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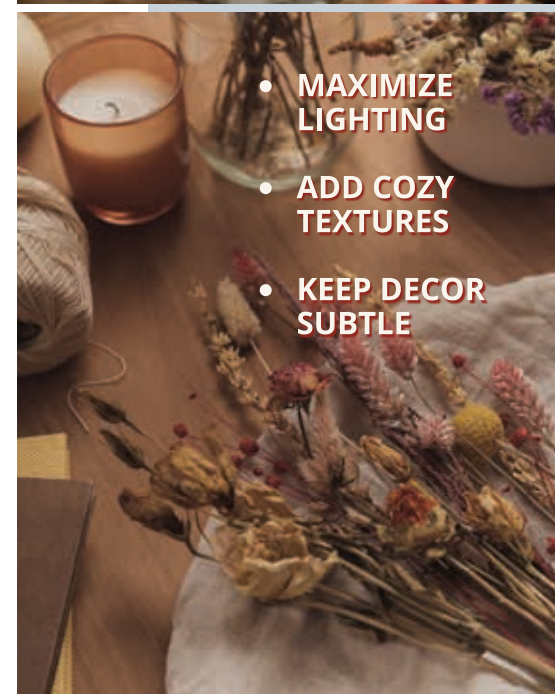
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Evon Dennis

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BY JOE LARZ
PHOTOS BY JODIE BRIM

The showing hadn't even started, and Evon Dennis already had backup.

Her four kids climbed out of the car with her, lunches packed and morning schoolwork behind them, ready to walk the house alongside their mom. They've toured enough listings by now to have opinions about all of them.

"They can show a house better than anyone," she says, and the way she says it, you believe her.

Most agents are told to keep the personal life offstage. Evon built her whole business the other way around.

She's a REALTOR® with R&B Legacy Group in Winston-

Salem, a homeschooling mother of four, and one of the newer names in a market filled with longtime veterans. What sets her apart isn't a gimmick. It's a decision she made once she stopped trying to be a copy of everyone else.

"My mistake was thinking I had to be like everyone else, and run my business the way everyone else did," she says.

That mistake had a grip on her for a while. She'd watch other agents post their closings and their numbers, and she'd measure herself against all of it. "I fell into the comparison trap, looking at other amazing realtors and how they were producing," she says. The shift came when she accepted a plain

fact about her own life. Her days weren't built like theirs, and they never would be.

"My life isn't set up the same way. I'm a mom first," she says. "My business doesn't have to look like anyone else's."

Real estate found her later than it finds a lot of people. Before the license, she worked in banking, then spent time with children who have special needs, then became a birth and postpartum doula.

The titles changed, but the instinct didn't. She kept landing in rooms where someone needed steadying through a hard, important moment. "I've always been in some kind of service

.....
"I've always been in some kind of service industry."
That's always made me happy."
.....

industry," she says. "That's always made me happy."

The interest in houses started as something she and her husband, Seth, did for fun. While they were dating, they'd tour open houses and model homes just to look. In the fall of 2022, Evon decided she wanted to understand what she was walking through, so she signed up



for self-paced classes online, the only format that fit around three young kids and a homeschool schedule. She earned her license in May of 2023.

Her first client came almost immediately, a local schoolteacher buying her first home who learned the process at the same time Evon did. Then the deal came apart at inspections.

“I was definitely freaking out,” she says.

Help showed up where she didn’t expect it. At a broker’s open, Evon met Victoria Harrison, talked through the whole mess, and got walked back from the ledge. The teacher stepped away when the school year started, which left Evon with an empty pipeline and a stack of doubt.

Near the end of the year, the client came back ready to try again. This time they found a home in Lexington, went under contract, and closed. It was her first client and her first transaction, and not one step of it came easy.

Three years in, Evon still doesn’t take any of it for granted, and there’s a running joke in her house that proves it. “Almost every closing, I tell myself, okay, I’m a real realtor now. I did it,” she says.

The part of the work that still catches her off guard is how much she feels it. “There’s a level of attachment, because you really want it to end well for them,” she says. First-time buyers hit hardest, because for them the whole thing is new and a little frightening and the



stakes feel enormous. “It’s the biggest thing they’ve ever done,” she says.

Ask her clients about her, and two words come up: caring and accessible. That’s what Evon wants them to remember, too. “I want them to look back, even when it was hard, and say it was a good experience. That Evon did everything she could,” she says.

The homeschooling was never the plan. Evon sent her oldest, Eden, off to first grade and felt the hours away from her pile up like a second job. “I never saw myself as a homeschool mom, honestly,” she says.

Then she ran the math on the time she’d get back, and she couldn’t let it go. Her four kids are Eden, who’s ten, Zion, eight, McKenna, five, and the youngest, Aniyah, who by her mother’s account already runs the house.

“We have them for a season, and then they’re gone,” she says. “I want to look back and say I maximized the time God gave me with them.”

That conviction shapes the workday itself. Mornings start with breakfast and lessons, and when the kids settle into independent work, Evon answers emails and returns calls. If there’s a showing that afternoon, they

pack lunches and head out together. Faith is part of that picture, too.

She and Seth attend Two Cities Church and are helping start a new church in Winston-Salem, one more set of roots in a place she has no interest in leaving. “I love the Triad,” she says.

