



Realtors celebrate 60 years

An advertisement from the late 1990s reads, “With the turn of the century just around the corner, Realtors need to be aware of how fast things are changing. Email and the internet are in 45% of homes in America today.... Let’s try to make it the goal that every Realtor in our association has an email address by the year 2000.”

The idea of professionals not even having an email address may baffle you, as it is something we see as basic as simply having a license today. That was the reality for some professionals in our community a mere 21 years ago. Nevertheless, Realtors locally organized 39 years prior to that to find new and exciting ways to promote home ownership and better serve the public.

The old ways of doing business are often lost in the digital age. Celebrating our very own 60th birthday gives us the chance to see how the professionals of yesterday helped shape the nuanced landscape we enjoy today.

Thursday, June 10, 2021, played host to our official celebration of our association’s 60th birthday. River Counties Association of Realtors was chartered on Nov. 1, 1961, and has since been home to hundreds of Realtors, local business owners, and affiliates who stepped up to enforce and update our Code of Ethics, provide resources for homeowners in our area, create a multiple listing service for agents to advertise customers’ properties, provide training for agents and affiliates, and ultimately serve as a guide, resource, and mode of protecting homeownership and private property rights in our area.

RCAR serves residents and agents throughout Southeast Tennessee in Bradley, McMinn, Polk, Rhea, Meigs, and Bledsoe Counties.

Looking through our historical archives has allowed us to remember those who served before us, some of which are still in attendance today. Members also got to flip through the old MLS books that were published prior to any online system. We saw the groundbreaking ceremony for our new Association office in 2000 and the accomplishments of generations of previous members who were all set on the same goal: making RCAR better for everyone. Bender Realty even humored us all by bringing in one of their very first office computers!

Our 60th birthday celebration was much more than any other celebration, as it was one of the first gatherings we’ve been able to safely host since the onset of the Coronavirus Pandemic.

Additionally, 2021 nurtured the birth of the RCAR Cultural Diversity Committee with the mission of providing services and experiences to our association in representation of the diverse members and clients we serve every day. We started the party with a few yummy selections of ethnic foods from various cultures.



Contributed photo

CLEVELAND MAYOR Kevin Brooks reads a proclamation declaring June 10 as RCAR Day.



Cleveland Mayor Kevin Brooks joined us in presenting June 10, 2021, as “RCAR Day” and presenting us with an official certificate of honor and congratulations signed by state Senators Mike Bell and Todd Gardenshire, state Representatives Dan Howell and Mark Hall, and Governor Bill Lee. Joining our celebrations were two representatives from the Tennessee Association of Realtors and our very own Joe Collins, Jonathan Kraft, and Josh Justice performing music for the night.

In the spirit of our ongoing commitment to our members and the public we serve, we now humbly look back on these great memories that we’ve been able to enjoy and instill that same oath to service in every new member that comes through our doors.

Thank you to all of our members and affiliates, past and present, our sponsors, our supporters, our local legislators, and to you, the customer, for making these 60 years possible.

Here’s to another 60!



RIVER COUNTIES
ASSOCIATION OF REALTORS

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Radley Lockmiller



Misty Newsome



Lily Dupuy



Robin Fuller



Whitney Proctor



Lisa Martin
RCAR ex-officio

River Counties selects 2021 leaders

The River Counties Association of Realtors has recently selected its Executive Committee and board of directors for 2021.

RCAR serves six counties in Southeast Tennessee — Bradley, Bledsoe, McMinn, Meigs, Polk and Rhea.

The association has taken as its mission to “unite those engaged in the recognized upon the profession and related interest; to promote and maintain high standards or conduct in the real estate profes-

sion.”

The Executive Committee for 2021 will include Tammy Johnson, president; Steve Black of KW Cleveland, president-elect; Marcia Botts of Award Realty, treasurer; Kevin Walters of Pratt Homes as secretary; and Suzanne Akins of REMAX Real Estate Professional, past president.

The newly elected directors are Wayne Rutherford of Keller Williams Athens, three-year director; Margie Keller, Coldwell Banker

Kinard, three-year director; Radley Lockmiller of Southern Homes Athens, two-year director; Misty Newsome of REMAX Experience, one-year director; Lily Dupuy of KW Cleveland, one-year director; and Robin Fuller of Hometown Realty Athens, one-year director. Whitney Proctor of the Richardson Group-KW Cleveland is serving two of 3 years.

The RCAR offices is located at 2070 Candies Lane N.W. in Cleveland.



Contributed photo

THE EXECUTIVE committee and board of directors for the River Counties Association of Realtors were installed for the 2021 year.

Reaching the communities served by RCAR

(Editor's Note: For additional information about River Counties Association, check <https://rivercounties.com>.)

We live, work and play where we do business, so it is vital that we keep our fingers on the pulse of our hometowns.

We want you to know that REALTORS are engaged in their communities in a way that not all businesses can be,

Please take a look at the community engaging activities we offer and join in with us to make our neighborhoods better.



Fall Home/Garden Decorating Contest

As a fun community involvement activity, we hold an annual decorating contest for participants in the six counties we serve. Bradley, McMinn, Rhea, Polk, Bedloe and Meigs.

Watch for information on our Facebook page in early fall. Prizes range from \$250 to \$1000 for the winners.

Food Drive

An annual food drive is sponsored by the REALTORS to assist in mid year inventory for our local pantries.

REALTORS take shifts at local grocery stores to encourage and accept items from consumers shopping that day.

The food is then transferred to the local pantries later that day. This brings both the REALTOR Community and the public together to help those in our neighborhoods.

Habitat for Humanity

As REALTORS, our primary focus is housing and private property rights. We encourage our members to work on Habitat Builds in our counties to ensure housing is available for those who need and desire to own their own home.

Additionally, our members contribute to fundraisers that help with the costs of those builds.

SCHOLARSHIPS

Van Marler Educational Scholarship

In honor of a well-loved member, Van Marler, who passed away suddenly on April 1, 2020, this scholarship is held at Bryan College in Dayton.

Students should contact the college directly for annual selection process.

Cleveland State Community College Scholarship (Athens campus)

Helping students achieve success is a goal for the REALTOR community. Students in Athens who attend this campus should contact the Administrative department directly.

That's Who We R' High School Senior Scholarship for College

RCAR funds a \$1,500 scholarship annually for graduating seniors. Our jurisdiction covers six counties and each high school principal is challenged to find one deserving student annually to apply for this scholarship.

Secretary Fudge joins NAR for fair housing conversation

By RISMedia Staff

Department of Housing and Urban Development (HUD) Secretary Marcia Fudge joined leadership from the National Association of REALTORS® (NAR) and The Memorial Foundation on April 15 for a conversation about fair housing and Dr. Martin Luther King, Jr.'s enduring legacy in the fight to secure equal housing opportunity in America.

