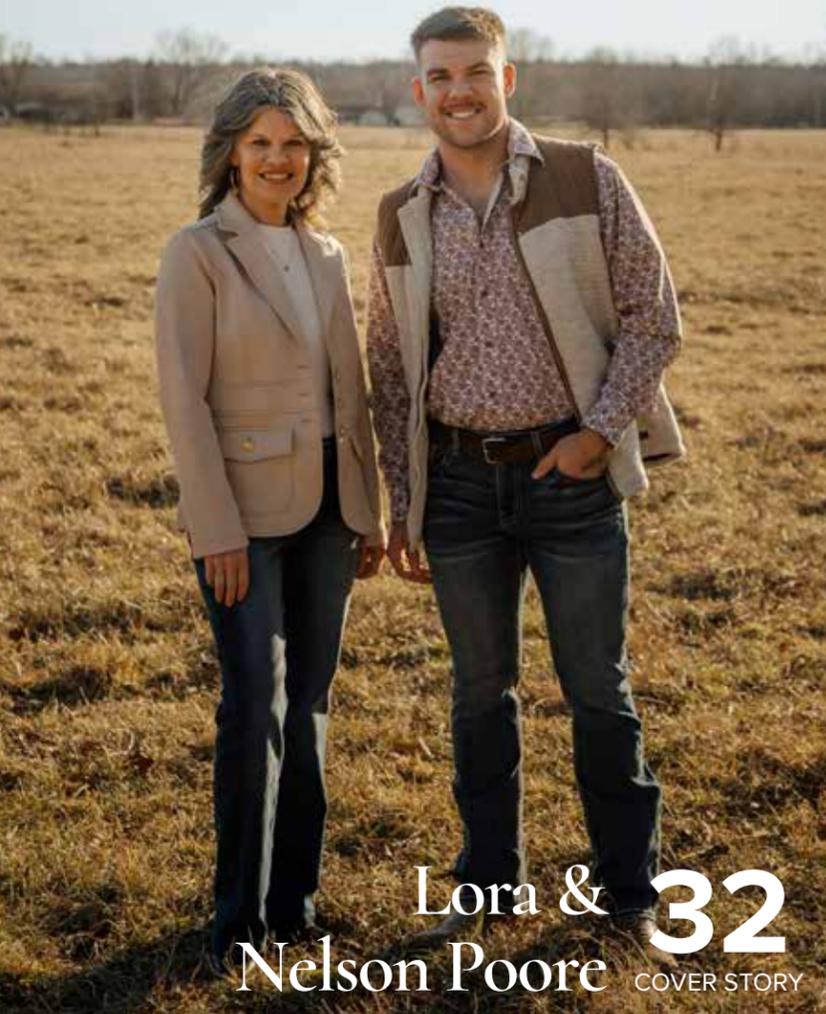


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# Welcome to the RP Class of 2026

Once a year, we hit the reset button. Using MLS data from the previous year, we update the *Chattanooga Real Producers* Top 500—and with it comes a new class of professionals who are shaping the future of real estate in our city. To those of you cracking the Top 500 for the very first time: welcome. That moment matters. It represents long hours, tough conversations, steady grit, and a business that's gaining real traction. And to those who continue to show up year after year, consistently performing at a high level—thank you for setting the bar and continuing to raise it. Whether this is your debut or your encore, welcome and congratulations. **You've earned your place here!**

*Chattanooga Real Producers* exists for one reason: to elevate the culture of real estate. We believe this industry is better when we know one another better—when relationships matter as much as results, when collaboration beats competition, and when success is something we celebrate together. Through our magazine, events, and community gatherings, we tell the stories behind the production, spotlight the people behind the numbers, and create space for meaningful connection among the top professionals in our market.

A key part of that ecosystem is our Preferred Partners. These businesses are more than advertisers—they are true partners in what we do. Each one has been carefully vetted and recommended by you, the top agents in Chattanooga. They show up at our events, invest in

this community, and are here to support you and your business in meaningful, practical ways. We encourage you to get to know them, lean into those relationships, and view them as trusted resources as you continue to grow.

The Top 500 list isn't about ego—it's about excellence, leadership, and influence. It represents the agents others look to, learn from, and do business with. Our hope is that being part of Real Producers helps you grow not just your business, but your network, your perspective, and your impact in Chattanooga.