What she wants next isn’t a bigger number on a leaderboard. When she looks at the years ahead, she keeps landing on the same word.

“More relationships,” she says. “Every year has surprised me with the people I’ve connected with.” That includes the other agents she once measured herself against from a distance.

So the kids keep climbing into the car. They walk the

• • • • •
“More relationships.”

Every year has surprised me with the people I’ve connected with.”
• • • • •

houses, they weigh in on the kitchens, and the clients tell her it’s their favorite part of working with her.

The thing that once made Evon feel like she didn’t fit turned out to be the thing they remember. ▼

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****Example of 100% LTV (0 Down) 5/1 ARM VA Loan Program with \$400,000 sales price, 400,000 loan amount - 5-yr adjustable rate loan (30-yr term) with zero points based on 360 monthly payments, 0% cash down payment of \$0 required. Example includes \$1,595 origination fee, 4.733% APR, and 3.49% interest rate as of 02/09/2026. Initial monthly payment will be \$1,793.95 (principal and interest only). After the initial fixed rate period and subject to the interest rate adjustment caps, the maximum first adjusted rate for this example will never be more than 4.49% with a first adjustment maximum payment of \$2,091.17 (principal and interest only). The maximum lifetime rate will never be more than 8.49% with an estimated maximum monthly payment (principal and interest only) of \$3,072.32. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Your interest rate and payment may increase with the first or any subsequent adjustment. This example assumes the Treasury index will be used throughout the life of the loan and will not change. Fees, other charges, and terms subject to change. Available loan programs and terms will vary by state.

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What a SERIOUS INVESTOR Expects From Their NORTH CAROLINA TEAM

Global and out-of-state capital is discovering the Triad. The investors arriving here are more sophisticated than the market has seen before, and they're evaluating the team around a deal as closely as the deal itself.

BY ALEKA DEGRAAF



Foreign buyers purchased 78,100 U.S. homes worth 56 billion dollars between April 2024 and March 2025, according to the National Association of REALTORS, a 33.2% jump in dollar volume and the first year-over-year increase in international buying since 2017. The median purchase price for foreign buyers hit a record 494,400 dollars, well above the U.S. median, and 47% paid cash, a far higher share than the 28% seen among domestic buyers.

Canada, China, Mexico, India, and the United Kingdom together accounted for nearly half of that spending. Florida, California, and Texas remain the traditional landing spots for that capital. But the investors behind those numbers are increasingly looking past the obvious markets for better basis and less competition, and the Triad is one of the places starting to show up on that search.

A Market That's Just Now Getting Noticed

For years, serious capital treated North Carolina's Triad region, Winston-Salem, Greensboro, and High Point, as an afterthought next to Charlotte and Raleigh. That's changing, and the reasons are structural rather than speculative. North Carolina added roughly 133,000 net new residents in 2024 alone, per U.S. Census Bureau and state budget office data, placing it among the fastest-growing states east of the Mississippi. A meaningful share of that growth is spillover: buyers priced out of Raleigh and Charlotte are landing in Greensboro and Winston-Salem instead.

The price gap explains why. Median home prices in the Triad run 250,000 to 350,000 dollars in 2026, roughly 22% below Charlotte and 30% below Raleigh for comparable square footage, according to regional market analysis. That gap holds even as the Triad has landed real economic catalysts of its own, including an announced 14 billion dollars in Toyota and JetZero investment expected to land between 2026 and 2028.

Multifamily and single-family rental portfolios in the region are reporting low vacancy and steady rent growth, and the area is anchored by two nationally ranked academic medical systems, Atrium Cone Health and Atrium Wake Forest Baptist, which support the kind of institutional stability serious investors look for before committing capital to an unfamiliar market.

None of that makes the Triad a household name yet, and that's precisely the appeal for a sophisticated buyer. A market with real fundamentals and less institutional attention than Charlotte or the Triangle offers a better basis today than either of those markets did five years ago. Job growth in the Triad still trails Raleigh's roughly 2.0% year-over-year pace and Charlotte's 1.2%, running

closer to 0.9%, but that gap is exactly what keeps the entry price low while the announced Toyota and JetZero investment works its way into the local economy over the next two years.

Property tax rates across all three metros sit in a similar 0.83% to 1.10% range, so the Triad's advantage isn't a hidden cost trap. It's a genuinely lower basis on a genuinely comparable tax structure. The investors who recognize that first are usually the ones already comfortable evaluating unfamiliar markets, which means they arrive with higher expectations, not lower ones.

What Sophistication Actually Looks Like

A serious investor, whether they're wiring funds from London or Los Angeles, isn't looking for a market that feels casual. They're looking for the same discipline they'd expect from an institutional-grade asset, applied to a single-family home or a small multifamily property. That expectation has only gotten more specific in the last few years.

Sixty-three percent of rental owners and managers report that tenant expectations are meaningfully higher than they were five years ago, according to a 2026 industry survey of rental owners, and the same survey found that rising insurance and tax costs are squeezing margins across the board. Owners managing that environment from a distance don't have the luxury of finding out about a problem after it's already cost them money.