“The Past, Present and Future of Fair Housing” was held as the nation continues its recognition of Fair Housing Month.

“NAR is a proud champion for fair housing, but as for much of America, it’s been a journey to get to this point,” NAR President Charlie Oppler, a REALTOR® from Franklin Lakes, New Jersey, and the CEO of Prominent Properties Sotheby’s International, said in a statement. “We are committed

to the belief that Americans of every background have the right to live where they choose, and NAR strives each day to ensure our 1.4 million members are leading this nation in the fight for fair housing.”

Secretary Fudge joined Oppler and The Memorial Foundation CEO Harry Johnson for a discussion centered around the ongoing work to further fair housing in America.

“Fair Housing is the bedrock of what we do every day [at HUD],” Secretary Fudge said in a statement. “But more importantly, it’s the law, and we intend to enforce it. We need to...look at what have historically been the systemic policies that have created the inequities we see, and to try to correct them and eradicate discrimination in every way we possibly can.”

This year, The Memorial Foundation is recognizing the tenth anniversary of the Martin Luther

King, Jr. Memorial in Washington D.C. NAR served as a sponsoring organization of the memorial’s construction.

“The right to live with dignity and without discrimination in access to housing was one of Dr. Martin Luther King, Jr.’s central beliefs in his dream where all Americans could truly be free,” said Johnson. “We’re pleased to join with partners in this critical conversation that furthers Dr. King’s vision of democracy, justice, hope and love.”

Documentarian and journalist Soledad O’Brien, who hosted the event, praised the commitment that The Memorial Foundation and NAR have made to building diverse and inclusive communities. She said it will require cooperation and collaboration from businesses, government and community groups to ensure the “Fair Housing Act is

See NAR, Page C3

Joy Douglass receives RCAR 'That's Who We R' scholarship

The River Counties Association of REALTORS (RCAR) presented the "That's Who We R" Scholarship on May 26 to Joy Douglass from Cleveland High School.

The 2021 recipient submitted a video review of her accomplishments, through high school along with two other participants from neighboring counties for the opportunity to receive a \$1,500 scholarship award.

Douglass graduated with a 4.0 grade-point average from Cleveland High School and received her associate's degree from Cleveland State Community College at the same time, graduating summa cum laude with a business administration major.

Her activities throughout high school included being the team captain of the varsity volleyball team, playing for all four years, winning multiple titles together with team mates, and receiving her four-year varsity letter.

In addition, she played varsity basketball for two years, she was vice president, Circle of



Champions and Worship Team Leaders (playing two instruments and vocals) for FCA Leadership (Fellowship of Christian Athletes), all while being a Raider Scholar, National Honors Scholar and Phi Theta Kappa College Honor Society member.

She has received numerous certificates of achievement from FEMA, and participated in community service with Life Care, Angel Tree and Salvation Army Thanksgiving events.

The "That's Who We R" scholarship selection process, is forwarded to each high school in the six counties governed by the association (Bradley, Polk, McMinn, Bledsoe, Meigs and Rhea).

The schools are encouraged to have a student, selected by the counselor or principal, submit a video for submission to the RCAR Community Outreach

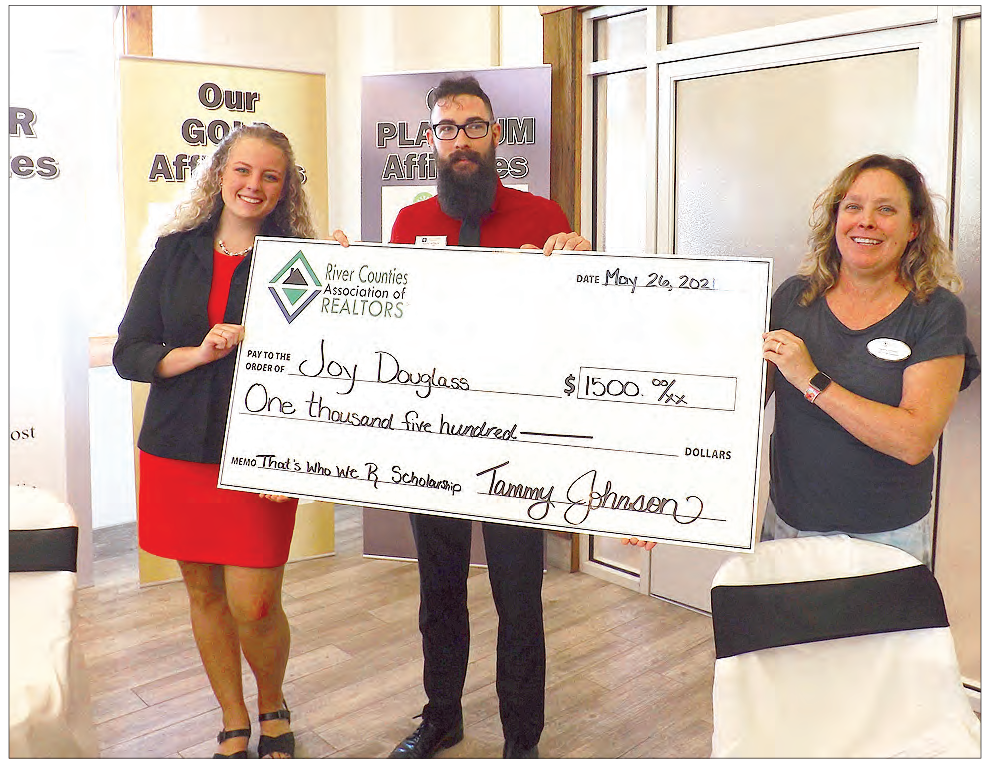


Douglass

Committee.

This scholarship is one of three awarded by the REALTORS annually, with the other two being

The Van Marler Education Scholarship for Bryan College students in Dayton, in honor of a longtime Realtor leader of River Counties Association of REALTORS, who passed away April 1, 2020, and the Cleveland State Scholarship for Athens campus students, both of which are funded directly by the schools through endowments.



Contributed photo

JOY DOUGLASS was the recipient of the River Counties Association of Realtor's "That's Who We R" scholarship. From left are Douglass, Keith Nitsch and Tammy Johnson, RCAR president.

NAR: Fair housing conversation

FROM PAGE C2

Act is more than words on paper."

"Our society will not truly be equal until every family can live where they choose, no matter their race or background," O'Brien continued, noting that

an individual's ZIP code is often a better indicator of their life expectancy than their genetic code.

"The events of the past year have punctuated how deeply discrimination continues

to divide our communities. These communities fare worse not only in wealth and income, but in education, health care, criminal justice and much more. This is why action is so important."