If you haven't done so already, please take a moment to check out our Onboarding Landing Page. Here you can download your Top 300 badge, update your contact info, and let us know if you might be interested in being featured (at no cost to you). You will also find a link to all our Preferred Partners, so you can always have them at your fingertips.

Welcome to the *Chattanooga Real Producers* Class of 2026. We're honored to celebrate you—and excited for what's ahead.



Jeff White,  
Owner/Publisher



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# MEET Megan Brown

## WITH RESPONSIVE MORTGAGE

### *Leaps, Loans, & a Whole Lot of Faith*

Starting a business is always a leap of faith. For people leaving behind a salary, the pressure to make it can be overwhelming at times. Despite those inevitable fears and struggles, many people find entrepreneurship is the place they find genuine happiness, purpose, and growth. Megan went through exactly those steps, and a year later she couldn't be happier. In her case, she was called away from a Site Administrator role at a nuclear power plant with TVA. While she enjoyed the role, it wasn't where she wanted to stay. She yearned for the opportunity to work with people and build real relationships through her work, and she decided on the mortgage industry. "I switched gears because it was no longer fulfilling," she states. While she is thrilled with her decision now, it didn't come easily.

Especially with a family to support, Megan had early fears of leaving her role. She knew she wanted a change, but jumping from a safety boat into open waters was a challenging decision. She spent several

months praying about it, hoping to get clarity and confidence in her decision. "It was the biggest leap of faith I've ever made in my life," she recalls. When she finally took the leap of faith, she was immediately met with challenges.

In her first several months in lending, Megan had to put her head down and trust her process. She made countless calls, engaged with her community, and learned as much as she could. Despite that, she was left without much to show for it after several months. She started to have doubts, considering going into the job market again. However, she decided to commit and fully trust in God and herself. After seven long months, she had built a network and a small team of trusted professionals. Then the business started to come. She had to be patient, but the work she put in was finally bearing fruits and she was loving every minute of it.

The career shift was primarily driven by her desire to have a greater impact on her community. Her previous role included mostly technical work,



BY ANDERS CLARKE  
PHOTOS BY WILLIAM GRIGGS



and trust her clients have in her to do the right thing. “I believe in excellence, and I believe excellence can transcend into every area of life,” she says. She wants to take care of her clients in a very specific and intentional way. Because of this, sometimes she has to give up deals because she is unwilling to compromise her integrity. “I had to be okay with not winning every deal,” she claims. One word guides her work, both at the office and at home: honor. She believes honor is key to successful relationships and guiding character.

“**IT WAS THE BIGGEST LEAP OF FAITH I’VE EVER MADE IN MY LIFE.**”

Honor is a guiding tenet of her life. At home, she encourages her kids to honor each other with their actions, words, and thoughts. How they engage with each other and the world will guide them as they grow up and have a greater impact on their community and families. It also applies to her marriage and the relationship she fosters with her husband, Nicholas. Finally, it extends into her relationships with friends, family, clients, and team members. Her LO Assistant, Michelle, is a rockstar whom she is blessed to have on her team. Not only do they work well together and share a common mission, but they have also built a strong

instructing employees on the organization’s workflows and procedures. While she had the opportunity to work alongside other people, relationships weren’t a key part of her daily role. When she was looking for a new opportunity, she identified the relationship-centered role all great lenders abide

by. Aside from the lending process itself being a big deal for clients, it also offers mentorship and consultation that allows her to inspire confidence and relieve common fears that come with real estate transactions. “I just love learning about new people,” she shares. Her curiosity

and compassion make working with her a pleasure. In addition to her desire to serve people, she wants to do it well. “I want to be good and do good work, period,” she claims. Success for Megan doesn’t have anything to do with the numbers, but rather the happiness

friendship and partnership in the process.

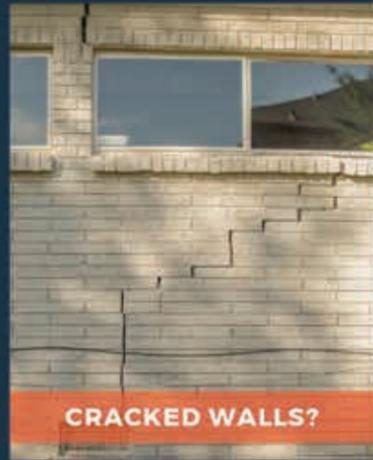
Driven by her desire to do things right, Megan has grown into her new role. Coming into the industry in January of 2025, her first year was marked by growth, both personally and professionally. “I don’t have it all together, I’m ever-evolving,” she says. In her struggles, it allowed her to bolster her beliefs and prove her commitment to her ideals. It also sparked changes in her where they were needed. “What I’ve found is that God was carving out specific parts of my character that needed refining,” she admits. It was a learning process in more ways than one, and she is grateful for the growth she has experienced. Lifelong growth and learning is one way anyone can succeed.

