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REAL PRODUCERS®
NOVEMBER 2026



Melissa Hubbard

+

Celebrating Leaders
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Melissa Hubbard 30 COVER STORY

PROFILE



Ocoee Realty & Property Management



American Foundation and Waterproofing

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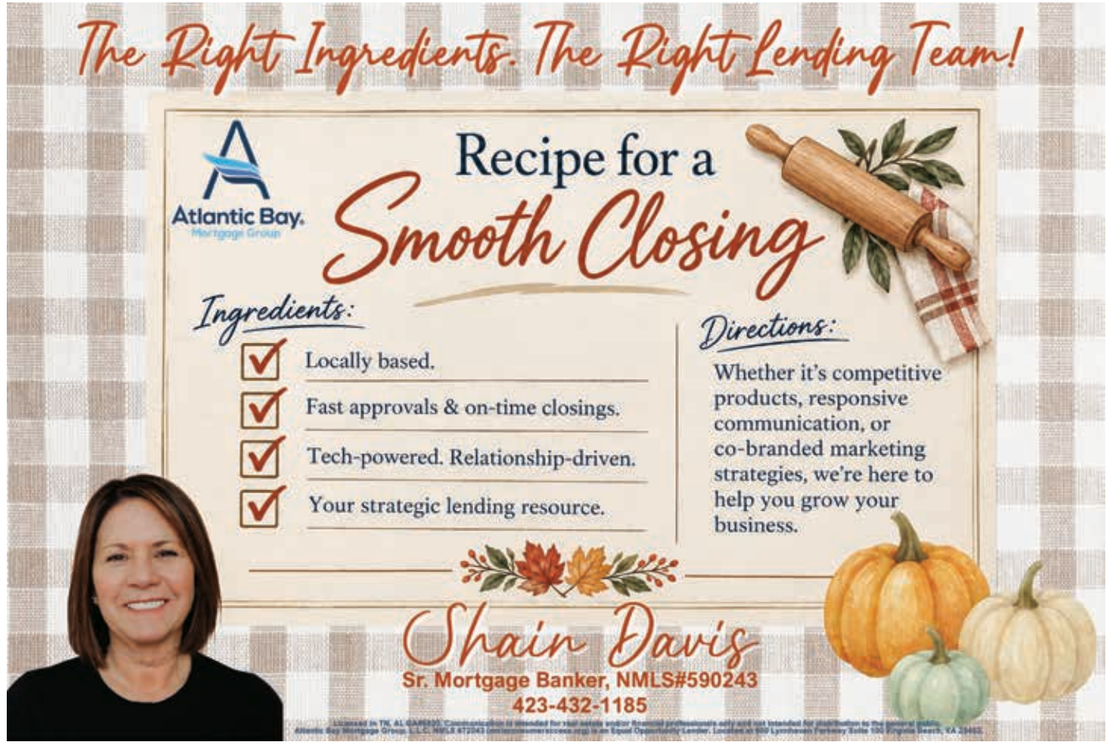
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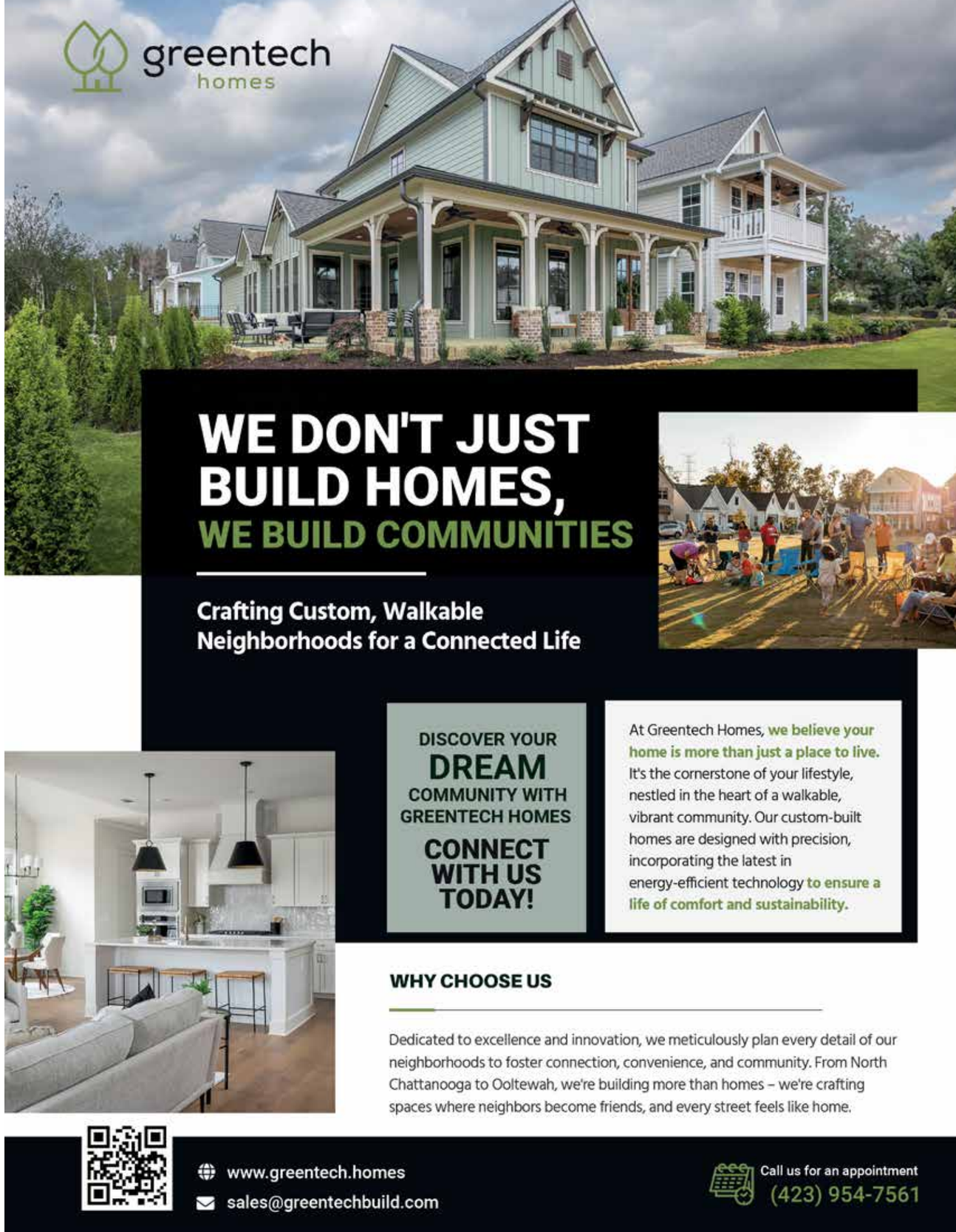