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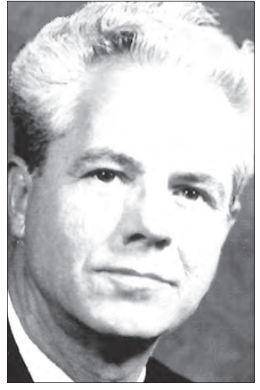
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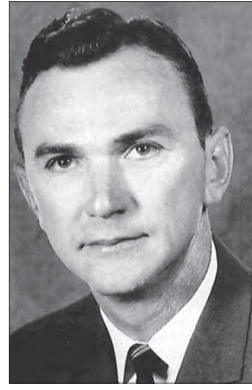
**Past Presidents
1961-1970**



Bob Gentry
1961 & 1962



Nelom Jackson
1964



Max Carroll
1967 & 1968



Willis Park
1969



W.B. Bender
1970

Why choose a Realtor when buying, selling house

Why choose a Realtor®? “Realtor®” and “real estate agent” are often used interchangeably, but they are not the same thing.

While both sell real estate, only a REALTOR® is a member of the National Association of REALTORS®, bound by the professional standards of the 100+-year-old REALTOR® Code of Ethics.

From honest representation and clear communication to cooperative involvement with other REALTORS®, the Code of Ethics ensures that REALTORS® are educated, equipped and ready to serve you.

When you’re looking for a trustworthy, knowledgeable guide through the property-buying or selling process, no one else can offer the service of a certified REALTOR®.

Seven reasons to work with a REALTOR®

REALTORS® are not just agents. They are professional members of the National Association of REALTORS® and subscribe to its strict Code of Ethics. This is the REALTOR® difference for home buyers:

1. Ethical Treatment

Every REALTOR® must adhere to a strict code of ethics, which is based on professionalism and protection of the public.

As a REALTOR®’s client, you can expect honest and ethical treatment in all transaction-related matters. The first obligation is to you, the client.

2. An Expert Guide

Buying a home usually requires dozens of forms, reports, disclosures, and other technical documents.

A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes. Also, there is a lot of jargon involved, so you want to work with a professional who can speak the language.

3. Objective Information and Opinions

REALTORS® can provide local information on utilities, zoning, schools, and more. They also have objective information about each property. REALTORS® can use that data to help you determine if the property has what you need.

By understanding both your needs and search area, they can also point out neighborhoods you don’t know much about but that might suit your needs better than you would have thought.

4. Expanded Search Power

Sometimes proper-

ties are available but not actively advertised. A REALTOR® can help you find opportunities not listed on home search sites and can help you avoid out-of-date listings that might be showing up as available online but are no longer on the market.

5. Negotiation Knowledge

There are many factors up for discussion in a deal. A REALTOR® will look at every angle from your perspective, including crafting a purchase agreement that allows enough time for you to complete inspections and investigations of the property before you are bound to complete the purchase.

6. Up-to-Date

Experience

Most people buy only a few homes in their lifetime, usually with quite a few years between each purchase. Even if you have done it before, laws and regulations change. REALTORS® handle hundreds of transactions over the course of their career.

7. Your Rock During Emotional Moments

A home is so much more than four walls and a roof. And for most people, the property represents the biggest purchase they will ever make.

Having a concerned, but objective, third party helps you stay focused on the issues most important to you.



RYAN HULTON was chosen as RCAR 2020 Associate of the Year. He is a vice president, mortgage originator and regional sales manager for United Community Bank. He is “passionate about helping his clients achieve their dreams of homeownership.”



RCAR 2020 Realtor of the Year is Margie Keller. Keller is a commercial broker with Coldwell Banker, Kinard Realty.

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Past Presidents 1971-1975



Max Finkle
1971



Newton Metzger
1972



Bill Phillips
1973



Lynn Davis
1974 & 1978



Glenn Ramsey
1975

Fall Home and Garden decorating competition



Contributed photo

CHARMIN BRANAM took first-place honors and \$1,000 for her home decorations for the 2020 RCAR Fall Home and Garden Decorating competition.



Banner photo, GWEN SWIGER

MEMBERS OF RIVER Counties Association of Realtors, sponsored the 2020 RCAR Fall Home and Garden competition. Signs with QR codes were positioned in participants yards throughout the RCAR's six counties for public vote. There were more than 3,300 votes counted. The winners were Charmin Branam, first place, \$1,000 prize; Tracy Clouse, second with \$500 prize; and Jill Ingram, third, with a \$250 prize. On hand for the presentation of prizes were, from left, front, Tina Ledford, committee chair; Branam; Ingram; Clouse; and Lisa Martin, RCAR CEO; back, Jonathan Kraft; David Sanders; Bryce Gibby; and Tammy Johnson, 2020-21 RCAR president.



Contributed photo

TRACY CLOUSE was the recipient of the second-place prize of \$500 for the 2020 Fall Home and Garden decorating competition.

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JILL INGRAM was the third-place finisher with her pumpkin and leaf decoration during the 2020 RCAR Fall Home and Garden Decorating contest,

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1976-1985**



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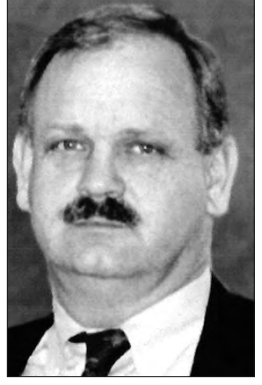
Jo Organ
1982



R.F. Bill McIntire
1983



Jim Workman
1984



Bruce Renner
1985

Realtors work to address property vacancy, deterioration

WASHINGTON— The National Association of Realtors® kicked off a six-part webinar series highlighting revitalization efforts in communities impacted by high numbers of vacant, abandoned and deteriorated — or VAD — properties.

The opening session, which is now available for online viewing(link is external), outlined how historical land ownership policies have exacerbated this problem in neighborhoods across America. With COVID-19

disproportionately impacting urban and low-income communities, NAR has intensified its focus on developing new, strategic approaches to revitalization in places where VAD properties remain prevalent.

“Collaboration is a key part of addressing widespread vacancy and our country’s complicated past of racism and discrimination,” said Dr. Akilah Watkins, CEO and president at the Center for Community Progress, which is partner-

ing with NAR on the webinar series. “Our success hinges on our ability to work together from community to national stages. We are thankful to the National Association of Realtors® for both realizing the need for and committing to the conversations that are a part of [this] series. When we partner, communities benefit.”

The full series, Policy, Practice, Process: Transforming Neighborhoods through Equitable Revitalization(link is

external), will equip Realtors® to collaborate with policymakers to address VAD property issues in their communities. Each session will incorporate actionable items for Realtors® and their local government partners to consider.