Megan has been blessed with lifelong influences that have driven her approach to business. She has been impacted by several people who embody “resilience, integrity, and quiet excellence.” Being a wife and mother of five amazing children has also taught her plenty. She adores her husband and family and spends as much free time as she can with them. To her it doesn’t much matter what they do as long as they do it together. However, spending time on the beach is a welcome change of scenery. Megan’s life is overflowing with gratitude for the opportunities and support system she has. Now that she is in a position she feels perfectly suited for, she can’t wait to see what the future will bring.





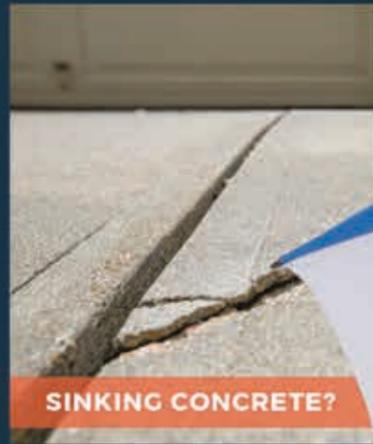
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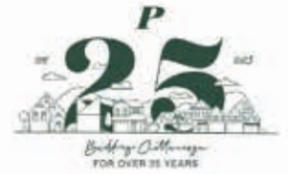
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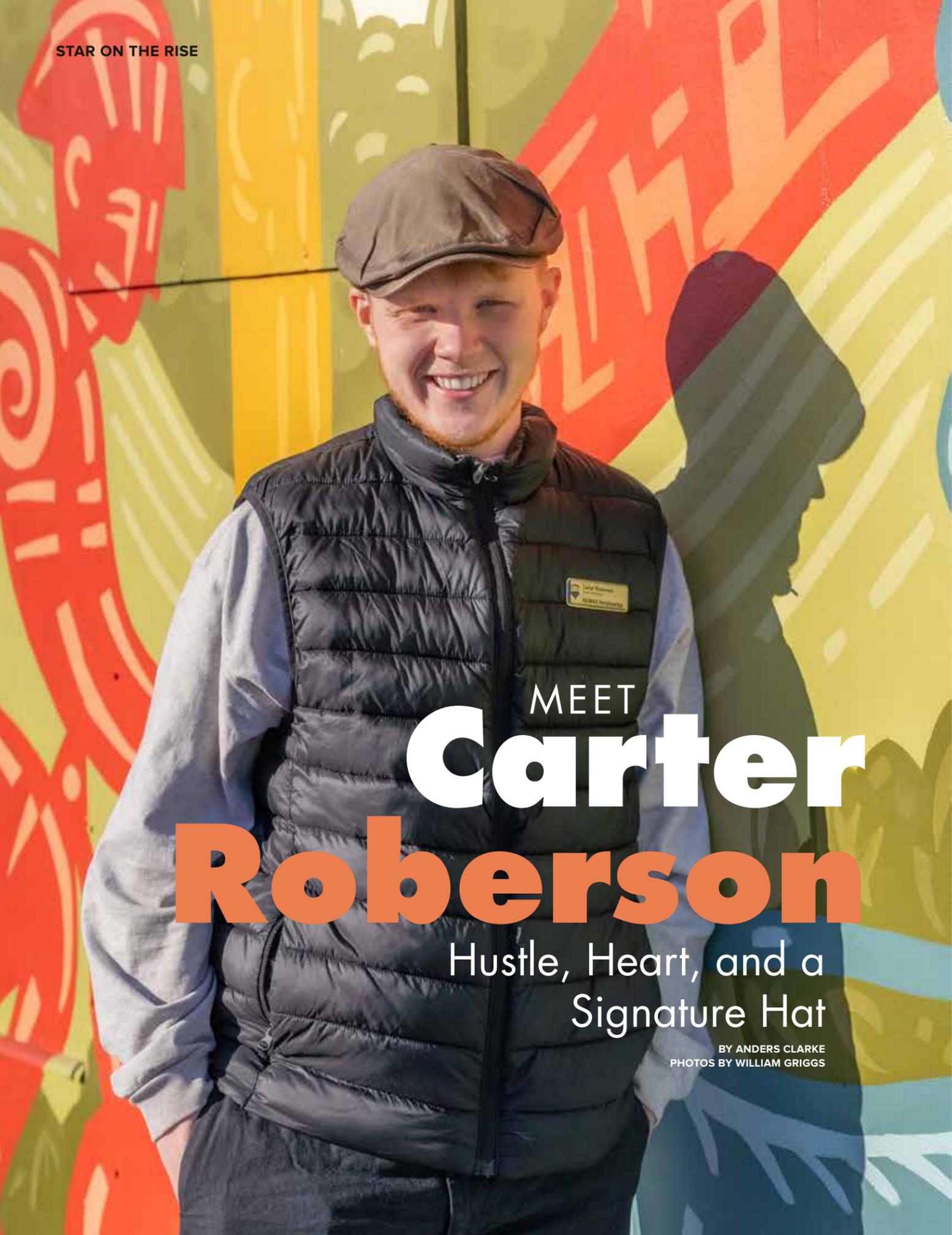
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MEET