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THE QUIET POWER OF **Showing Up**



There's a moment in every venture when the excitement wears off. The launch is over and the applause has faded. What's left is the work: unglamorous, repetitive, and easy to put off until tomorrow. I've come to believe that what happens in that moment, and in the thousands like it that follow, decides almost everything.

We talk a lot about vision, strategy, and talent, and they matter. But in my experience the people and businesses that last aren't always the most brilliant. They're the ones who keep showing up. They answer the email, make the call, and deliver what they promised, on the day they promised it.

Consistency is underrated because it's invisible. Nobody throws a party for the fortieth Tuesday you opened the doors on time, or for the client you followed up with even though the deal looked dead. Those acts don't make headlines. They make reputations. Over months and years, trust is built from accumulated evidence, and every time you show up you add to that evidence.

In business, showing up means being reliable when it's inconvenient. It means returning calls when the news is bad and keeping standards high when no one is checking. It means treating your smallest customer with the same care as your largest, because the small ones are watching and they talk. A company is a set of promises, and its value rises or falls with how faithfully they're kept.

In life it looks much the same, only quieter. It's the parent in the bleachers at an unremarkable Thursday game. It's the friend who calls the week after the funeral, when everyone else has gone back to their routines. It's keeping your word to yourself: the early workout, the book you said you'd finish, the hard conversation you've been avoiding. The people we love rarely remember our grand gestures as clearly as they remember that we were there.

Showing up doesn't require perfection. Some days you'll arrive tired, uncertain, or behind. Show up anyway. A steady seventy percent beats an occasional hundred, because momentum compounds in a way that intensity can't. The writer who writes a page a day finishes the book, and the one waiting for inspiration usually doesn't.

There's also a kind of freedom in it. When you commit to showing up, you stop negotiating with yourself every morning. The question shifts from whether you'll do the work to how well you'll do it today. That shift saves energy, quiets doubt, and slowly turns discipline into identity: you become someone who shows up.

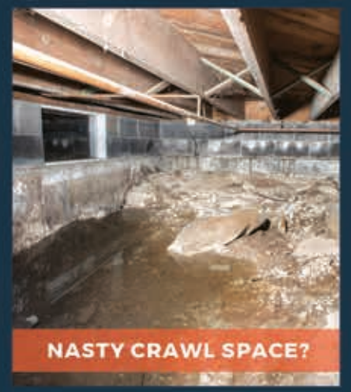
As you read this issue, you'll meet people who embody that idea. Their success didn't arrive in one leap. It came from small, faithful steps taken again and again, often with no one watching.

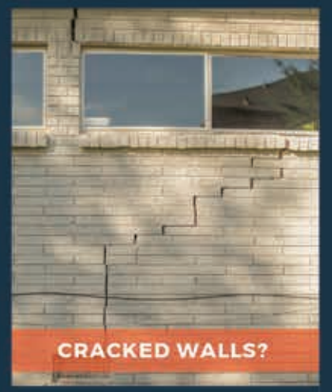
So here's my challenge to you, and to myself: pick one commitment, in your business or your life, and simply keep it. Then keep it again tomorrow.