“Vacancy and abandonment remediation allow us to emphasize that a better future begins with safe, stable communities where properties retain their value and help families build long-term, generational

wealth,” said NAR President Charlie Oppler. “This series is another illustration of NAR’s commitment to ensuring Realtors® lead the conversations that address some of the most complex problems in our neighborhoods.”

the National Association of Realtors® is America’s largest trade association, representing more than 1.4 million members involved in all aspects of the residential and commercial real estate industries.



Ingrid Prather
RCMLS president



Tina Ledford
RCMLS vice president



Cindi Richardson
RCMLS secretary



Betty Messer
RCMLS treasurer



Shawn Matthews
Past president



Lisa Martin
Ex-officio



Brian Workman
Director

What is the purpose of the Multiple Listing Service?

National Association of Realtors

REALTORS® have spent millions of dollars to develop Multiple Listing Services (MLS) and other real estate technologies that make the transaction more efficient.

An MLS is a private offer of cooperation and compensation by listing brokers to other real estate brokers.

In the late 1800s, real estate brokers regularly gathered at the offices of their local associations to share information about properties they

were trying to sell. They agreed to compensate other brokers who helped sell those properties, and the first MLS was born, based on a fundamental principal that’s unique to organized real estate: Help me sell my inventory and I’ll help you sell yours.

Today, through more than 800 MLSs, brokers share information on properties they have listed and invite other brokers to cooperate in their sale in exchange for compensation if they produce the buyer. Sellers benefit by increased exposure to their property. Buyers benefit because they can obtain information about all MLS-listed properties while working with only one broker.

The real estate market is competitive, and the business is unique in that competitors must also cooperate with each other to ensure a successful transaction. MLS systems facilitate that



Angie Stumbo
Director



Cathy McCracken
Director



Darren Miller
Director



Jennifer Douglass
Director



Jonathan Kraft
Director

cooperation.

The MLS is a tool to help listing brokers find cooperative brokers working with buyers to help sell their clients’ homes. Without the collaborative incentive of the existing MLS, brokers would create their own separate systems of cooperation, fragmenting rather than consolidating property information.

MLSs are a powerful force for competition. They level the playing field so that the smallest brokerage in town can

compete with the biggest multi-state firm. Buyers and sellers can work with the professional of their choice, confident that they have access to the largest pool of properties for sale in the marketplace.

Real estate information on the Internet is readily available. Consumers can access and view all publicly avail-

able listing information on the Web site of their broker of choice.

MLSs are private databases that are created, maintained and paid for by real estate professionals to help their clients buy and sell property. In most cases, access to information from MLS listings is provided to the public free-of-charge by participating brokers.

Data that is not publicly accessible includes information that would endanger sellers’ privacy or safety, such as seller contact information and times the home is vacant for showings.



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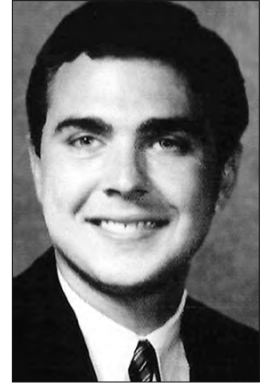
**C.W. Bill
Harris**
1987



Max Phillips
1988



Eddie Botts
1989



David Carroll
1990

NAR report: Millennials dominate buying market

Generation Z now active buyers

WASHINGTON — The popularity of multigenerational homes increased over the last year, as a rising number of homebuyers purchased larger residences compared to prior years, including millennials who continue to make up the largest share of homebuyers at 37%.

This finding is revealed in the National Association of Realtors®' most recent study on the characteristics of homebuyers, the 2021 Home Buyers and Sellers Generational Trends report.

Millennials have been the largest share of buyers since NAR's 2014 report. The most recent data shows that 82% of younger millennials and 48% of older millennials were first-time homebuyers, more than other age groups.

According to the study, during the last year, 18% of homebuyers between the ages of 41 to 65 purchased a multigenerational home - a home that will house adult siblings, adult children, parents or grandparents.

"There are a variety of reasons why large families and extended families are opting to live together, one of which is that it's a great way to save money," said Jessica Lautz, NAR's vice president of demographics and behavioral insights. "Also, in light of the pandemic, many grandparents and older relatives found that being under a single roof — quarantining with family rather than away — worked out better for them."

Homebuyers ages 75 to 95 were the second most likely to purchase a multigenerational home, and were most likely to purchase senior-related housing, at 27%.

With inventory levels being alarmingly low in recent years and even dropping to record-low levels last year, a number of would-be homebuyers consequently had difficulties finding adequate housing options. Nearly six in 10 homebuyers between the ages of 22 to 40 said just finding the

right property was the most challenging step in the buying process. More than half of all homebuyers (53%) cited finding the right property as the most difficult step.

Twenty-eight percent of homebuyers between the ages of 22 to 30 - those who make up younger millennial buyers—lived with parents, relatives or friends before purchasing. This is higher than any other generation. Living with family first tends to allow flexibility toward saving for a downpayment and finding a home, given the low housing inventory.

Twenty percent of homebuyers between the ages of 22 to 30 were unmarried, a decline from 21% from a year ago. Additionally, 22% of homebuyers between the ages of 66 and 74 were single women.

"Single women remain a large buying force," said Lautz. "A number of divorced women and those who were recently widowed purchased a home without the help of a spouse or roommate."

In terms of buyer characteristics, 19% of older boomers — buyers between the ages of 66 and 74 — and 18% of Generation Xers — buyers ages 41 to 55 — were most likely to purchase a new home to prevent having to do renovations or avoid plumbing or electricity problems, and these buyers prioritized having the ability to choose and customize design features.

Seventeen percent of buyers who are part of the silent generation — those between the ages of 75 to 95 — purchased newly-built homes. These buyers were least likely to compromise in their home search and least likely to purchase a detached single-family home.

As is always the case in real estate, location proved to be an important component among buyers. Fifty-four percent of homes purchased by homebuyers ages 31 to 40 — older millennials — were located in a suburb or subdivision. Out of this age group, 69% said the quality of the neighborhood

influenced their neighborhood selection. That sentiment was shared by buyers ages 22 to 30 to the tune of 65%. However, an even stronger factor among this 22-to-30 age bracket was "convenience to workplace," as 74% cited that when deciding on a neighborhood, proximity to where they worked was imperative.

"The younger millennials overwhelmingly answered that they prefer to live closer to work, as many don't want a long commute and this was evident in their buying habits," said Lautz. "Additionally, both of these groups also placed a high value on being close to family and friends as 57% said that dynamic factored into what neighborhood they ultimately chose."

Lautz added that older boomers and those in the silent generation were similarly heavily influenced by a desire to be close to family and friends. Forty-seven percent of both generations cited this as a factor in neighborhood selection.