# Carter Roberson

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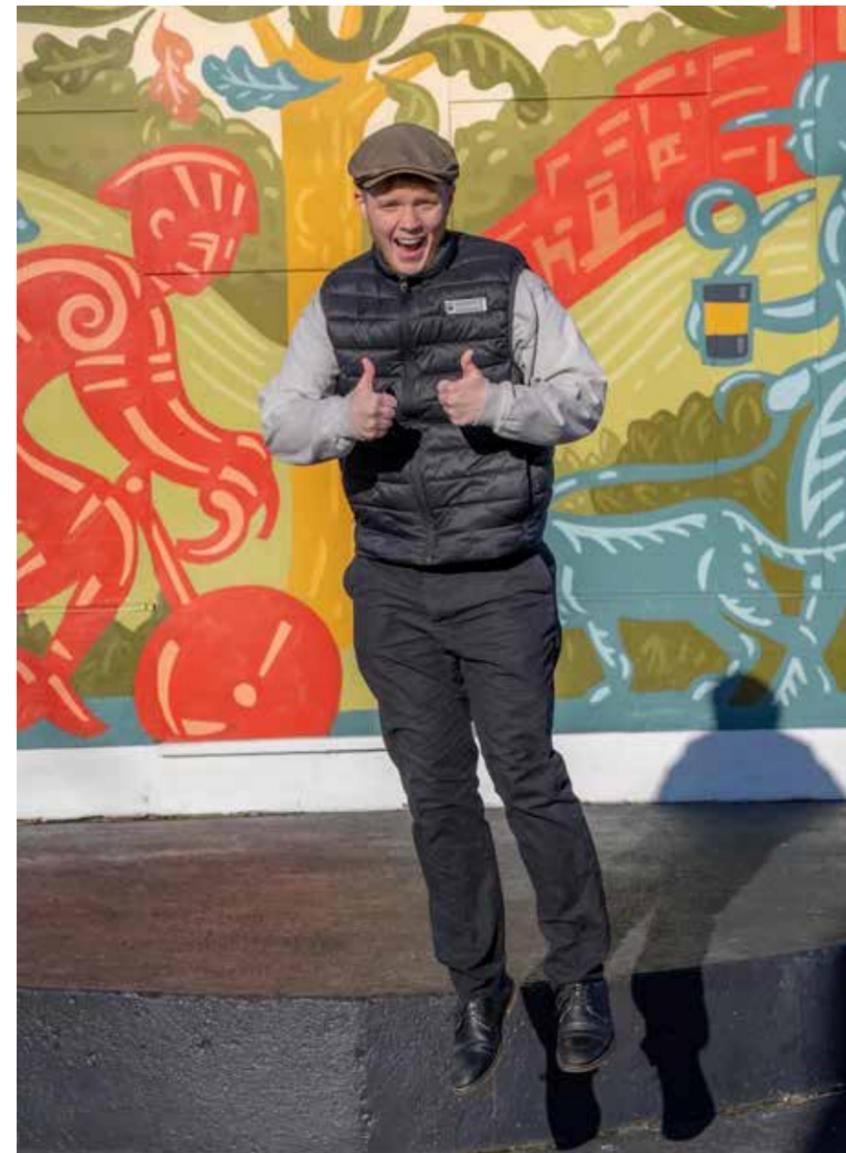
BY ANDERS CLARKE  
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Growing up, Carter faced his fair share of challenges. He worked hard to help out as much as he could with his family and got his first job on his 16th birthday. He started working at Sonic, enjoying his time serving people and building his communication skills. He also worked at Applebee's and Belk while he was going through college. By the time he graduated, he was no stranger to hard work. During his time in college, he decided he wanted to pursue a career in real estate. He understood the value and importance of a house and the impact it can have on a family, as well as the opportunity it could provide for his own life and family. "I saw real estate as one of those jobs with no cap," he states. He even bought his first house with his mother at 19 utilizing his savings and real estate knowledge. As he got started, he dove in headfirst and committed to learning as much as he could.