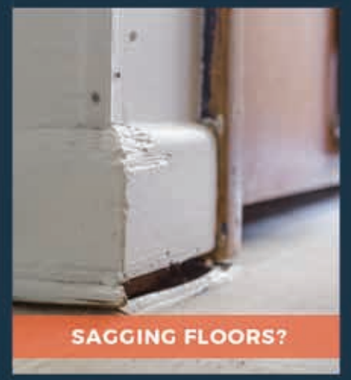
That's how trust is earned, how legacies are built, and how most of the meaningful work in the world gets done.

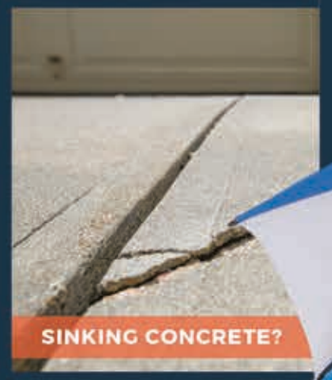


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BUILT *for* MORE

WRITTEN BY JEFF WHITE, PHOTOS BY SETH BRATHOVD WITH BOXED B ESTATE PHOTOGRAPHY



When Duane Goff, Josh Brewer and John Marshall began imagining what would eventually become Ocoee Realty & Property Management, they weren't simply trying to start another real estate company. They were asking a bigger question.

What if you built a company around the people inside it? What if success wasn't measured only by transactions, sales volume or the number of agents on a roster, but by whether people were becoming better professionally, personally and financially?

That idea has become the foundation of Ocoee Realty & Property Management, an ambitious combination of brokerage, property management, investment experience and community. But perhaps the most interesting part of the story isn't how quickly it has grown. It's what they're determined not to lose as it does.

Three Partners, Three Strengths

For Duane, the journey began in 1997 when he purchased his first property. Over the next quarter century, real estate investing became an increasingly important part of his life. He built a portfolio and gained practical experience buying, renovating, owning and managing real estate.

John was alongside him for much of that journey, helping oversee the day-to-day responsibilities of those properties for approximately eight years.

Then an unexpected issue involving property-management licensing became a catalyst. Duane began investigating what it would take to expand their property-management operation properly. That eventually led him to obtain his real estate license and begin thinking much bigger.

But Duane knew he didn't necessarily want to run the brokerage side. That's where Josh came in. Duane had known Josh for more than a decade and respected his character and integrity. Josh also brought years of real estate experience and relationships throughout the local real estate agent community.

Suddenly, the pieces fit. John understood property management. Josh understood brokerage and agents. Duane brought decades of investing experience and a vision for what all those pieces could become together. Three different strengths became one partnership.

Put Your Money Where Your Vision Is

Then they started building. Literally. The partners took on 7,000+ square feet on North Lee Highway. What began as a renovation quickly became something much bigger.

The roof came off. Much of the building was stripped essentially to its foundation and exterior walls. Plans expanded to include glass-walled conference rooms, collaborative spaces, a rooftop deck and kitchen, and a roughly 600-square-foot wellness center with free weights, a sauna and cold plunge.

But underneath the impressive amenities was a philosophy. Real estate professionals spend their careers serving clients, solving problems and navigating a demanding industry.

Duane, Josh and John wanted to create an environment that invested something back into them.

Mind. Body. Spirit.
For the mind, create opportunities to collaborate and learn from one another. For the body, create space to prioritize health. And for the spirit, leave room for relationships, encouragement and faith.

As Duane put it, "How do we support the agents themselves holistically so that they can go out and do the best job?" The building was never really the vision. The people inside it were.



When Seven Became 22
As of December 2025, much of this still existed in the future. The brokerage wasn't even officially established with the state. There were roughly seven commitments, a building under construction and plenty of questions about whether people would connect with what they were creating.

They did. By September 2026, Ocoee had grown to 22 agents, with several more expected to join by year's end. And that growth wasn't the result of an aggressive recruiting campaign.

"I don't want to be the biggest," Josh says. "Don't want to be the largest, but being the best has brought more numbers than we ever expected."

Josh describes the culture as family-oriented and team-driven, a place where one person's win can be celebrated by everyone. As interest has increased, the partners have actually become more protective about who enters the room.

"Our name is one of the most important things we have in this life," Josh says. "We've got to protect our name." Because who you bring into the room eventually determines what the room becomes.

Bringing People Back Together
At a time when physical offices have become less important in real estate, Ocoee has invested heavily in creating one. That's intentional.

The partners remember when agents actually worked alongside one another. They knew about upcoming listings because they had conversations in hallways. They exchanged ideas because they were physically in the same place.

Ocoee is attempting to recapture some of that. "We want agents to come to work," Josh says. Come in. Work. Have lunch on the rooftop. Exercise. Talk through a difficult deal. Celebrate a closing. Ask another agent a question.

Be around people. "When there's agents here, it's just buzzing," Josh says. "We love the feeling that we created here of just getting people back together face to face." By their first office meeting, the conference room they had just built was already full.

From Selling Real Estate to Owning It
For all the attention the brokerage has received, the partners don't expect agent count to drive Ocoee's next chapter.