What that translates to in practice is a specific and fairly short list: reporting they can actually read without a phone call to interpret it, a response time on maintenance issues that doesn't depend on time zones, and a point of contact who treats a six-figure asset with the same seriousness the investor did when they wired the funds to buy it.

CONTINUED ►

None of that is exotic. It's simply what a professionally run business looks like, and it's precisely the standard that separates a management relationship an investor keeps for a decade from one they exit after eighteen months.

Consider the difference between two owners buying the same type of property in the same neighborhood. One receives a monthly statement that reconciles cleanly, a heads-up before a lease renewal rather than after, and a same-day response when a tenant reports an issue.

The agents who benefit most from that shift will be **the ones whose referral network can back up the pitch once the wire clears.**

The other gets a spreadsheet that doesn't match their bank deposit, finds out about a vacancy after it's already cost them a month of rent, and has to initiate every conversation about the property themselves. Both owners bought into the same market story. Only one of them believes it a year later.

The Bar an Agent's Reputation Has to Clear

This is where the referral conversation gets more specific for agents working this tier of client. An investor sophisticated enough to buy in an emerging market they've never visited in person is sophisticated enough to notice quickly whether the team around their asset matches the caliber of the opportunity they were sold. A property manager who operates like a small, informal operation, slow replies, inconsistent reporting, no real systems behind the scenes, doesn't just underperform. They actively undercut the pitch the agent made about the market in the first place.

The investor's confidence in Greensboro or Winston-Salem as a place to deploy capital is inseparable from their confidence in the people managing what they bought there.

The reverse is just as true, and more useful for an agent building a long-term book of investor business. When the management experience matches the sophistication of the buyer, the market story holds up.

The investor who wired funds from overseas gets institutional-grade reporting from four thousand miles away, and the Triad's growth story stops being a pitch they were sold

and becomes something they're living evidence of. That's the kind of client who buys a second property, refers a colleague managing a similar-sized portfolio, and credits the agent who introduced them to the region in the first place.

Meeting the Moment

At Fortified Dreams Property Solutions, we built our operation around the assumption that the investors coming into this market, whether they're an hour away in Charlotte or twelve time zones away in Singapore, expect a level of discipline that matches the capital they're putting to work.

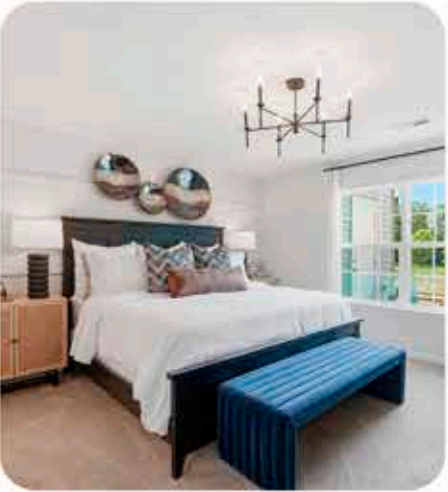
That means treating an out-of-state or international owner's asset with the same rigor a much larger institutional portfolio would receive, regardless of whether it's a single home or a small multifamily building.

The Triad's fundamentals are doing real work right now to attract capital that used to look elsewhere first. The agents who benefit most from that shift will be the ones whose referral network can back up the pitch once the wire clears.

If you're placing investor clients into this market and want a management partner built to match their expectations, we'd welcome the conversation. ▼

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- H. B.



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- Robert D.



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MARSHALL Morgan

BY JASON WEBER
PHOTOS BY JODIE BRIM

The Next Generation

For the past three years, Marshall's been doing something most agents with his production history put off as long as they possibly can. He's been giving his clients away. They go to Laurel Smith, who runs Smith & Company Real Estate at Keller Williams with her husband, Blair. She's also Marshall's daughter.

"I have gradually been transitioning my clients to her," he says. "She does a much better job than I ever did."

The significance becomes clearer once you know that Laurel started her real estate career working under Marshall, and that Marshall was the one who encouraged her to leave.

He was born and raised in High Point and took his architecture degree from NC State, which turned out to be poor timing. By the time he finished school in the late seventies, interest rates were running fifteen to eighteen percent and almost nobody was building anything.

He went back to work for a man he'd built houses with over the summers, spent a stretch at an architecture firm, and eventually moved into sales, which took him to California as a sales manager covering the western states for a hardware company.

California didn't hold him. He and his wife, Kathleen, whom he credits as another major part of his success, decided they'd rather raise a family in North Carolina than in Southern California, so they moved back, and Marshall went to work for his father.

His father had started a baby diaper service in High Point in 1946. Over the years the company diversified into other laundry rental work: entrance mats, towels, aprons, the unglamorous infrastructure of local businesses. When his father retired, Marshall's siblings elected him president. He ran the company until an opportunity came along to sell it, one he describes as good for everyone in the family.

He was in his mid-forties, out of a job he'd built, and trying to decide what he wanted to be when he grew up. He already owned some rental properties. Getting a license

seemed like a reasonable way to find his own deals.