Thanks to his experience in customer service and his love for people, Carter quickly adapted to the demands of real estate. While he attended college at Chattanooga State, he started learning the business and working on deals. He was a full-time student at the time while also working at Belk, but that didn't slow him down. He would find any way to move forward, even exchanging donuts in class for contact info to expand his sphere. As he finished up his senior year, he graduated with a degree in entrepreneurship and made a good chunk of money on top of it. Now that he was out of school, he transitioned full-time to real estate and started seeing real results.

During his first couple of years, Carter just focused on working hard. He would do whatever he needed to in order to represent his clients well and get deals closed. On many occasions, he handled small things himself, proving his willingness to do the things others wouldn't. If there were financial roadblocks, he would find creative ways to push through without souring the deal. His tenacity pushed him through his first couple of years with several deals under his belt. However, his first big shift was finally implementing strong systems in his business.

By honing in on the way his business worked, he was able to improve on weak points and be more effective in his role. He learned from others and refined his own processes, making sure every step was covered and problems could be handled expediently. "My first two years I didn't have systems," he says, at least not compared to what he has now. Along with the new and improved systems, he saw a surge of business.



Over the last two years, his business has doubled each year. Along with his growth, he was able to bring in new agents he could coach and grow alongside.

As one of his more recent steps, Carter invited a newer agent onto his team. He now works daily with George Armstrong, a motivated agent whom he is helping navigate the first couple of years as an agent. George had a previous decades-long career and is now applying his lifelong skills to real estate. "I'm really trying to invest more of my time in him," he admits. He loves the opportunity to share his knowledge with someone with common values and a kindred mindset for growth and success. With George on his team, he is excited to build upon the strong foundation he has so far.



**"I'll do whatever I need to do to get the deal closed."**

For Carter, relationships are what drives his business. Not only the people he works alongside, but the people at every stage of the process. He is committed to doing what's best for those around him, even if it costs him time or money. "I'll do whatever I need to do to get the deal closed," he claims. He's always focused on what his clients need and being proactive with issues that arise. However, he is also a realist when consulting with people. If he believes a deal isn't right for someone, he will advise them accordingly. He's even talked people out of buying or selling if he believes it will be a net loss for them. His deals are always built on honesty and integrity, building trust with people to give them confidence in his service. "I really try to connect with people," he says. Inspiring confidence in a process often fraught with doubts is a blessing for the clients he serves. As a result, he has been able to create a life that is a blessing for himself as well.

Real estate is a vehicle for many people to create an uncommon lifestyle, and Carter plans to put as many miles on it as he can. His hard work and determination have already provided him many opportunities to experience life fully. He loves to travel and experience new places and finds enjoyment in the little things. He got engaged late last year and is on track to be married this fall. He appreciates the simple things too, like spending time with friends or family, playing with his dogs, and enjoying Chattanooga's natural beauty. Currently living in Red Bank, he looks forward to all the opportunities ahead of him.

The care and intentionality Carter brings to his relationships and business alike have allowed him to create something great. His personal success, growing team, and thriving relationships are all the result of his focus on the important things in life. He stays grounded in what matters in life, and his signature hat is a great reminder. Passed down from his great-grandfather, a farmer from Cleveland, he wears it as an ode to his family legacy and the legacy he will build in his own right. One of his big real estate goals is to become the face of real estate in Red Bank. As his hometown, he has a special connection to the city, and I have no doubt he will one day succeed in his goal. As that day inevitably creeps closer, just remember: **"Sell Smarter, Call Carter."**

**"If you aren't making any mistakes, it's a sure sign you're playing it too safe."**

**—John Maxwell**

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For those who may be new to Real Producers, or if you are just curious, here are some quick facts about Chattanooga Real Producers:

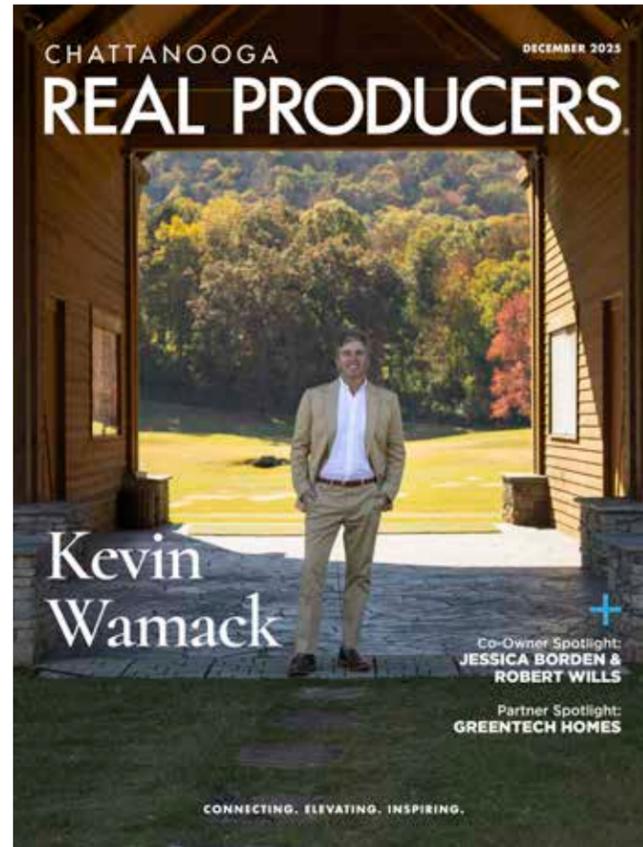
**The Heartbeat:** We seek to elevate the culture of our local real estate community by **INSPIRING** us to **KNOW ONE ANOTHER BETTER**, creating stronger **CONNECTIONS**, more trusted relationships, and more repeat business for everyone involved.

**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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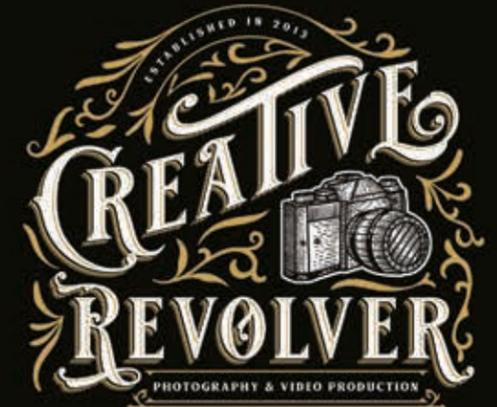


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# MEET Lora & Nelson POORE

Built on Faith,  
Fueled by Family,  
Sold with Heart

BY ANDERS CLARKE  
PHOTOS BY  
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**R**eal estate can be hard to manage for a solo agent. But finding the right partner to work with can be a challenge in itself. Picking the right agent who shares your goals, ideals, and approach to real estate is key to keeping the experience consistent. Not to mention trusting someone to handle things when you're pulled away can be scary, especially with your income or reputation on the line. The easiest way to pick a partner is just to raise one. At least that's what Lora did.

While Lora got licensed in April of 2008, her work ethic and people skills were developed years before. Growing up in Higdon, Alabama, she learned the value of community and integrity. Her first job was helping her family in their leather stirrup business. It gave her the first glimpse into entrepreneurship and taught her some basic business skills. She went on to work at the USPS before deciding to try out real estate after several people told her to give it a shot.

The market in 2008 gave Lora a crash course in real estate resilience. Starting with Foxfire Realty, she got her broker's license several years later and merged firms with Careeye Bell to create BELLORA. In 2022, they decided to affiliate with Century 21 in late 2022. During that time,

Lora experienced a difficult market early on. She had to work for every listing, be creative and confident, even when the market was a struggle. It allowed her to hone her problem-solving skills and serve at the highest level. As the market improved over the years, her business continued to grow. The next step was inviting her son, Nelson, to join her as a team.

Nelson knew he wanted to do real estate and joined right out of high school in 2018. He had grown up watching his mother utilize the benefits of real estate to make money while serving others and still making time for him in school. He wanted that same opportunity with his own family one day, so it was an easy call. "I always kind of knew I wanted that freedom," he recalls. It was a challenging time to start, but Lora mentored and coached him through the process, teaching him everything she could and encouraging him when things didn't go well. Now 8 years in, Nelson is equipped to handle any problems that arise, allowing him to be a perfect partner for his mother.