Property management, which John oversees day to day, is becoming an increasingly important part of



the vision. Today, the operation has 12 staff members and manages hundreds of units, with a long-term goal of reaching 1,000.

But perhaps the most intriguing piece of their future isn't about managing other people's investments. It's helping agents build investments of their own.

The partners have begun exploring a future real estate investment fund or syndication that could potentially give agents an opportunity to invest alongside the company.

The pieces are already there. Their agents can identify opportunities. The team understands acquisitions and renovations. John and the property-management operation know how to manage the assets.

For Duane, however, the idea goes deeper. Many real estate agents spend decades helping other people buy assets without necessarily creating enough long-term assets of their own. Their income can be tremendous, but when the transactions stop, the income often does too.

Duane wants to help change that. What if the people who spend their careers helping others build wealth through real estate could use that same knowledge to build more of their own?

> *When there's agents here, it's just buzzing.*
> WE LOVE THE FEELING THAT WE CREATED HERE OF JUST GETTING PEOPLE BACK TOGETHER FACE TO FACE."



Josh says that idea captures something he admires deeply about his partner.

"He wants to help other people," Josh says. "That's one of the biggest things, and how proud I am to be a partner of his is because of that heart and mentality to help others."

Built for More
Duane has a philosophy that has followed him throughout his career: Money is the byproduct of providing a great service. Focus only on making money, and success may come or it may not. Even if it does, fulfillment isn't guaranteed.

Build something worthwhile. Serve people exceptionally well.



Create genuine value. Then let the results follow. Nearly three decades ago, that journey began for Duane with one property.

Today, alongside Josh and John, that experience has grown into something he couldn't have fully envisioned in 1997. A property became a portfolio. Experience became expertise. Three individual strengths became a partnership. Seven commitments became 22 agents. And an idea became a place filled with people.

There are bigger goals ahead. More properties to manage. More opportunities to create. Perhaps even a way for agents to begin building portfolios of their own. But the real ambition behind Ocoee Realty & Property Management is harder to measure.

It's creating a place where people can become better at their craft without seeing everyone around them as competition. Where success can be celebrated collectively. Where health, relationships, character and financial freedom have a place alongside production.

Duane, Josh and John are certainly building a real estate company. But from the beginning, they've been building for something more.

How does *Chattanooga Real Producers* work?

Connecting. Elevating. Inspiring.

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!

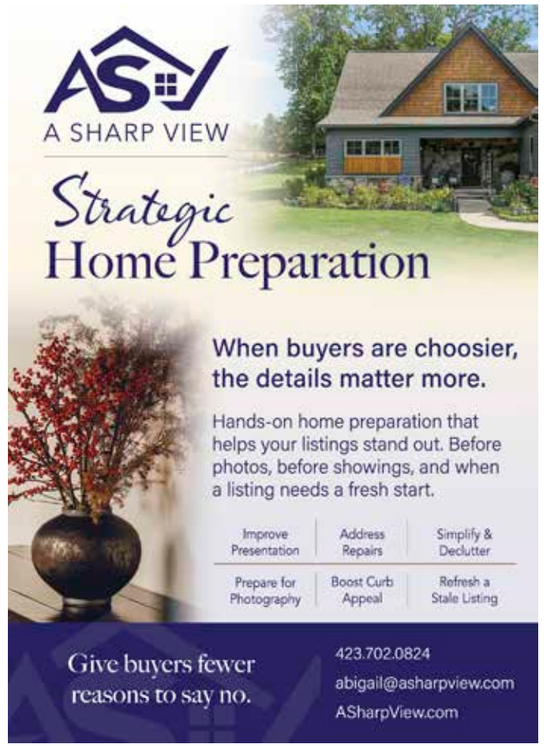
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WRITTEN BY LUCY REYNOLDS, PHOTOS BY AMY SULLIVAN PHOTOGRAPHY,



Rooted in Family and Integrity

When Darle and Jackie Canova established American Foundation and Waterproofing in Maryville back in 2007, they did so with a deep desire to help homeowners navigate the complex—and stressful—world of structural repairs. Originally from Florida, they were drawn to East Tennessee by the mountains, the lakes, and their extended family nearby. Since then, the Canovas have built a business that is 100% local and 100% committed to a simple, unwavering philosophy: *Do what's right, no matter what.*

Darle first began doing catastrophic sinkhole remediation and foundation repairs in 1992. He loved helping people and learning about structures—and now, 34 years later, his passion for the industry has only grown. Today, he continues to work alongside engineers on homes with extreme settlement or geotechnical issues.

With the Canovas, the goal isn't a hard sell; instead, it's about providing accurate information so each customer can make the best decision for their home. "We focus on quality work and on being ethical and responsible," Darle explained. "It's not just about making money; it's about helping people and supporting them."

With Darle out in the field, Jackie handles the books and operations in the office (and she jokes that keeping up with Darle is a job in itself)—and the next generation of the family is now taking on more responsibility with the company as well. Darle and Jackie's son, Hunter, has been part of the business for seven years now, starting at the very bottom when he was 16. "First he worked in the shop, sweeping floors and arranging materials," Darle recounted. "Then he joined a crew and worked up to crew foreman. He's 23 now, and he recently became a crew supervisor."