Older boomers (35%) and the silent generation (36%) also valued their neighborhood being close to areas in which they could shop, and both groups (28% and 31%, respectively) stated that proximity or convenience to a health care facility was an influential factor in choosing a neighborhood.

Among all sellers, the most commonly cited reason for wanting to sell their residence was a desire to move closer to friends and family (15%), followed by the home being too small (14%) and a change in family situation (12%).

In the midst of the pandemic, the usefulness of virtual tours skyrocketed, especially among 22- to 40-year-old buyers.

"Homebuying aside, this segment of the population was already accustomed to doing research online," said Lautz. "So, to see them really embrace virtual tours and virtual open houses was a given, nonetheless, real estate agents are the top information source, and the data shows these buyers ultimately used agents to purchase a home."

Out of all buyers, 88%

Key Highlights

- Eighteen percent of Generation X buyers purchased a multigenerational home.
- Twenty percent of younger millennial homebuyers are unmarried, while 22% of older boomers are single women buyers.
- Two percent of all buyers and sellers are in Generation Z.

cited a real estate agent as an information source they used during their home search, but that share rises to 91% among younger millennial buyers ages 22 to 30. Two percent of all buyers and sellers were from Generation Z.

"Buyers used all tools available to them — whether it be a mobile device, yard sign or an online video — but at some point, nearly all buyers turned to an experienced agent to assist with the transaction," said Lautz. "This is especially true among younger millennial consumers as they are likely first-time buyers and need help navigating the market and all steps involved in the process."

Buyers from all generations — more than half (51%) — primarily wanted their agent's help to find the right home to buy. Homebuyers also called on agents to help with brokering the terms of their sale and to aid with price negotiations. According to the NAR report, the oldest and youngest age groups, those 66 and older, as well as those ages 22 to 30, were more likely to want their agent's assistance with paperwork.

In terms of selling and consistent across all age groups, nine in 10 home sellers worked with an agent to sell their home.

"Realtors® continue to be an integral part of both the homebuying and the home selling process," said NAR President Charlie Oppler, a Realtor® from Franklin Lakes, N.J., and the CEO of Prominent Properties Sotheby's International Realty. "Buyers and sellers should understand that we can assist with every part of the real estate transaction, from finding or listing a property, securing a loan and sorting through the

exhaustive paperwork."

The largest share of all home sellers were baby boomers, at 43%. Sellers aged 55 and younger often upgraded to a larger and more expensive home while staying relatively close to their prior home. Sellers 56-years and older regularly purchased a similarly-sized home, but less expensive than the home they sold by moving farther.

Overall, sellers stayed in their previous home for a median of 10 years before selling, with a median of six years among sellers ages 31 to 40, and a median of 16 years among sellers 66 and older. Recently sold homes were generally on the market for a median of three weeks.

Lautz explained that homes moved off the market so quickly because of the ongoing home inventory shortage. The limited supply of houses for sale also contributed to sellers being able to recoup so much on their transactions, according to Lautz. Sellers made a median of \$66,000 in equity from their sale.

Methodology

NAR mailed a 131-question survey in July 2020 using a random sample weighted to be representative of sales on a geographic basis to 132,550 recent homebuyers. Respondents had the option to complete the survey via hard copy or online; the online survey was available in English and Spanish. A total of 8,212 responses were received from primary residence buyers. After accounting for undeliverable questionnaires, the survey had an adjusted response rate of 6.2%. The sample at the 95% confidence level has a confidence interval of plus-or-minus 1.08%.

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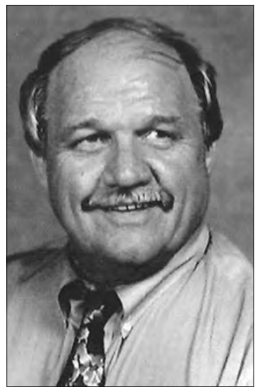
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RIVER COUNTIES ASSOCIATION OF REALTORS® FIRST QUARTER 2021 STATS



Courtesy of RCAR website

Realtors cite lack of inventory as top limiting factor for potential clients

WASHINGTON — Realtors® cited a lack of inventory as the leading reason limiting potential clients from completing a transaction, according to the National Association of Realtors® 2021 Member Profile, an annual report analyzing members' business activity and demographics from the prior year.

However, in spite of a global pandemic, its drastic impacts on how business was conducted, and a dwindling housing supply, 2020 saw the highest number of homes sold since 2006 (5.64 million) and NAR's membership increased from the previous year (1.48 million at the end of 2020, up from 1.4 million at the end of 2019).

"Realtors® continued to serve clients' needs despite the challenges 2020 brought to the real estate market," said Jessica Lutz, NAR vice president of demographics and behavioral insights. "Economic lockdowns and historically-low inventory coupled with surging home buying demand only showed the resilience of our members and industry."

Business Characteristics of Realtors®

The majority of Realtors® — 68% — hold sales agent licenses, which is up from 65% last year. Twenty percent hold broker licenses and 13% hold broker associate licenses. Seventy-three percent of members specialize in residential brokerage. Relocation, residential property management and commercial brokerage are members' most common secondary specialty areas.

Members typically have eight years of real estate experience, down from nine years in 2019. Eighteen percent of those surveyed have one year or less experience — nearly identical to 17% last year — while 15% of Realtors® have more than 25 years of experience, down from 17% a year ago. Appraisers, broker-owners, and managers had the most experience, while sales agents were typically the newest to the field with five years of experience. Consistent with recent surveys, nearly four out of five members — 79% — were certain they'll remain in the real estate industry for at least two more years.

See LIMITS, Page C9

The emerging technology landscape

From National Association of Realtors

New technology developments continue to appear at an accelerating pace, reshaping how business is done and who is doing it. No industry, including real estate, can escape the impact of these developments.

Will technology open pathways to new business opportunities? Will it streamline mundane aspects of your job? Will it facilitate client service and reduce transaction hurdles? The possibilities are limitless. For some agents, however, technology is also viewed as a threat, upsetting the status quo.

Staggering amounts of technology-oriented investment money are pouring into the real estate sector, targeting every aspect of the transaction and ancillary services. Does this mean your job is doomed for disruption?

No. Just as the first cell phones ushered in new communication options — along with new demands and expectations among clients — today's technology will undoubtedly alter the landscape, presenting exciting new opportunities to the agents who are most ready and willing to embrace change.

On the other hand, agents who refuse to look forward, or ignore the evolving landscape, risk being left behind.

Preparing for the Future

The most successful agents will likely share two essential qualities — curiosity and a thirst for knowledge.

It's not essential to develop an in-depth understanding of how different technologies work. It is, however, crucial to have a rich understanding of how technology can work for you.

Stay current on new products and how to leverage them in your real estate practice. Explore various ways technology can:

- Showcase your listings to a global audience.
- Facilitate cross-border communications.