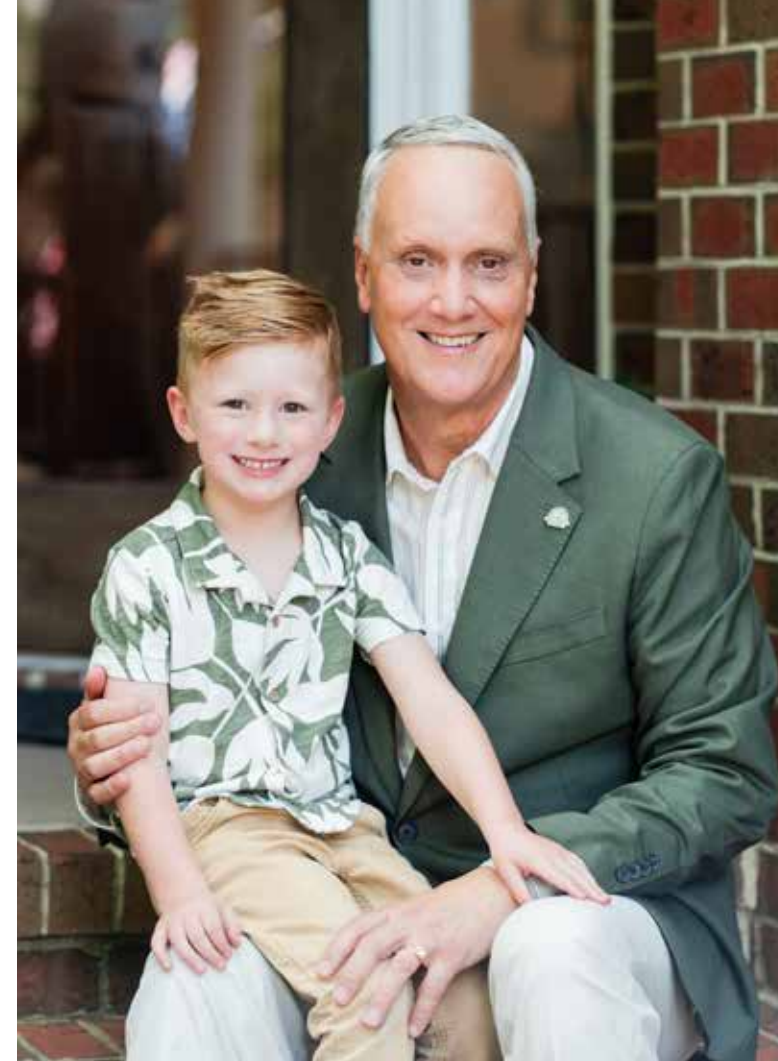
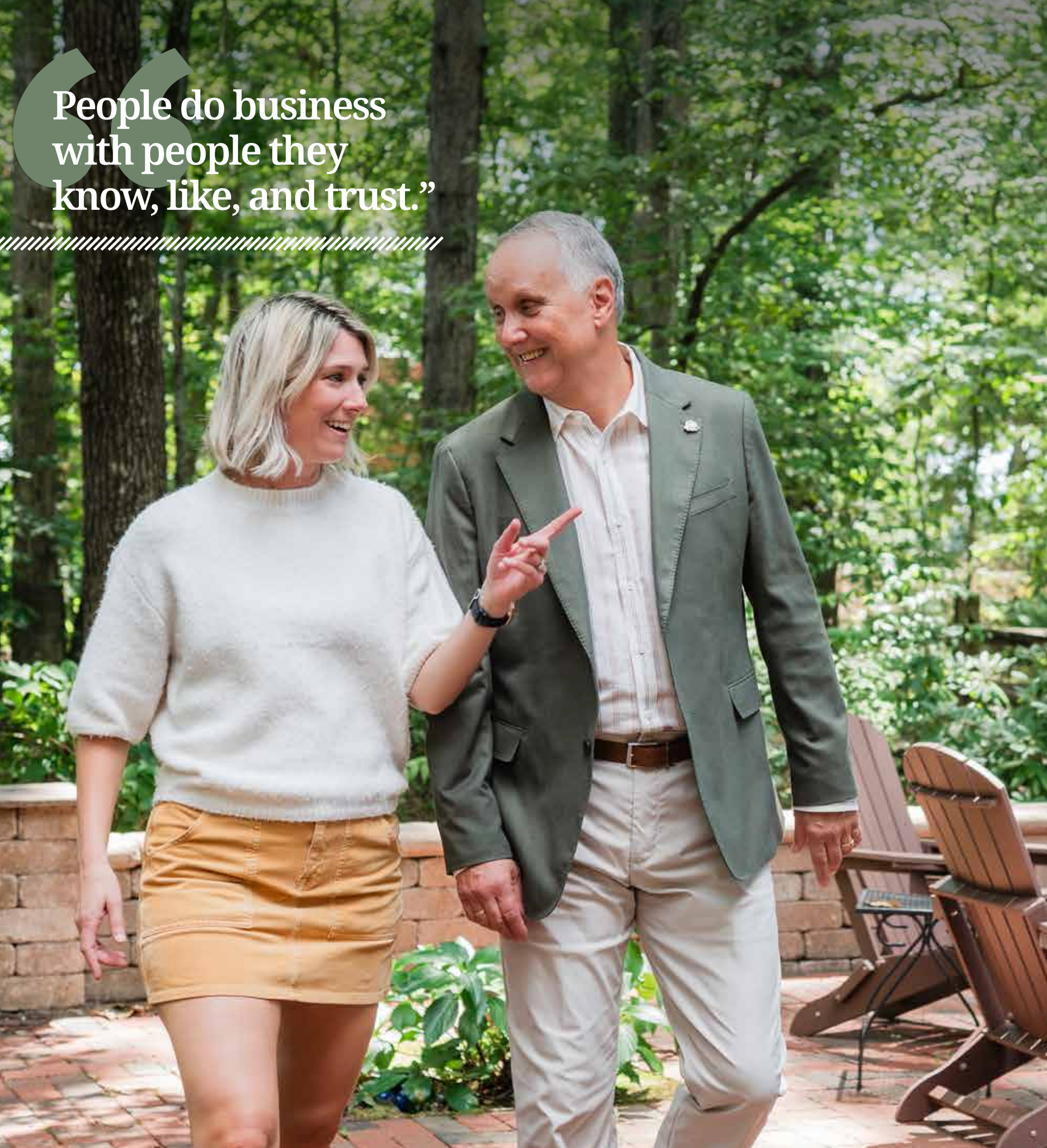
"I really didn't know what I was going to do with it," he says of those first months. He considered buying houses and flipping them. He considered building an investment portfolio and working the business at his own pace. Then he did the math on two daughters approaching college, and the calculation changed. He needed to turn it up a notch.

