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Contents

PROFILES



24 Ally Property Inspections



30 Chris McMahan

IN THIS ISSUE

6 **Preferred Partners**
12 **Meet the Team**
14 **Who's Denny?**
16 **Save The Date**
17 **Publisher's Note**
18 **Cover Story:** Justin & Brooke Morgan
24 **Partner Spotlight:** Ally Property Inspections
30 **Celebrating Leaders:** Chris McMahan
36 **In the Loop**



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Who's DENNY?

Meet the Publisher | *Cherokee Real Producers*

If we've met at a *Real Producers* event, grabbed coffee, or crossed paths somewhere in the real estate community, you've probably figured out one thing about me: I love connecting people.

I'm Denny Faircloth, publisher of *Cherokee Real Producers.* But that's just one of the hats I wear.

My journey has taken me through college athletics, sales, entrepreneurship, real estate investing, and building businesses. I played Division I soccer on scholarship, and while my playing days are behind me, the lessons I learned about teamwork, discipline, and surrounding myself with great people have stuck with me.

Throughout my career, there's been one common thread: relationships. I've always enjoyed bringing people together, making introductions, and helping others find opportunities they might not have discovered on their own. It's one of the reasons I started hosting real estate networking events and, ultimately, why *Cherokee Real Producers* was such a natural fit.

What excites me most about this publication isn't the number of homes someone sells or the awards they've won. It's the people behind those accomplishments.

Everyone has a story: the challenges they've overcome, the risks they've taken, the families they're raising, and the things they're passionate about outside of work. Those are the stories I want us to tell.

Outside of business, my favorite roles are being a husband to Ashley and a dad to our four kids. My faith and family are central to my life. When I'm not working or spending time with them, you might find me on a golf course, fly fishing, or pursuing whatever adventure comes next.

My hope is that *Cherokee Real Producers* becomes more than a magazine. I want it to be a community where great people build genuine relationships, celebrate one another, and help each other succeed.

So if we haven't met yet, please introduce yourself at our next event. I'd genuinely love to hear your story.

After all, real estate is the business that brings us together. Relationships are what make it worthwhile.

—Denny Faircloth
Publisher, *Cherokee Real Producers*



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Casey Beaver, President

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3 HOW DO YOU HELP AGENTS WORKING WITH BUYERS AND SELLERS?
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For sellers: Call us as soon as you get the listing! We'll identify potential problems early so you can tackle repairs or insurance concerns before buyers come along.

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GRATITUDE ON THE MENU

November is here, and Thanksgiving plans are taking shape, grocery lists are growing, and the debate over the best side dish is heating up.

With gratitude on our minds, we can't help but think about the incredible people who make *Cherokee Real Producers* so special.

To our top-producing agents, thank you for the passion, hard work, and dedication you bring to our real estate community. And to our preferred partners, we share an extra helping of thanks. Your support makes this magazine possible, allowing us to celebrate local real estate success stories and bring great people together.

November also gives us several other reasons to celebrate. On Veterans Day, we honor the brave people who have served our country, including veterans in our own real estate community. Thank you for your service and sacrifice.

National Entrepreneurship Month also gives us a reason to celebrate the drive and determination of our agents and preferred partners. Building a successful business takes long hours, big ideas, hard work, and probably a whole lot of coffee. We applaud the entrepreneurial spirit that makes our real estate community thrive.

And don't forget Small Business Saturday on November 28, a perfect opportunity to shop local, support our neighbors, and show some love to the businesses that help Cherokee County thrive.

As Thanksgiving approaches, we hope you'll find time to step away from the hustle, enjoy the people around your table, and appreciate the moments that matter most.

From our *Cherokee Real Producers* family to yours, we're thankful for you!

Warmly,



Denny Faircloth
Publisher & Owner
Cherokee Real Producers
denny.faircloth@realproducersmag.com



Justin & Brooke MORGAN Are Better Together

HUSBAND-AND-WIFE TEAM RISES TO THE TOP

STORY BY ELIZABETH MCCABE
PHOTOS BY VISUALLY SOLD

When a client is caught in a high-stakes, eleventh-hour moving crisis, most real estate agents will offer words of sympathy over the phone. Justin and Brooke Morgan, founders of Morgan Property Partners, handle things a little differently. They pull up in a pickup truck, roll up their sleeves, and grab the packing tape. "We just picked up a bunch of boxes so we can help our clients pack and load up because they have to be out by tonight," Brooke explains. For Justin, the logic is simple: "No job is too big or too small. Our job is to get the house sold and deliver a clean, good product. Whatever we need to do in that transaction to help our clients, we are willing to step up and take care of."