Despite being the owners' son, Hunter has insisted on earning his place. "We've been told he's the hardest worker out there," Jackie noted. "He wants it earned, not just given to him. A lot of newer crew members don't even know he's our son." From Darle's perspective, Hunter's most defining characteristic is how much he cares—not only about the quality of the jobs he supervises but also about the guys on his crew.

“We focus on quality work and on being ethical and responsible.”

“Doing what’s right for our customers is our biggest priority.”



The Canovas’ daughter, Kylie, is also bringing her high-level expertise to the family. A graduate of Maryville College and the University of Tennessee, she is a structural engineer with a minor in geotechnical engineering—the exact science behind what American Foundation and Waterproofing does every day. She currently works for Bechtel, designing steel for multi-story commercial buildings, and she also helps the family business with marketing and social media (as does Hunter’s girlfriend, Madison, a recent college graduate who works at Denso).

Like her father, Kylie isn’t one to sit still behind a desk. “She wants to work and do her job,” Darle said. “She wants to be out in the field looking at stuff and getting her hands dirty.” Kylie may eventually work side by side with her parents, or even open a separate engineering firm that supports their work and serves other clients as well.

Also part of the family business is Kylie’s husband, Larkin, who has spent the last five years working his way up to crew leader. Together, Larkin and Hunter are learning all the ins and outs of the company, from production to sales and management. “They’re both maturing and doing very well,” Darle said. “They’re continuing to learn and taking a lot on their shoulders. We’re really proud of them and very much looking forward to what they can bring to the entire team.”

With around 45 staff members and eight to nine crews running full-time, American Foundation and Waterproofing has grown significantly over the years. Darle credits much of their success to a dedicated staff that includes General Manager Scott Frazier, Sales Manager Scott Flanary, and Production Manager Addison Taylor.

At the end of the day, Darle and Jackie define success as delivering quality, ethical work to their customers and seeing their employees grow into great people. As they look to the future, they’re excited to see how the next generation will help to grow the business. “Jackie and I have always taught our children that you do what’s right, no matter how hard it gets,” Darle emphasized, “and doing what’s right for our customers is our biggest priority. That’s what we will always do.”



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Melissa HUBBARD, CRS

BEYOND THE SURFACE

Off the coast of Jamaica, Melissa climbs back into the boat in full scuba gear after a successful dive. One of the first things she notices is her phone ringing. As the committed professional she is, she answers. It's a client who wants her to list their home. Melissa simply asks for the opportunity to get back on land before returning the call.

WRITTEN BY
JEFF WHITE

PHOTOS
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While this story may be a bit uncommon, her commitment to clients, both current and potential, is not. Melissa prides herself on being there when her clients need her and promptly returning any calls she can't take immediately. It's not so much the act itself as what it says about her character: she cares. Your call is important, and so are you.

That mentality has helped drive her success in real estate, but it started long before she became a real estate agent.

Melissa began working in construction at a young age, where she learned the value of hard work and gained an appreciation for the potential within a home. She also developed skills that would later become invaluable in real estate: clear communication, teamwork, problem-solving, and the ability to adapt quickly when challenges arise.

Those lessons helped shape the professional she would become. Over time, Melissa built a reputation based on trust, respect, and persistence. When she started a family at a young age, her determination and grit kept her moving forward, even when life demanded a great deal from her.

When she moved to Tennessee for her children's college years, she brought that same work ethic and determination with her. She quickly fell in love with the area and the sense of community she found among the people she soon called neighbors, clients, and colleagues.

As a real estate agent, Melissa chose RE/MAX because of its reputation, professional standards, and collaborative culture. She had spent time with an independent brokerage, an experience she valued, but RE/MAX offered a larger network of relationships and opportunities that aligned with where she wanted to take her career.



“I WANT MY PEERS AND CLIENTS TO KNOW MY BUSINESS IS BUILT ON *education & precision,* NOT JUST VOLUME.”

Since joining the brand, she has earned the RE/MAX Platinum Award five times, with no plans of slowing down.

Her success as an agent is rooted in relationships and trust. From the first meeting, Melissa makes sure her clients know she is on their team and will do everything she can to help move a transaction toward the closing table. She communicates consistently, educates often, and believes clients should understand the process rather than simply be carried through it.

“I want my peers and clients to know my business is built on education and precision, not just volume,” she says.

Her knowledge and experience are tools she uses to identify and pursue the best opportunities for the people she serves. Whether she is working with a buyer, seller, fellow agent, or business partner, Melissa approaches the relationship with the same goal: to provide value, solve problems, and help everyone involved move forward with confidence.

Over time, Melissa began to feel called toward something more. She loved the larger RE/MAX community, but she also had ideas of her own—ideas about leadership, training, technology, culture, and the kind of environment she wanted to create for other agents. Eventually, those ideas grew into a vision for her own brokerage. In mid-September, RE/MAX Horizon Elite opened in Jasper, Tennessee, turning a years-long vision into reality.