- Automate certain job functions.
- Make you more effective at reaching the right people with your ads.
- Help you focus on your most promising leads.

These are just a few useful applications for real estate professionals. There are many others, either currently available or on the horizon.

Five core technologies

The building blocks that lay the groundwork for today's increasingly sophisticated tech-enabled services include:

1. Artificial intelligence (AI) — intelligence demonstrated by machines which gain their insights from other technology building blocks, including those listed below.

Artificial intelligence is a continuum, ranging from machines that excel at simple tasks (e.g., voice-activated controllers) to "super AI" — when machines theoretically become smarter than humans.

2. Augmented reality — digital images are layered over real-world images, creating a combination of real and virtual worlds. For example, a broadcast of a golf tournament may display lines that trace the flight of a ball across the screen.

3. Virtual reality — a simulated environment generated by computers. Current technology primarily relies on screen displays or visually immersive headsets, potentially augmented by other stimuli, like sounds or odors.

4. Predictive analytics — various statistical techniques such as data mining, machine learning, and modeling, are used to solve complex problems or predict behavior, such as when someone is likely to sell their home.

5. Computer vision — technology that helps computers "see" and understand what appears in recorded digital images or a live camera feed in order to take appropriate actions — for example, facial recognition at secu-

rity checkpoints.

What about blockchain?

Although blockchain is primarily used for buying and selling cryptocurrencies, like bitcoin, expect an uptick in real estate-related applications, including:

- Referrals — ReConsortia is an international, crowd-sourced real estate referral consortium using blockchain technology. It's also a member of the 2019 Class of REACH® companies. reconsortia.com(link is external)
- Smart contracts — Property transactions, including cross-border deals, can be completed faster and with less risk of fraud. San Francisco-based Propy is a leading example. propy.com(link is external)
- Ownership shares — Thanks to tokenization, partial shares of significant real estate assets, such as a trophy building, can be sold to investors — who can, in turn, readily sell shares via secondary trading on an international market.

REACH® Technology Accelerator

In the U.S. alone, the real estate industry represents 15 percent of the economy, over \$12.5 billion in ad spend, and 2.5 million related jobs, making it a can't ignore industry for technology innovators.

Real estate professionals, however, shouldn't sit on the sidelines, merely observing and adapting to new developments.

To help maintain agents' central role in real estate transactions, NAR helped launch REACH®,



a technology accelerator that accepts up to 10 companies a year and provides vital access to the real estate industry for valuable feedback and product development insights. Learn more at nar-reach.com(link is external).

Since 2013, 48 companies have graduated from the program. Seven new companies joined the 2019 class and will be exhibiting at the REALTORS® Conference & Expo in San Francisco this November.

Several NAR REACH® companies are introduced throughout this issue of Global Perspectives.

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NAR: Consumer spending will propel 2021 economic growth

WASHINGTON — After recording the quickest recovery in the nation's history in the wake of the COVID-19 pandemic, the U.S. economy is expected to kick into higher gear in 2021. That is according to analysis from the National Association of Realtors® delivered today during the 2021 REALTORS® Legislative Meetings & Trade Expo (link is external) at the Residential Economic Issues and Trends Forum.

With the number of vaccinated Americans increasing and new coronavirus cases on the decline, NAR Chief Economist Lawrence Yun anticipates

the economy will grow 4.5% in 2021.

"Consumers will begin to spend massive savings, and do more shopping, restaurant dining, traveling and in-person house hunting," he said.

While home sales continue to be an economic bright spot, unemployment remains an issue. Eight million jobs that were lost during the pandemic have not yet been recaptured. Yun maintains that job recovery is taking longer due to some friction in the labor market, including workers being unable to return to their jobs, where work-

from-home is not an option for many. As economic growth strengthens, 4 million jobs are projected to be gained this year.

Despite high unemployment, the economic recovery - propelled by favorable monetary and fiscal policies - has created the hottest housing market in nearly 50 years. The marketplace has surpassed pre-pandemic levels in terms of sales, but the fast-paced recovery has contributed to historic home price growth. In fact, an NAR report found that 89% of metros saw prices climb at double-digit rates on

a year-over-year basis during the first quarter of 2021.

The presentation noted the economic recovery, both in the U.S. and globally, has raised inflationary pressures which will ultimately lead to an increase in the 30-year fixed mortgage to an average of 3.2% in 2021. Consumer price inflation is accelerating due to higher costs for a number of goods and commodities, including oil, gasoline, lumber, moving and storage fees, household appliances, rents, and houses, which have reached record-highs. "As mortgage rates increase, the frenzied multiple-offer situation will become less prevalent by year's end, as afford-

ability challenges squeeze out some buyers and more inventory reaches the market," Yun said.

Although the low supply of housing has played a significant role in home price surges, Yun expects more home construction, a growing willingness among homeowners to list properties due to an increase in vaccinations, and a gradual decline in mortgage forbearance.

In addition to homebuilders' intentions to ramp-up construction, a recent NAR report - Case Studies on Repurposing Vacant Hotels/Motels into Multifamily Housing — details the idea of remodeling underutilized hotels and motels in order to help replenish the supply of affordable multifamily

housing.

"With more inventory and some easing in demand, home prices are expected to shift to mid-single-digit appreciation by the fourth quarter and in 2022," Yun said.

Yun predicts the median existing-home sales price will increase at a slower pace of 7% in 2021.

As more homes reach the market, NAR anticipates existing-home sales to grow by 10% and forecasts new home sales to jump by 20%.

The National Association of Realtors® is America's largest trade association, representing more than 1.4 million members involved in all aspects of the residential and commercial real estate industries.

LIMITS: Lack of inventory

FROM PAGE C8

Business activity of Realtors®

The typical member had a slightly lower sales volume (\$2.1 million vs. \$2.3 million) and fewer transactions (10 vs. 12) in 2020 compared to 2019.

The typical Realtor® earned 15% of their business from previous clients and customers, unchanged from last year. The most experienced members — those with 16 or more years of experience — reported a greater share of repeat business from clients or referrals (a median of 37%), compared to no repeat business for those with two years of experience or less. Overall, Realtors® earned a median of 19% of their business from referrals, a slight drop from 20% in 2019. Referrals were also more common among members with more experience, with a median of 27% for those with 16 or more years of experience compared to no referrals for those with two years of experience or less.

Income and expenses of Realtors®

The median gross income for Realtors® was \$43,330 in 2020, down from \$49,700 in 2019. Realtors® with 16 years or more experience had a median gross income of \$75,000, a decrease from \$86,500 last year, as income was typically commensurate with experience. One out of four Realtors® earned \$100,000 or more. Total median business expenses for members were \$5,330 in 2020, a decline from \$6,290 in 2019.