They're unstoppable.

"What we really thrive on is fixing problems and figuring out solutions where other REALTORS® might throw their hands in the air," says Brooke. Simply put, they get the job done.

Their all-hands-on-deck approach is why this husband-and-wife team was awarded the title of the No. 1 domestic partnership in the state of Georgia for their brokerage, eXp Realty. An old-school approach to relationship building helped them achieve that milestone in volume and production. There's no substitute for the personal touch.

Real Estate Is in Their Blood

Both Justin and Brooke are proud to be third-generation real estate professionals. Brooke's grandfather was a local broker for 40 years and a prolific builder who constructed several neighborhoods throughout Cherokee County, while her dad operated as a broker for 35 years.

"I tried to do everything else besides real estate," Brooke shares with a laugh. But destiny called in 2013 when she earned her license. A few years later, while pregnant with their first daughter, she convinced Justin to leave his corporate marketing career. He earned his license in June 2016, and they have been working together side by side all day, every day ever since.

Working together as life and business partners can strain many relationships, but for the Morgans, it has only solidified their bond. "We are very lucky that we get to work together and still truly love each other," Brooke stresses. "We are each other's best friends. We make a perfect partnership because we know each other's strengths and weaknesses."

Complementary Roles

Justin and Brooke have their own lanes in real estate. Justin describes himself as the "golden retriever" of the operation. Consider him the outgoing social bug who thrives on customer-facing communication,

> "WHAT WE REALLY THRIVE ON is fixing problems and figuring out solutions where other REALTORS® might throw their hands in the air."





> WE ARE EACH OTHER'S BEST FRIENDS.
> We make a perfect partnership because we know each other's strengths and weaknesses."

making phone calls, and interacting directly with buyers and sellers. Brooke is the mastermind behind the scenes, seamlessly managing the contracts, paperwork, emails, and appointments.

Together, they make an exceptional problem-solving team. When an Atlanta property languished on the market under a previous agent for nine agonizing months, the Morgans stepped in, improved the marketing strategy, and secured an all-cash, $2 million contract in just a few hours.

Cherokee County Proud

While the couple recently moved just across the county line to the Cobb County side of Acworth to place their daughters in a private school they absolutely love, their hearts and business remain fiercely tied to Cherokee County. Of the seven homes they've owned over their 15 years of marriage, five have been in Cherokee. Today, over 40 percent of their referral-based business remains anchored in Woodstock, Canton, and Ball Ground. "Cherokee County has never simply been another market to serve; it is part of our family's story," Brooke emphasizes. "Our business is about helping people discover a community where they can truly belong, find the front porch where they'll drink coffee, and find the backyard where kids will chase fireflies."

That passion for community shines in their hospitality. The Morgans are avid hosts who love to cook big meals for their neighbors. Their crowning achievement is an annual Thanksgiving tradition in which they set up a lavishly decorated 100-foot-long table right down their driveway,

CONTINUED ▶



bringing 80 neighbors and family members together to share a meal.

Whether they are hosting a massive dinner, riding electric bikes around the community, dropping off a last-minute home-cooked meal for a neighbor recovering from surgery (which Brooke loves to do), or taking the boat they found at a yard sale out on the water, life for the Morgans is all about connections.

During the economic downturn between 2010 and 2012, Brooke's family lost everything, including a 30-acre horse farm and a 7,000-square-foot home. Watching her parents rebuild their lives from bankruptcy and foreclosure changed her life for the better. "It completely shifted my mindset," Brooke reflects. "It taught me that no matter how hard things get, you keep the love of your spouse the most important thing and you keep working."

Justin knows that family comes first. He points out, "I drive a 10-year-old, paid-for pickup truck because I'd rather invest in our daughters' education than drive a new luxury car. We live below our means and focus on what truly matters."

Looking to the future, Justin and Brooke are focusing on strategically expanding Morgan Property Partners, leveraging eXp Realty's global reach to grow their network of agents across different regional markets. Yet, no matter how large their footprint gets, their mission remains unchanged: to inspire community through real estate, one box, one front porch, and one handshake at a time.