For Melissa, opening the brokerage is not simply about expanding her own business. It is about developing the next generation of elite agents and giving them the skills, support, and resources she has gained throughout her own career. “Helping them build sustainable, tech-forward businesses is the journey I am most excited about,” she says.

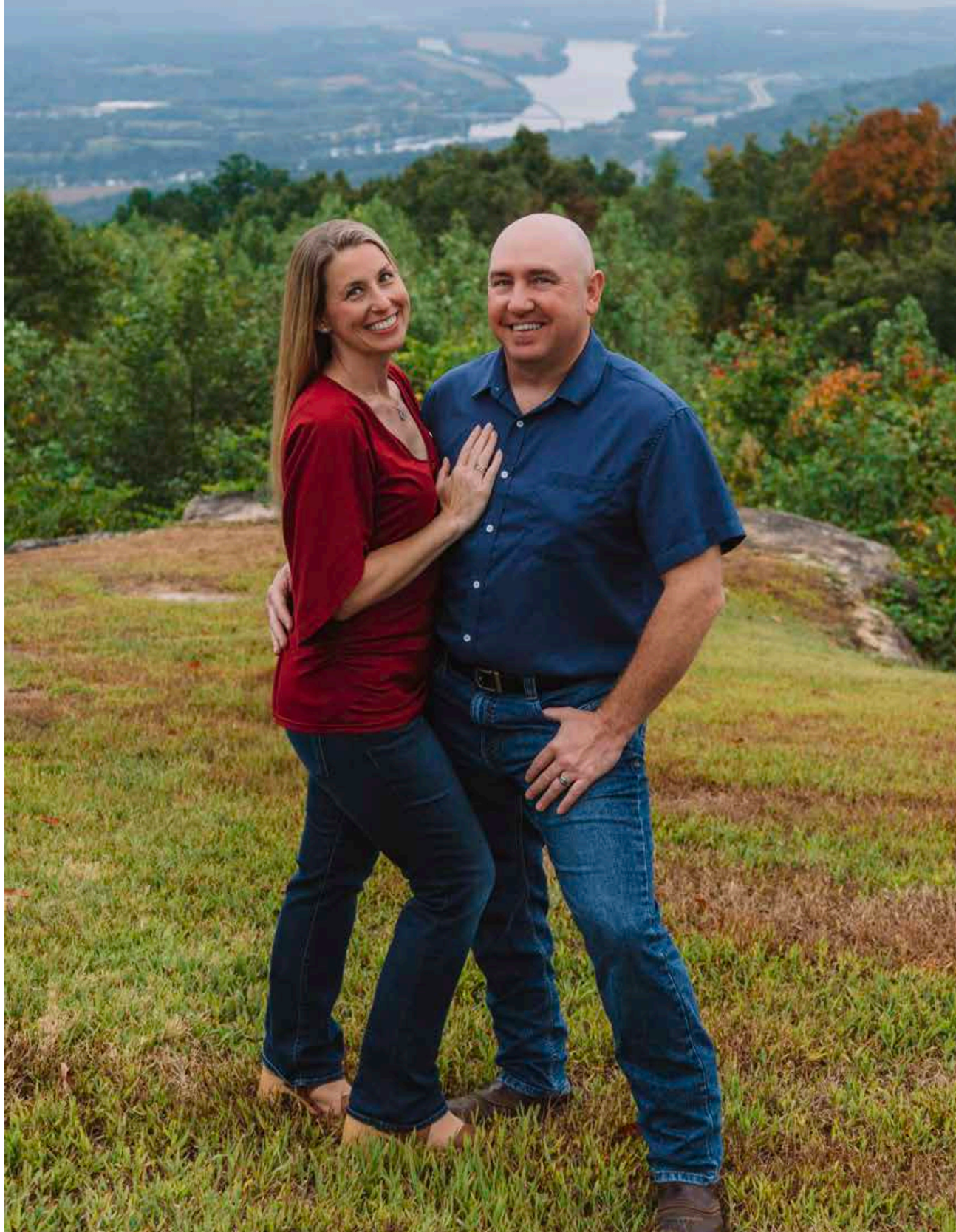
She wants her agents to have more than a place to hang a license. She wants them to have mentorship, education, collaboration, and the confidence to build businesses that can grow with them for years to come.

While Melissa loves the opportunities and relationships real estate has brought into her life, family remains the most important part of it.

“Even though real estate is always on my mind, my heart belongs to my family,” she says.

She has three children and two grandchildren and treasures the time she spends with them. “My family is my anchor and my inspiration, in life and in work,” she continues.

Her career is also backed by the steady support of her husband, who has stood by her always. His encouragement, along with the strength of her family, gives her the resilience to push through even the toughest days.





Outside of family and real estate, Melissa loves to travel and scuba dive, a hobby she picked up more recently and quickly embraced.

She takes time throughout the year to travel to favorite diving destinations and explore new ones. In a career as fast-paced and demanding as real estate, scuba diving offers the opposite experience: quiet, focus, and stillness.