What he had going for him was a friend from church who owned a RE/MAX franchise and told Marshall to come talk to him. That friend was Jack Hamilton, who, along with his wife, Dana, became an important mentor to Marshall. Marshall spent several years there and still calls him an excellent mentor. That mentor's since appeared on the cover of Real Producers twice down in Brunswick County.

When the economy turned and the franchise closed, Marshall moved on and went to work alongside another top producer who was easing out of the business, a woman who'd been his chemistry teacher in high school. Her name was Nancy Laney. He



“People do business with people they know, like, and trust.”



took over the working side of her clients and paid her referrals.

The lessons he absorbed in those years still show up when you ask him about the business today, and none of them are complicated. His advice to new agents is that they treat it like a job.

“Too many people get into it with this conception of, I just want to go show pretty houses,” he says. “It’s about sales and building relationships and doing the follow-up and showing up to work every day.”

Ask him what would separate the great agents from everyone else if every agent had identical tools, technology, and marketing, and he doesn’t hesitate. When he first got into real estate, he spent a lot of time observing top producers to figure out what set them apart, and the answer he arrived at was

communication. Being able to talk to people. Asking the right questions. Getting people to do what you want them to do, he says, but having it be their idea.

He came into the business before smartphones, back when he had a flip phone and a client who wanted to do everything by text. He kept up, but he never stopped believing the phone was for calling people.

“There’s too many agents that won’t just pick up the phone and have a conversation,” he says. “A lot you can learn from a voice to voice that you can’t get from a text, and the texts are too easily misunderstood.”

The principle he won’t compromise on is a straightforward one, and it costs money sometimes. “You’ve got to put the customer’s interest ahead of your own,” he

says, describing the fiduciary duty as the whole job.

He thinks what clients value most, often without recognizing it, is an agent honest enough to tell them what they need to hear instead of what they want to hear.

More than a thousand transactions later, he traces almost all of it back to relationships built through High Point, through his church, and through a family name that had been on trucks in those neighborhoods since 1946.

“People do business with people they know, like, and trust,” he says. “When you’re new in the business, they know you and they like you, but they don’t trust you yet that you know what you’re doing.”

He’d been in real estate about ten years when he joined Keller Williams, and he credits the move with more personal growth than professional. The training and the relationships mattered, but so did the culture around building something.

“There’s some people that work in the industry that just want a job,” he says. “Other people want to build a business, and they give you the tools to build that business on your own.”

In 2010 Laurel decided she wanted into real estate. Before moving to North Carolina, both Laurel and Blair had been working for Habitat for Humanity in New Orleans. They joined Marshall’s team, and for a while the arrangement worked the way these arrangements usually work, with the experienced parent out front.

Then Marshall encouraged them to leave and start their own team.

It’s worth sitting with that decision, because he had every



retirement career, or a business shaped around a spouse's schedule and a family's needs.

"You don't have to be a top producer to enjoy a career in real estate," he says.

You don't have to be a top producer to enjoy a career in real estate."



The phone still rings, mostly from people who've known him for decades and don't much care whose name is on the sign. He takes those calls the way he always has, and increasingly the work behind them goes to Laurel.

"That's my goal," he says of the transition. ▼

reason not to make it. He'd built the client base. He had the reputation in High Point. Instead he told his daughter and son-in-law that the ceiling was higher somewhere other than underneath him, and they went and proved him right. Smith & Company grew into its own operation. Laurel and Blair were featured together in this magazine.

In 2023, Marshall disbanded his team and joined Laurel and Blair on their team at Keller Williams as a listing specialist. Marshall isn't the only person he's worked with who ended up in these pages. A buyer's agent from his earlier Coldwell Banker team was featured. That buyer's agent was Amanda Farabow. So was Blair Schmidt, who was his administrative assistant sixteen years ago.

Counting his early mentor down in Brunswick County, he can name four people connected to

his teams who've appeared in Real Producers.