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ALLY PROPERTY INSPECTIONS

What You Don't See Matters

STORY BY ELIZABETH MCCABE
PHOTOS BY VISUALLY SOLD

A house can look picture-perfect on the surface. Fresh paint. Beautiful floors. An updated kitchen. But what about everything you can't see? Serving Metro Atlanta and beyond, the highly trained Ally Property Inspections team takes a closer look at the details that matter, helping buyers and real estate agents better understand the home in front of them.

With nine years of experience, Ally combines local knowledge with a process designed around the realities of a real estate transaction: thorough inspections, fast reporting, clear communication, and services that help buyers and agents move from inspection to decision with fewer surprises.

Experience Where It Matters

Meredith Jones brought her background in the insurance restoration industry to the home inspection business when she founded Ally Property Inspections. Today, the woman-owned company continues to build on that foundation with a commitment to thorough service and strong communication. Over the past nine years, Ally's Atlanta team has completed more than 10,000 inspections throughout Metro Atlanta, including residential and corporate inspection work.

Lead Inspector Stan King leads the Atlanta team in the field. He has been with Ally for nearly eight years. Along with inspector Erick Barros, Stan works throughout Metro Atlanta. Both live just outside Cherokee County and know the area well. "We have a lot of experience in the Cherokee County area," Stan says. "We are very familiar with the area and typical issues that you see."

That local experience matters. Construction methods, common defects, aging building materials, and recurring issues can vary significantly from one area and generation of homes to another. But Stan is quick to point out that experience doesn't mean assuming you already know what you're going to find. "I will never say I've seen it all because every time I say I've seen it all, I see something crazy," he shares.

Built Around the Real Estate Transaction

For Ally, a good inspection is about giving buyers useful information in a form they can understand, rather than simply producing a long list of defects, and delivering it quickly enough for them to use.

Most inspection reports are complete before the inspector leaves the property.





Stan King

For agents working within tight due-diligence deadlines, that speed can make a big difference.

Ally also offers the following services designed to support buyers and agents throughout the transaction:

- Free repair estimates to help agents understand the potential cost of inspection findings.
- Free re-inspections of seller repairs (up to 10 items) to verify that agreed-upon work was completed properly.
- Pay-at-close option for buyers who prefer to defer the inspection expense until closing.
- 120-day home warranty for added protection after the inspection.

The goal is to make the inspection one less stressful part of the transaction for agents to manage.

Higher Standards in an Unregulated State

Georgia does not currently license home inspectors, which means the burden often falls on buyers and their real estate agents to determine whether an inspector has the experience, training, insurance, and professional standards they expect. Ally chooses to hold its Atlanta team to a higher standard. Its inspectors are InterNACHI certified and have passed the National Home Inspector Examination. The company's inspectors are also FAA Part 107 certified drone pilots.

"All of our Atlanta inspectors have the certification and education requirements to be licensed if and when the state of Georgia decides to become a regulated state," Stan notes.

For Ally, those standards are particularly important because buyers may not realize how much qualifications can vary from one Georgia inspection company to another.

Communication Without Creating Panic

Finding a problem is only one part of an inspector's job. Explaining it well is another. "It's not what you say; it's how you say it," Stan explains. "The biggest thing is describing the fix."

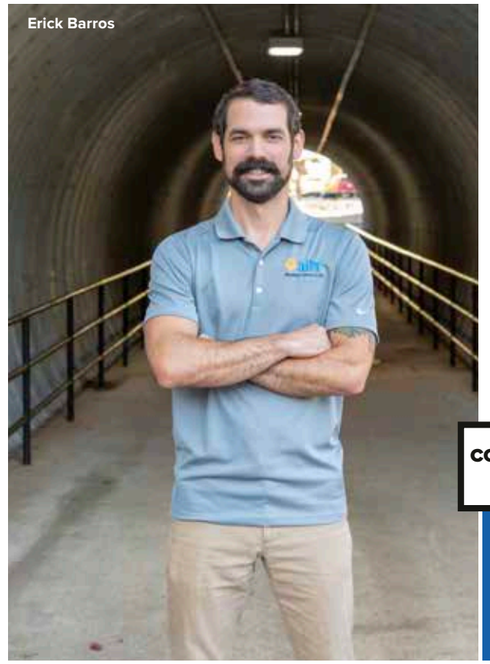
An inspection report can contain dozens of findings, ranging from ordinary maintenance items to larger concerns. Without context, buyers can have difficulty distinguishing between the two. Ally's approach is to explain what the inspector observed, why it matters, and what the logical next step should be, without minimizing legitimate concerns or unnecessarily escalating routine ones.