Underwater, there are no ringing phones, no deadlines, and no negotiations. She has to slow down, stay present, and concentrate on exactly what she is doing. It also gives her the chance to experience nature in a way few people ever do.

“If I weren’t in real estate, I’d be a travel agent,” Melissa admits. “I’m always dreaming of new destinations—whether underwater or on land.”

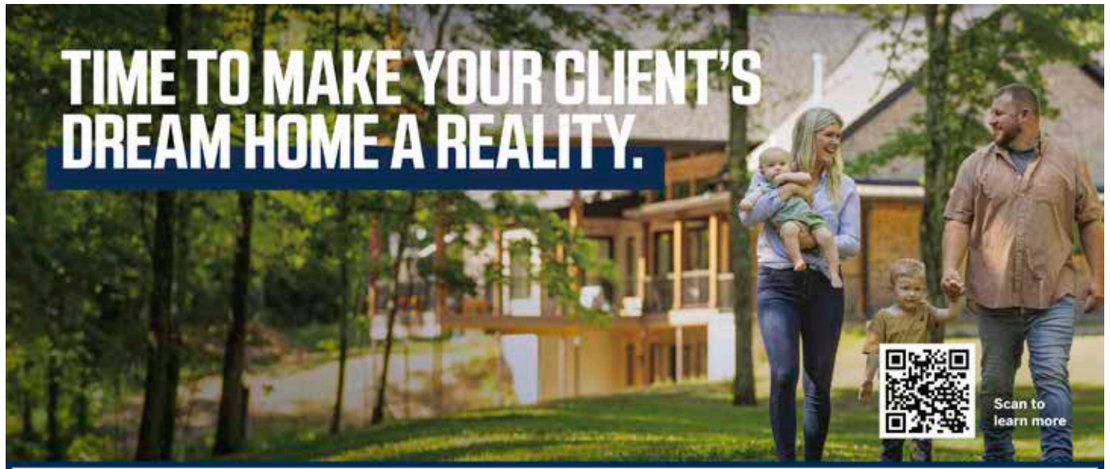
Looking ahead, Melissa feels she is exactly where she is meant to be. She is proud of the success she has built and even more excited about helping others build success of their own. As a broker, she looks forward to supporting and motivating her agents while continuing to give her time, experience, and resources back to the community that has supported her.

As she watches both her brokerage and her family grow, Melissa is filled with gratitude—for the opportunities she has been given, the people who have supported her, and the chance to give that support back to others.

Whether she is advocating for a client, mentoring an agent, supporting a cause close to her heart, or spending time with her family, loyalty remains at the center of everything she does.

“I am fiercely loyal to my family, an advocate for causes that touch my heart, and I bring that same fierce commitment to the agents I lead and the clients I protect.”





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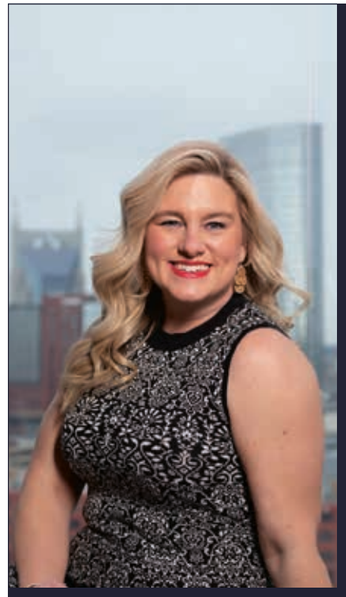


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The Market Is Tough.

You Don't Have to Go Through It Alone.

BY REAL PRODUCERS BUSINESS PARTNER, RYAN GUESS WITH NORTHPOINTE BANK



Let's just say it: real estate has been tough.

For Realtors who entered the business when rates were historically low, homes received multiple offers in a weekend, and buyers were lined up at the door, today's market probably feels like an entirely different career.

Even experienced agents are feeling it.

Buyers hesitate. Sellers have expectations based on what their neighbor got three years ago. Deals take longer. Transactions fall apart. And sometimes you can work incredibly hard for weeks and have absolutely nothing show up on a closing statement.

That can wear on you.

Because in real estate, business isn't always just business. Your production affects your income. Your income affects your family. Eventually, if you're not careful, a difficult market can start affecting how you see yourself.

That's why one of the biggest challenges in this market isn't simply generating more business.

It's maintaining the right mindset while you do it.

Control What You Can Control

You can't control interest rates.

You can't control inventory.

You can't control what the news says about housing tomorrow.

But you can control whether you pick up the phone.

Call five past clients. Follow up with the buyer who wasn't ready six months ago. Hold the open house. Take someone to coffee. Attend the event. Post the video. Ask for the appointment.

Your clients don't need another person telling them how terrible the market is. They need someone who can calmly say, "Here's where we are, here are our options, and here's how we're going to move forward."

That's leadership.

Measure the Seeds, Not Just the Closings

If closings are your only measurement of success, this market can beat you up mentally.