Demographic characteristics of Realtors®

Seventy-eight percent of Realtors® were White, down slightly from 80% last year. Hispanics/Latinos accounted for 9% of Realtors®, followed by Black/African Americans (7%) and Asian/Pacific Islanders (6%). New members tended to be more diverse than experienced members. Among those who had two years or less of experience, 34% were minorities.

Sixty-five percent of Realtors® were women, a minor increase from 64%

last year. The median age of Realtors® was 54, down slightly from 55 last year. A third of members were over 60 years old and 5% were age 30 or younger.

More than nine in 10 members — 93% — had some post-secondary education, with a third completing a bachelor's degree, 6% having some graduate school education, and 13% completing a graduate degree.

The marital status of Realtors® remained nearly unchanged from 2019. Sixty-nine percent of Realtors® were married, 15% were divorced, and 11% were single or never married. The typical Realtor® household had two adults and no children.

Two-thirds of members — 66% — reported volunteering in their community. Volunteering was most common among members aged 40 to 49 years.

"Realtors® come from all walks of life and serve as pillars in their respective communities," said NAR President Charlie Oppler, a Realtor® from Franklin Lakes, N.J., and the CEO of Prominent Properties Sotheby's International Realty. "As champions for consumers, Realtors® combine hard work, dedication and trusted expertise to help individuals and families achieve the dream of property ownership."

Technology and Realtors®

The coronavirus pandemic has forced businesses of all types to rely heavily on technology for communicating with consumers and remaining competitive in the marketplace. On a daily basis, the strong majority of Realtors® use a smartphone with wireless email and internet capability (96%) and a laptop or desktop computer (92%). The smartphone features that members use most frequently on a daily basis are email (95%) and social media apps (57%). Text messaging (93%) is the top method of communication for members with their clients, followed by phone calls (90%) and email (89%). Nearly seven in 10 members - 69% - have their own website.

"Realtors® used emerging technologies in 2020 to bridge the gap

when pandemic precautions were in place," Lautz said. "Members have now pivoted and embraced these tools to showcase listings and help buyers strategically find and secure the limited number of properties available."

Office and Firm Affiliation of Realtors®

Despite an ever-changing housing market, Realtor® office and firm affiliation remained stable compared to a year ago. A slight majority of Realtors® — 53% — worked with an independent company and 88% were independent contractors at their firms. Forty-two percent of members worked at a firm with one office and 26% worked at a firm with two to four offices. The typical Realtor® had a median tenure of five years with their current firm, up from a median of four years in 2019. Eight percent of members reported working for a firm that was bought or merged. Errors and omissions insurance is the most common benefit provided by members' firms.

Survey Methodology

In March 2021, NAR emailed a 93-question survey to a random sample of 161,155 Realtors®. Using this method, a total of 10,643 responses were received. The survey had an adjusted response rate of 6.6%. The confidence interval at a 95% level of confidence is +/- 0.95% based on a population of 1.4 million members. Survey responses were weighted to be representative of state level NAR membership. Information about compensation, earnings, sales volume and number of transactions are characteristics of calendar year 2020, while all other data are representative of member characteristics in early 2021.

For more information from NAR's 2021 Member Profile, visit <https://www.nar.realtor/research-and-statistics/research-reports/highlights-from-the-nar-member-profile>.

The National Association of Realtors® is America's largest trade association, representing more than 1.4 million members involved in all aspects of the residential and commercial real estate industries.

Half of all renters pay 30% of income on housing

(MetroCreative) — According to the State of the Nation's Housing 2018 report from the Joint Center for Housing Studies of Harvard University, nearly half of all renters are paying more than 30 percent of their income on housing. The report

also noted that, between 1990 and 2016, national median rent rose 20 percent faster than overall inflation. That's likely one reason why many people within the United States are leaving behind states that have traditionally been associated with high

costs of living.

An analysis of data from Realtor.com found that many Americans are leaving states with high costs of living, high taxes and lagging job markets in favor of places with more affordable costs of living.

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Third of Realtors assisted in buying or selling properties with 'green' features

WASHINGTON — Thirty-two percent of Realtors® said they had been directly involved with buying or selling a property that had green or eco-friendly features in the past 12 months, according to a report from the National Association of Realtors®.

NAR's 2021 Realtors® and Sustainability Report surveyed Realtors® about sustainability issues facing the real estate industry. The association released the report in recognition of this year's upcoming Earth Day celebration.

Sixty-five percent of respondents said promoting energy efficiency in listings was valuable, with 36% reporting that their multiple listing service had green data fields. Among Realtors® who did have MLS green data fields, 36% used them to promote green features, 25% highlighted energy information and 13% listed green certifications. More than half of those surveyed — 55% — said

their clients were interested in sustainability.

"A growing number of consumers are seeking homes with features that are good for the environment and, by extension, good for their wallets by reducing utility expenses in the long run," said Jessica Lautz, NAR vice president of demographics and behavioral insights. "The pandemic has led to an increased focus on wellness and sustainability is an important variable in that overall equation for some people."

A strong majority of Realtors® — 82% — said properties with solar panels were available in their market and 40% said solar panels increased the perceived property value.

Twenty-two percent of respondents said that a high-performance home — defined as a systematic building science approach to home improvements that enhance indoor comfort, health, operational efficiency and durability — increased the dollar value offered compared to other

Key Highlights

- Sixty-five percent of Realtors® said promoting energy efficiency in listings was valuable.
- More than a third of respondents - 36% - reported that their multiple listing service had green data fields.
- Over half of Realtors® said their clients were interested in sustainability

similar homes.

The home features that Realtors® believed were most important to clients included the windows, doors, and siding (39%); proximity to frequently visited places (38%); a comfortable living space (37%); a home's utility bills and operating costs (23%); and commuting costs (15%).

A quarter of respondents — 25% — had clients who frequently or sometimes requested to see properties close to public transportation. Fourteen percent of those surveyed said that a neighborhood's walkability was very important to their clients while 8% said the same

about access to bike lanes and paths.

Methodology

In March 2021, NAR invited a random sample of 65,471 active Realtors® to fill out an online survey. A total of 5,048 useable responses were received for an overall response rate of 7.7%. At the 95% confidence level, the margin of error is plus-or-minus 1.38%.

The National Association of Realtors® is America's largest trade association, representing more than 1.4 million members involved in all aspects of the residential and commercial real estate industries.

Advice for home buyers

Decide what you want

Before you start looking, make a list of what you want and assign each item a priority. Some areas to consider are the location, type of home, and age of the home.

Know what you can afford

Most loans require a down payment. The amount varies, but 20% of the purchase price is typical. If you're a first-time buyer or fall below certain income thresholds, you may qualify for affordable-housing programs. Generally, a higher down payment means better loan terms and a lower interest expense on the mortgage.