Working together has been a blessing to both Lora and Nelson. As a parent, she has the opportunity to watch her son grow and learn while making his own impact. Nelson has the opportunity to join his mother in a business that perfectly fits his own goals as he has become a parent himself. "Everything we do is based on faith, family, and service," Lora emphasizes.





The transition almost immediately had a positive impact on their business, and they have cherished the opportunity to learn from and support each other in business as they navigate their respective lives. “It has boomed since we came together as a mother-son duo,” they admit. Their goals for business, personalities, and methods all align perfectly. Sometimes working with family can be a challenge, but for Lora and Nelson, it makes it a breeze.

Every good partnership brings different perspectives and abilities. Lora has

18 years of experience in multiple markets. Her experience is something that gives her insight and perspective and allows her to navigate transactions to her client’s benefit. She combines patience with forward-thinking strategy to find the right cadence for each client. Nelson brings a fresh perspective as a younger agent and a knack for marketing and driving business. He loves working with land, in large part due to his outside hobbies, and finds joy in working with first-time buyers, especially. “Building this alongside my son Nelson has been one of

the greatest blessings of my career,” Lora states.

The parts they share are their faith and emphasis on integrity. “People aren’t transactions to me,” Lora says, “The deals will come, but your reputation is what lasts.” Nelson aligns with her entirely, and together they share that relationship-first approach. They also trust that the right deals will come their way, and the ones that are not a good fit will find their way to another agent. Sometimes knowing when to pass a client off is a blessing to the REALTOR® and the client. Because of

their shared values and trust, they can trust each other to handle business when the other steps away, knowing their clients will be taken care of. Each deal they handle is met with grace and gratitude, giving clients a comforting experience.

Their partnership is defined by the relationships they build. Their legacy will live on well after they retire from real estate with many happy clients and friends. Together they strive to meet each clients individual needs while building meaningful

and lasting relationships. Lora recalls one such client, a dear friend of hers who supported her during the early days of her real estate career. Lora would sell land for her while she encouraged Lora to keep working hard and doing the right thing. In 2022, her friend was diagnosed with cancer and passed away a month later. She requested Lora sing at her funeral, an experience which Lora treasures. She entrusted Lora to sell her farm after her passing as well, leading to the most emotional and largest

“Everything we do is based on faith, family, and service.”



“The deals will come, but your reputation is what lasts.”

transaction of her career to that point. Her love for people was evident by the trust and respect of her late friend, and she approaches each client she serves the same way.

As a family team, they understand the importance of the relationships they are born with and those they choose. While not in the office, Lora and Nelson spend most of their time spend time with her two children, Nady and Nyle, her grandchild, and her husband, Tim. She is very involved in her church

family as well, serving on the worship team. With his wife Heather, Nelson has one son and another on the way. When he finds time, Nelson enjoys the outdoors and hunting, finding every chance he can to spend some time in God’s creation. They also operate an Australian Shepherd farm on 90 acres called Willow Oak Aussies. They share pride in their success together, but it has nothing to do with money and everything to do with people. Knowing their priorities are in order, they look forward to serving local families for many years to come.





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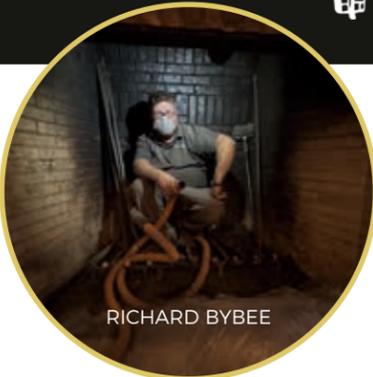
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Meet  
**Wendy**  
Merritt

## Rebuilding What Matters

BY JEFF WHITE  
PHOTOS BY WILLIAM GRIGGS

The house is down to its bones.

Exposed studs frame the light. Sawdust hangs in the air. The floors are stripped bare. Most people would walk in, feel overwhelmed, and walk right back out.

Wendy Merritt steps in.

Where others see damage, she sees possibility. Where others see uncertainty, she sees structure. Rebuilding doesn't intimidate her. It motivates her.

That instinct — to move toward what needs work instead of away from it — has shaped far more than the 15 homes she has flipped since 2020. It has shaped her life.