His role in the business has kept expanding even as his transaction load has contracted. A couple of years ago, after twenty-three years as an agent, he decided he hadn't done enough to give back and ran for president of the High Point Regional Association of REALTORS®. He holds that office now. He talks about the association mostly in terms of advocacy, for agents and for homeownership generally.

He also tells agents to buy property rather than living entirely off commissions, which is what he thought he'd be doing with his license in the first place. And he's careful to point out that there's more than one legitimate way to do this work.

Some people want to be top producers. Others come to it as a second career, or a post-

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Ordinary Actions Create EXTRAORDINARY RESULTS

BY CHRIS PAPPALARDO



It has been a slow year for most real estate agents. It's easy to believe success comes from doing something **BIG**. Landing the million-dollar listing. Hosting a huge client event. Launching an elaborate marketing campaign. Making 100 calls in one day because your pipeline suddenly looks empty.

Those things can certainly help, but they aren't what builds a consistently successful real estate business.

Extraordinary results usually come from doing ordinary things extraordinarily consistently. Think about the activities that actually create business. Making your calls. Following up with leads. Staying in touch with past clients. Asking for referrals. Previewing properties. Practicing your scripts and presentations. Posting useful content. Writing handwritten notes. Having conversations with people about real estate.

None of these activities are particularly exciting. Nobody is going to make a Netflix documentary about the agent who followed up with five people every morning for a year.

But that agent will probably sell a lot of houses.

Consistency Beats Intensity
One of the biggest mistakes agents make is confusing intensity with consistency.

Making 50 prospecting calls one day and then none for two weeks feels productive—but it isn't nearly as powerful as making 10 calls every working day. Sending 100 handwritten notes once a year isn't as effective as sending five every week. Calling your database only when business gets slow is not a relationship-building strategy. It's panic prospecting.

The goal is to create simple activities you can repeat whether you feel motivated or not.

Stop Searching for the Magic Trick
Real estate agents are constantly being introduced to the newest lead source,

technology, marketing system, social media strategy, or AI tool. Some of these can absolutely improve your business, but none replace the fundamentals.

Technology can make you more efficient, but it cannot replace conversations, relationships, follow-up, trust, and consistency.

Sometimes the next level of your business doesn't require doing something new. It requires finally doing what you already know works—**consistently**.

Win the Day
Instead of focusing only on closings and commission checks, create a handful of daily activities you can control. Maybe your daily commitment is 10 conversations, five follow-ups, two handwritten notes, one social media post, and one conversation with a past client.

Those actions may seem ordinary today.

Do them tomorrow.

Then do them again.

Repeat them for 30, 60, 90, and 365 days, and something extraordinary begins to happen. Your database grows stronger. Your pipeline becomes more predictable. Referrals increase. Your skills improve. And you stop riding the emotional roller coaster of wondering where your next deal will come from.

Successful agents aren't necessarily doing bigger things than everyone else.

They are doing the right small things longer, more consistently, and with greater discipline than everyone else.

Don't wait for the opportunity to do something extraordinary today.

Do the ordinary things today that will eventually produce extraordinary results.

Hope this helps!

If we can ever help you please call, text or email me at *chris@pappalardoteam.com* or 336-525-1289



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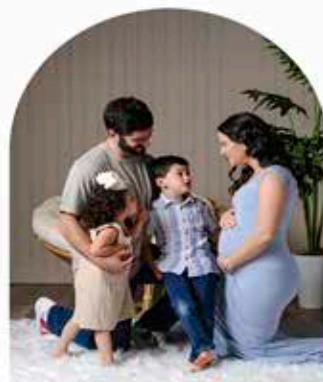
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The Buyer Qualifies. **BUT DOES THE CONDO?**

BY RJ MEYERHOFFER, VP OF MORTGAGE LENDING



Most people remember the tragic collapse of Champlain Towers South in Surfside, Florida, in June 2021. Ninety-eight people lost their lives, and the tragedy forced the entire housing industry to take a much harder look at how condominium buildings are maintained, how major repairs are funded, and what happens when necessary maintenance is deferred for too long.

More than five years later, the impact continues to reshape condominium financing across the country.

And if you're a Realtor who sells condos, the changes taking place now are important.

Financing a condominium has been more complicated than financing a traditional single-family home for years. That's not new. Unfortunately, I still encounter buyers—and sometimes Realtors—who don't fully understand just how different the two really are.

Here in Greensboro and across the Piedmont Triad, condos don't dominate our housing market the way they do in some larger Southeastern cities. That may be exactly why their financing requirements sometimes catch buyers and Realtors off guard.

A buyer can have excellent credit, stable income, plenty of money for a down payment and easily qualify for the mortgage—and still be unable to obtain conventional financing for a particular condo.

Why?

Because the buyer isn't the only thing we're underwriting. The condominium project has to qualify too.

With a condominium, the lender must also evaluate the project itself, including the homeowners association, its finances and reserves, insurance coverage, delinquent HOA dues, special assessments, litigation and other characteristics that can affect eligibility.

When a condo project doesn't meet Fannie Mae or Freddie Mac requirements, it's commonly referred to as a **non-warrantable condo**. That doesn't necessarily mean the property is bad or can't be financed. It means the project doesn't meet the guidelines required for standard conventional financing.