This approach is especially important when working with first-time buyers, who may view the normal imperfections of an existing home differently than experienced real estate professionals.

When a significant concern is discovered during an inspection, Stan believes in communicating it quickly rather than allowing the issue to appear unexpectedly in the finished report. This gives the agent an opportunity to help the buyer understand the finding, gather additional information when needed, and navigate the next steps.

More Than Finding What's Wrong

In addition to residential inspections, Ally offers mold and radon testing, sewer line inspections, termite inspections, thermal imaging, and pool inspections. Ally's value goes beyond its range of services to include experience, accessibility, communication, and systems designed around the real estate transaction.



Erick Barros

For agents, having an inspection partner whose job doesn't end when the inspection does is critical. From providing answers during due diligence to offering repair-cost information and verifying seller repairs, Ally helps agents and their clients navigate the period between contract and closing.

For buyers, Ally's services provide a clearer understanding of a home's condition and added protection as they make one of the biggest financial decisions of their lives.

That's ultimately what Ally aims to provide: a thorough inspection for the buyer and a better inspection experience for everyone involved in the transaction.

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Real Estate Brokerage

PEOPLE ABOVE PROPERTIES

STORY BY ELIZABETH MCCABE
PHOTOS BY VISUALLY SOLD

"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters." — Colossians 3:23, NIV

Passionate. Purposeful. Prayerful. Problem Solver. Chris McMahan at Atlanta Communities Real Estate Brokerage is all of those things. She also has the heart of an educator.

"Years ago, I was a high school Spanish teacher," she shares. "I loved my job." But her daughter had health challenges when she was born. Just as her daughter began getting better, Chris's second child developed health issues, too. "I had to give up my career to take care of my kids," she explains. Having recently begun following the Lord, Chris recognized that caring for her children was what she was meant to do. "I did it happily, and I think I did it well," she shares.

With her third child, she decided to homeschool. "That all kind of came to a culmination right around the time of COVID," Chris points out. Her third child had returned to public school to finish high school, and Chris was ready to return to work when the pandemic hit. "As COVID started to ease up and as an extrovert, I was like, 'I've got to get out of this house,'" Chris recalls. She called a local ministry and discovered that they weren't taking volunteers. Chris was at a crossroads until she realized her next step. Several people had suggested that she would be good at real estate, and she and her husband had already spent 10 years flipping homes.

Chris started looking into real estate, took the classes, passed the test, and earned her license.

"It's been the most fabulous fit for a job for me," she states. "I started doing well right away." Even her children noticed





how the previous decade had prepared her for real estate. Over those years, she had built a large network through church, neighbors, friends, and family. “I thought I had given something up when I gave up my career, but God used that time to prepare me for my next career,” Chris notes. What felt like a pause was actually preparation for her future.

Service Over Sales

“I’m much more of a service person than I am a salesperson,” says Chris, who focuses on people versus production. “A successful business is having successful relationships,” she emphasizes. “I would never prioritize a sale over a friendship or a person or a relationship.” She especially loves working with clients who need a little extra guidance or don’t fit the traditional real estate mold.

Fueled by Faith

Chris does not reserve faith for Sundays at church. Faith is fundamental to who she is, influencing every part of her life and business. Whether working with clients, spending time with family, or helping a friend, she wants to be a hopeful, prayerful person who acts with integrity.

One way Chris brings joy to others is through her love of photography, a hobby sparked by a camera her uncle gave her in college. She turns her nature photos into small art cards paired with scripture verses to encourage people. One card features a bumblebee on a yellow flower, paired with a joyful message from 1 Thessalonians. Chris hands out the cards to offer encouragement and speak a blessing over others. Sometimes she includes a business card or church card; other times, she simply shares the photograph and its message. Although those interactions occasionally lead to real estate business, her purpose is to encourage the person receiving the card. She estimates she has handed out approximately 3,000 since COVID.