Today, Wendy is a trusted Chattanooga real estate professional with Keller Williams Greater Chattanooga, closing 35 to 40 transactions a year with consistency and care. While she has built a strong reputation as an investor and renovator, Wendy works with anyone looking to buy or sell their home — first-time buyers, families upsizing, downsizing sellers, and fellow investors alike. Many of her clients become repeat clients, a reflection of the trust she builds and the steadiness she brings to every transaction.

Long before contracts and closing tables, her foundation was being poured somewhere else.

Originally from Rock Spring, Georgia, Wendy's early adulthood took a decisive turn when her uncle, a military recruiter, encouraged her to enlist. She joined the U.S. Army, serving in the medical field as 82nd Airborne unit stationed at Fort Bragg.

The military has a way of clarifying who you are. It teaches discipline. Responsibility. Follow-through. It teaches you to stay steady when things feel uncertain — and to finish what you start.

Those lessons became anchors later.

After her service, Wendy moved to Savannah, Georgia, where she built a life that included marriage, motherhood, and nearly 15 years in one community. It was a full season — stable and rooted.

And then it shifted.

Following a divorce, Wendy returned home to Rock Spring. It wasn't the path she had pictured — but it was the one in front of her.

"There was a season where I had to figure out who I was again," Wendy says. "You don't always choose to rebuild — sometimes you just decide you're going to do it anyway." Starting over required more than emotional resilience. It required action. Stability. Independence. A way forward. A friend suggested real estate.

At the same time, Wendy found herself drawn to distressed properties — the kind most buyers overlook. Houses with heavy repairs and unknowns behind the walls. Where others saw risk, she saw potential.

Her first flip came just before the uncertainty of the COVID-19 pandemic. It wasn't the easiest time to enter the market, but Wendy wasn't looking for easy. She was building something new.

She didn't outsource the learning curve. She immersed herself in it — purchasing, managing renovations, selecting finishes, staging, and selling. She doesn't hold a general contractor's license, yet she oversees every project personally.

And she does it deliberately.



"I focus on one house at a time," Wendy says. "That way, I know it's done right."

In a business culture that celebrates speed and scale, Wendy has chosen precision. Rebuilding takes patience. It requires attention to detail and a willingness to endure the middle — the stage where progress feels slow and outcomes aren't guaranteed.

That middle is where most people quit.

"The middle is always the hardest," Wendy says. "But if the bones are good, you can fix the rest. You just have to stay with it."

Since 2020, she has flipped approximately 15 homes while simultaneously building a thriving real estate business serving buyers and sellers across the Chattanooga area. Much of her client base includes individuals and families navigating important transitions — first homes, relocations, life changes, and fresh starts.

Wendy understands what it means to need a new beginning. She approaches clients not as transactions, but as building relationships at meaningful crossroads.

One sale in Fort Oglethorpe captured that perfectly. After renovating the property, Wendy received multiple offers, including a strong cash bid. It would have been the simplest option. But another offer came from a hardworking woman who planned to live in the home herself.

Wendy chose her.

"I wanted to give her a house," Wendy says. It wasn't about maximizing margin. It was about restoring stability.

"At the end of the day, it's not just a deal," she adds. "It's someone's life. If I can help someone get into a home they're proud of, that matters more to me than anything."

That perspective defines her business — whether she's advising a seller preparing to list, guiding a first-time buyer through inspections, or managing a renovation from start to finish. She is known for sharing contractor contacts, offering guidance to fellow agents, and showing up reliably. There's no ego in her approach — just steadiness.

Outside of work, her greatest pride is her family. She is the mother of an 18-year-old daughter and deeply involved in her niece's life as well. Hiking trips, shopping days, nail appointments, visits to Nashville and Opryland — these are priorities, not afterthoughts.

Rebuilding isn't only about recovery. It's about what you model for the next generation.

Her daughter has watched her step into uncertainty and build anyway. She has seen grit without bitterness. Strength without hardness.

"I've learned that almost anything can be rebuilt," Wendy says. "A house. A career. Even your confidence. You just have to be willing to start."

There's something fitting about the way Wendy works.

She walks into homes stripped to their structure and imagines what they can become. She walks alongside clients in transitional seasons and helps them see possibility. She has walked through her own unfinished chapters and built something stronger on the other side.

Some people avoid houses that need rebuilding.

Wendy builds her life around them.

And when the foundation is strong, rebuilding isn't something to fear.

It's something to lead.



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