Instead, measure the activities you can control.

How many conversations did you have? How many people did you follow up with? How many appointments did you schedule? How many people did you genuinely help?

Those are seeds.

You don't plant a seed Monday and dig it up Wednesday because nothing has grown.

You water it. You keep working. You trust the process.

Eventually, the harvest comes.

Don't Go Through It Alone

This may be the part we overlook the most.

Real estate can be an incredibly social business and, at the same time, an incredibly lonely profession.

Everybody asks, "How's business?"

How often do we actually answer honestly?

That realization was part of the reason I started **Brotherhood, Business & Bourbon**.

It wasn't about creating another networking event or collecting business cards. It was about creating a place for men to build genuine relationships, talk about business, talk about life and occasionally admit that things aren't always going great.

Sometimes the most important conversation isn't, "How many houses did you sell this month?"

It's simply:

"How are you doing?"

And then sticking around long enough to hear the answer.

You don't need Brotherhood, Business & Bourbon to do that. You just need people.

Find your group. Find Realtors, lenders, title partners, friends, mentors, or coaches who push you forward instead of feeding the negativity.

And when you're doing well, be that person for somebody else.

Success is easier to celebrate together.

Hard seasons are easier to carry together, too.

Keep Showing Up

Markets change. They always have.

Rates will change. Inventory will change. Buyer confidence will change. The headlines will change.

The Realtors who keep building relationships, improving their skills, staying visible, and serving people will be positioned for whatever comes next.

So make the call.

Hold the open house.

Take the meeting.

Check on your past clients.

But also check on the Realtor sitting next to you.

You don't have to pretend every day is a great day. You just can't allow a bad season to convince you there's nothing good ahead.

Keep working. Keep connecting. Keep showing up.

And don't try to do it alone.

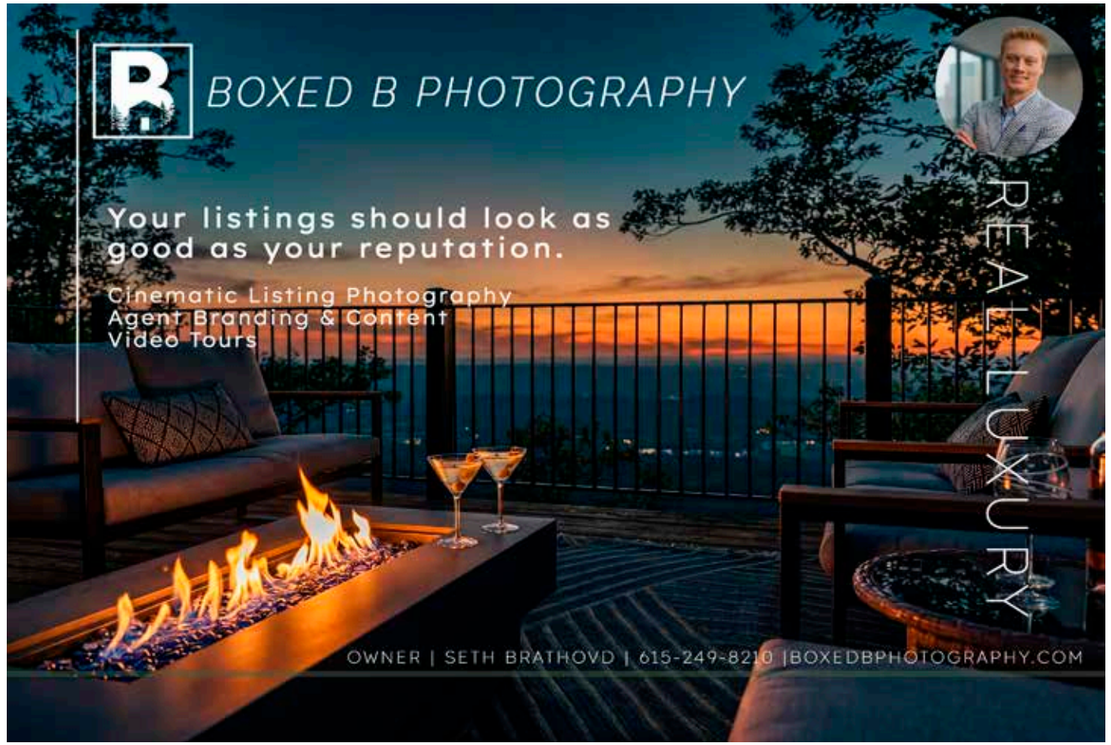


Editor's Note:
With over 20 years in the industry, Ryan Guess has become a trusted name in the Memphis mortgage scene and is a trusted Memphis Real Producers Preferred Partner. He's guided more than 2,000 families home by simplifying the mortgage process with expert advice and genuine care.

A proud father of three girls, he finds his greatest joy off the clock, whether watching his girls' lacrosse games, taking spontaneous road trips, or exploring the beauty of America's National Parks. His love for the outdoors runs deep, and he's always planning the next adventure, whether it's hiking through the Smokies or going ziplining in Montana.







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