And what lenders are looking at has evolved.

Today, lenders must look much more closely at how the building itself has been maintained. Structural concerns, critical repairs and significant deferred maintenance can derail conventional financing for an otherwise perfectly qualified buyer.

And the review process has become even more demanding.

Most condominium projects requiring conventional financing must now undergo a **Full Review**.

So what does a Full Review actually look at?

The lender may obtain several documents as part of the review, including:

- Condo questionnaire
- Current HOA budget and financial statements
- Master insurance policy/evidence of coverage
- Reserve study, when applicable
- Governing documents or other project documentation, when required

Together, that information helps the lender evaluate:

- The HOA's financial condition and reserve funding
- Adequacy of the project's insurance coverage
- Special assessments and delinquent HOA dues
- Pending litigation
- Structural issues, critical repairs and significant deferred maintenance
- Findings from engineering or inspection reports, when applicable
- Project characteristics, including size, ownership and occupancy

The lender isn't simply collecting paperwork. **What is uncovered during this review can determine whether the entire project is eligible for conventional financing.**

And another significant change is coming.

Under the current Full Review standard, an association generally must allocate at least **10% of its annual budgeted assessment income to replacement reserves** for capital expenditures and deferred maintenance. Beginning with loan applications dated January 4, 2027, that minimum increases to **15%**.

That doesn't mean the HOA needs 15% of its annual budget sitting in a savings account. It refers to how much of its annual assessment income is being budgeted toward reserves.

An association can also use a professional reserve study to determine how much it should be setting aside based on anticipated repairs and replacements. If used, the HOA must fund reserves according to the study's recommendations.

Why does this matter?

Reserves pay for roofs, elevators, exterior repairs, mechanical systems and other major expenses. When reserves are consistently underfunded, repairs can be postponed, deferred maintenance can grow and large special assessments may become necessary. In serious cases, those problems can make an entire project difficult—or impossible—to finance conventionally.

The tougher standards are designed to identify financial and physical problems earlier and encourage better-maintained, better-funded projects. But they may also create challenges. Some associations may need to increase dues or reserve funding, update reserve studies or address deferred maintenance—and projects that were once relatively easy to finance could face a smaller pool of eligible buyers.

That's not simply a mortgage problem.

It's a real estate problem.

If fewer buyers can finance units in a project, it can affect marketability, days on market and potentially property values. That matters to sellers and existing owners—not just today's buyer.

CONTINUED ►

There are alternatives to conventional financing. Portfolio and non-QM lenders can sometimes finance projects that don't meet conventional requirements. **Their guidelines may be less restrictive, but they still have standards the project must meet.** Serious structural, insurance or financial problems can still make a project unacceptable.

One important distinction: these condo requirements generally don't apply to townhouses that are legally classified as single-family homes or units in a planned community. It's the legal form of ownership—not whether the homes share walls—that determines whether condo project review applies.

So what should Realtors do?

First, understand that you're **not expected to become a condo underwriter.** That's the lender's job. Much of the information required for a formal review is maintained by property management companies or third-party

vendors, and obtaining it can involve fees and take time.

That's exactly why identifying potential problems early matters.

If you're representing a condo buyer—or preparing to list a condo—start asking:

- Are there current or pending special assessments?
- Are major repairs underway or planned?
- Are there known structural problems or significant deferred maintenance?
- Is there a current reserve study?
- Have HOA dues recently increased substantially, or are increases being discussed?
- Is there pending litigation?
- Has another buyer recently had difficulty obtaining conventional financing in the project?

Listing agents should be thinking about these issues before the property ever

hits the market. Previous financing problems, significant assessments, major repairs or inadequate reserves can directly affect the pool of buyers able to purchase the property.

And get the lender involved early.

The worst time to discover a condo isn't financeable is three weeks into a transaction, after the buyer has spent money on inspections, an appraisal and association documents—with everyone already counting down to closing.

Condo financing has been different from single-family financing for years. With the changes already taking effect—and another major reserve requirement coming in January—understanding that difference has never been more important.

It may be what keeps your next condo transaction from falling apart. ❏



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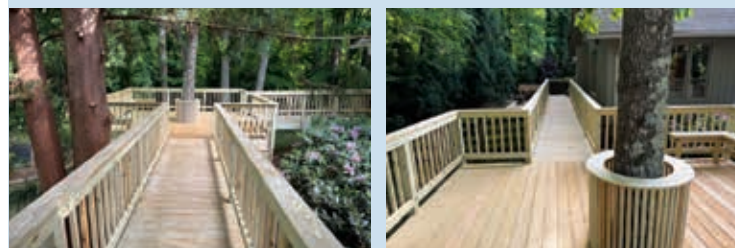
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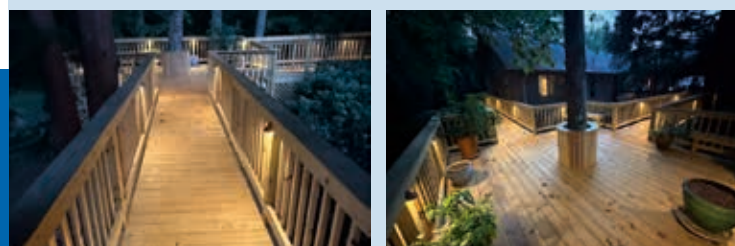
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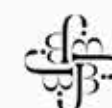
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TRACIE *Grubbs*

THE MORTGAGE GUIDE

Every REALTOR® knows the call. A file that looked clean comes back from underwriting with a condition attached, the closing date suddenly has a question mark over it, and a buyer who was picking paint colors last week is now convinced the whole thing is falling apart.