Family, Hobbies, and Surprises

Born in Illinois and raised on a farm before moving to Wisconsin, Chris



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earned her Spanish teaching degree from the University of Wisconsin–Madison. There, she met her husband. They have been married for 30 years and are proud parents to three adult children, aged 29, 28, and 22.

Outside of real estate, family traditions take center stage, from summer outings on Lake Allatoona on their old pontoon boat to an annual family gingerbread house competition. Chris also nurtures a collection of about 50 houseplants. She began treating herself to a new plant after every closing, although she has recently cut back as her collection has grown. She also writes a monthly vignette column for a newspaper, creates jewelry, and loves to travel.

And for something you won't find in her online bio? Chris has two tattoos: one from a college spring break and a matching one with her daughter. Another fun fact? She speaks fluent Spanish.

A Bright Future

Whether she's guiding a client through a home transition, tending to her indoor jungle, or handing out encouragement in the community, Chris puts people first. She approaches her career wholeheartedly and serves others with excellence. The results speak for themselves.











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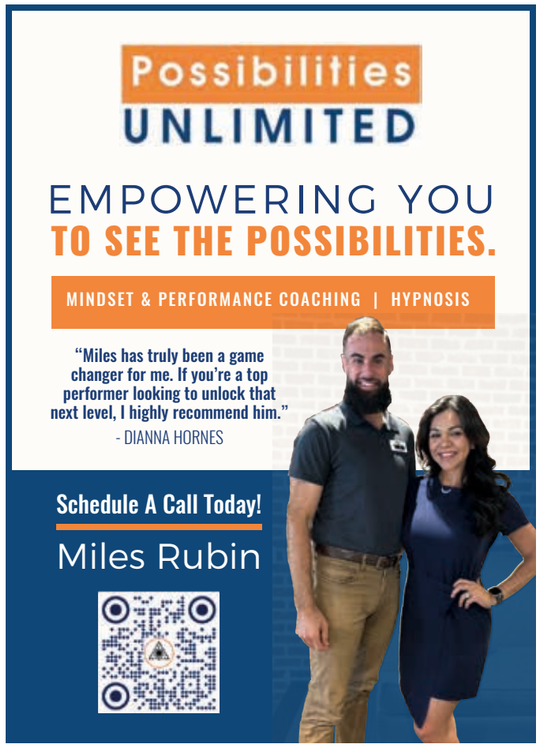
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Darin Hunter
MORTGAGE RIGHT

THE FED DOESN'T SET YOUR MORTGAGE RATE

Every time the Federal Reserve makes a move, I hear some version of the same question.

"The Fed changed rates. What does that mean for mortgage rates?"

It's a fair question, because the two are constantly discussed together. But there is an important distinction.

The Federal Reserve does not directly set mortgage rates.

When you hear that the Fed raised or lowered rates, they're referring to the federal funds rate, a short-term interest rate that influences borrowing throughout the economy. (Federal Reserve)

Thirty-year mortgage rates are driven by a much bigger mix of factors, including inflation, economic expectations, Treasury yields, mortgage-backed securities, and investor demand. (Freddie Mac)

That's why mortgage rates don't always move the way people expect after a Fed announcement.

Sometimes the Fed lowers rates and mortgage rates barely move.

Sometimes mortgage rates move before the Fed does anything at all.

That's because financial markets are constantly looking ahead. If investors already expect the Fed to make a certain move, that expectation may already be reflected in mortgage rates before the announcement ever happens.

WHY THIS MATTERS FOR REALTORS®
Your clients are hearing the headlines, too.

Some buyers may tell you they're going to wait because they heard the Fed is expected to lower rates. Others may suddenly feel pressure to purchase because they think rates are about to increase.

The problem is that neither decision should be based on a headline alone.

When one of my REALTOR® partners has a client asking, "Should I wait for rates?" I would much rather have that conversation with them than let everyone guess.

Let's look at the actual numbers.
- What does the payment look like today?
- What would a different rate realistically change?
- Are seller concessions available?
- Would a temporary or permanent buydown make sense?
- Is there another loan structure that better fits what they're trying to accomplish?

Sometimes the numbers say move forward.

Sometimes they say waiting makes sense.

The important thing is that the client understands why.

A good lending partner shouldn't simply quote an interest rate. A good lending partner should help your client understand the market well enough to make a confident decision.

Because the next Fed announcement will generate plenty of headlines.

Your clients need to know what those headlines actually mean for them.



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