In that moment, everybody already knows there's a problem. What the deal needs is someone who picks up the phone with the next three steps already mapped out.

That's where Tracie Grubbs has built her business.

A mortgage professional with Mortgage Investors Group (MIG), Tracie came to lending by a route that turns out to be unusually useful. She worked first as a real estate agent, then as a legal assistant, before ever originating a loan. She's seen the transaction from nearly every seat at the table, and that experience changed what she pays attention to.

"What drew me in was the opportunity to combine my background as a real estate agent and a legal assistant and become a more hands-on problem solver," she says. "I wanted to contribute to the industry by taking some of the confusion out of the process."

Having worked on the brokerage and legal sides, Tracie learned where deals can stall long before they blow up.

She understands the pressure points for closing attorneys, appraisers, and agents, and she uses that perspective to help keep everyone moving in the same direction.

Tracie doesn't see her job as making decisions for people. She wants them to understand what's in front of them well enough to make the decision for themselves.

"I'm a 'What Do I Do Now?' person," she says. "I'm not here to make decisions for people. My goal is to empower buyers to choose their own best path."

That starts with making complicated mortgage concepts understandable. Underwriting conditions, documentation requests, loan guidelines, the difference between a delay and a denial. It's a language most borrowers never had a reason to learn.

Tracie's approach is simple: slow it down, explain what's happening, and help people understand their options.

"Let's figure out what we know, what we don't know, and what your options are," she tells clients.

For a first-time buyer, an ordinary request for one more bank statement can feel like the floor dropping out. Tracie's job is to put the situation back into perspective and give the borrower something concrete to work with.



She uses real situations, stories, and scenarios to teach, explaining what is happening between application, underwriting, appraisal, title, and closing. She also tries to help clients avoid costly misunderstandings before they make important decisions.

When something falls outside her role, she doesn't pretend to have every answer. Instead, she helps clients identify the right people to bring into the conversation.

"Okay, I'm down here with you. Let's figure out what's going on," she tells them. "I'm going to help you understand what's happening, help you identify your options, and help you find the right people when something falls outside my role."

That same approach carries over to her REALTOR® partners. Tracie believes communication is especially important when something goes wrong. She'd rather deliver an inconvenient update early than an emergency at the last minute. If a buyer calls their agent in a panic, she wants that agent to already have a clear and accurate answer.

"I've been in the ditch where deals fall apart because of bad communication or overlooked details," she says.

Those experiences changed how she manages her files. She knows that when communication stops, small issues can become much larger ones. Her goal is to keep agents informed about what is happening, how it affects the timeline, and what she's already doing about it.

Her partnership with agents also extends beyond the loan itself. She'll co-host an open house, work through financing scenarios with prospective buyers, and capture leads alongside the agent rather than simply dropping off a stack of flyers.

When one of her clients is competing in a multiple-offer situation, she may call the listing agent directly to explain the strength of the buyer's preapproval. It's a small step, but one that can give her REALTOR® partner another layer of confidence when presenting an offer.

And the relationship doesn't necessarily end when the keys change hands. Through annual mortgage check-ins and past-client touchpoints, Tracie stays connected with the people she's helped while continuing to support the agents who trusted her with those relationships.

For Tracie, that kind of partnership is part of building a sustainable career. Her success isn't simply measured by closing loans. It's also about creating a system that allows her to guide clients through major milestones while protecting time for her family and community.

Outside of work, much of that balance happens outdoors. Tracie enjoys camping, walking local trails, kayaking, and floating down the New River. She's also happy with a good book, her toes in the sand, or spending time with the people she loves. Community events and local music are part of the mix, as is the occasional visit to a local winery.

The personal side of her life isn't separate from the way she works. It helps explain why she has built her business around relationships, communication, and being present when people need her.

Looking ahead, Tracie talks less about production numbers and more about purpose, expertise, and genuine connection. She wants to continue working with people whose strengths complement hers and with community members who want to make something meaningful happen where they live.

For a REALTOR® trying to hold a nervous transaction together, though, the value of that approach becomes clear much sooner.

When the call comes and the closing wobbles, Tracie's gift isn't simply knowing the answer. It's helping everyone understand what's happening, see the available paths, and figure out what to do next. ▀



“

I'm going to help you understand what's happening, help you identify your options, and help you find the right people when something falls outside my role.”





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Before they put their home search on hold, we take a closer look at what's possible.

That conversation might include:

- Down payment assistance programs
- Seller concessions and temporary rate buydowns
- Financing options for self-employed borrowers
- Using equity from a current home to make the next move

Sometimes waiting is the right decision. But many buyers are closer than they think—they just need someone to walk through the numbers with them.

*If you have a client who's ready to hit pause,
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