Qualifying for a loan:

A lender will determine how much he thinks you can afford based on your income, employment history, education, assets (e.g.,

bank account balances, other property, insurance policies, pension funds), and debt. Check your credit report before the lender does to clear up any problems.

Your comfort level:

You don't have to spend \$200,000 on a home just because the lender says you can afford a \$200,000 home. Do some math and determine what you're comfortable spending.

Make an offer

You've figured out your home-search criteria and what you can afford. Now find a house and make an offer. Your REALTOR® is an invaluable part of this process. He or she will help you prepare a contract, negotiate, juggle inspections and option periods, and more.

Secure financing

Unless you're paying

See ADVICE, Page C12



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RCAR brings value to sellers, buyers

Chartered in 1961, the River Counties Association of REALTORS started with eight or 10 REALTORS. It has grown considerable.

The REALTOR members bring value to home buyers, sellers REALTORS give buyers, sellers and investors the advantage they need to succeed in today's market. REALTORS know our counties.

They have the expertise and experience to help their clients interpret and navigate the complex, time consuming and overwhelming world of real estate, so sellers can protect their investment and buyers build their dream.

The REALTOR members have unparalleled knowledge of local market conditions and can leverage that expertise to help their clients reach their real estate goals. National Association of REALTORS shows consumers who have worked with a REALTOR are sold — 9 out of 10 buyers and sellers said they would use the same agent again or recommend that agent to others.

River Counties Association of REALTORS is the local voice for real estate.

RCAR staff includes Lisa Martin, CEO, and Jenna Woody, director of operations.

The office is located at 2070 Candies Lane N.W. in Cleveland

For information, call 423-47 6-5912 or go online at <https://rivercounties.com>.

Buying homeowners insurance?

Ask these four questions first

By SARAH SCHLICHTER of NerdWallet

Purchasing insurance may not be as fun as choosing new furniture and paint colors, but it's a critical part of the homebuying process. Your homeowners insurance policy is a financial safety net in case of a disaster, so you'll want to ask a few important questions to make sure you have the coverage you need at a price you can afford.

What's the dwelling coverage per square foot?

Imagine that a fire burned your house to the ground and your policy didn't pay out enough to rebuild it. That could happen if your dwelling coverage — the part of your policy that covers the structure of your home — is too low.

To prevent this, don't simply accept the initial dwelling coverage amount an insurance company recommends. "Insurance companies use replacement cost calculators, but they're not 100% accurate by any means," says Ryan Andrew, president of The Andrew Agency, an independent insurance agency serving Virginia, Maryland and Washington, D.C.

For a more accurate estimate, ask your insurer to send someone to your house for a replacement evaluation, suggests Amy Bach, executive director of United Policyholders, a non-profit that advocates for insurance consumers. You can also ask a local builder who specializes in new construction to estimate your home's rebuilding cost per square foot.

Once you've chosen an appropriate dwelling limit, consider adding extended replacement cost coverage to your policy. With this coverage, your insurer will pay 10% to 50% more than your dwelling coverage amount to help you rebuild. This could save you thousands of dollars if building prices spike for unforeseen reasons such as a lumber shortage or high demand after a disaster.

A typically pricier option, guaranteed replacement cost cover-

age, will pay to rebuild your home regardless of expense.

Do I have multiple deductibles?

Homeowners may not realize that on some policies, higher deductibles may apply for claims due to wind, hail, named storms or other disasters.

For example, say a hurricane causes wind damage to your roof. Your insurance policy might have a wind deductible worth 5% of your dwelling coverage rather than the \$1,000 deductible that applies to most other claims, Andrew says. So if your house were covered for \$250,000, you'd have to pay for the first \$12,500 of damage before your insurer paid anything.

Getting quotes from multiple insurers may help you reduce or eliminate these high deductibles.

What isn't covered?

You might be unpleasantly surprised by your policy's exclusions. "Flood insurance, which is excluded on almost all homeowners policies, is definitely a big one," Andrew says, adding that this is especially important for homeowners with finished basements.

Even houses that aren't near a body of water could experience flooding during heavy downpours, Andrew says, and a standard homeowners policy is unlikely to cover any damage.

You can buy flood insurance through companies that participate in the National Flood Insurance Program. The program's average flood claim payout was \$52,000 in 2019.

Andrew also suggests adding water backup coverage to your policy. This pays for damage due to water backing up into your house from sewer lines, sump pumps or other water lines.

Another common coverage gap involves keeping up with current building laws. "If you

have to make improvements when you're repairing or replacing (your home) because the codes have changed since your house was built, a typical policy will exclude that," Bach says.

Though this can be particularly expensive for older homes, "even a house that was built five years ago is out of code," Andrew says.

Both Bach and Andrew recommend adding ordinance or law coverage to your policy to handle these expenses.

How can I save?

While having the right coverage is generally more important than paying the bare minimum, there are discounts to make your policy more affordable. Andrew suggests buying your car, homeowners and other insurance through the same company to take advantage of bundling discounts, which can save you 20% or more.

"The best way to bring down the price without sacrificing coverage is to raise your deductible," Bach says. Being willing to pay for smaller

repairs yourself rather than filing claims will help keep your premiums low.

If you're confused about coverage and discounts, reach out to an insurance agent to talk through your options. "Take a little extra time to understand what it is that you're purchasing," Andrew says. "For most people a house is the most expensive asset they have."

This article was provided to The Associated Press by the personal finance website NerdWallet. Sarah Schlichter is a writer at NerdWallet. Email: sschlichter@nerdwallet.com.

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ADVICE: For home buyers

FROM PAGE C11

cash for the home, you'll need a loan. Keep in mind the true price of financing goes beyond the interest rate alone. Consider items such as points, total lender fees, term of the loan, and penalties for early payment.

The lender will likely require an appraisal to verify that the home is worth the cost of the loan as well as a physical survey. Repairs may be required.

Insurance must be purchased. All these conditions and others must be satisfied before a transaction can close.

Close the deal

After weeks or even months of research and decision-making, you close the transaction, usually at the title company's office. The title agent asks you to sign many, many documents and will explain each one. You'll present a cashier's check to the seller, sign another document that itemizes closing costs (the lender will have given you an estimate in advance), and pay your share of the closing costs. In return, you will receive a deed, transferring ownership rights to you.

Staging helps buyers visualize home

WASHINGTON — A new survey from the National Association of Realtors® reveals that home staging continues to be a significant part of the home buying and selling process.

The biennial report, the 2021 Profile of Home Staging, examines the elements of home staging, including the perspectives of both buyers' and sellers' agents, the role of television programming and the expectations of buyers.

"Staging a home helps consumers see the full potential of a given space or property," said Jessica Lautz, NAR's vice president of demographics and

behavioral insights. "It features the home in its best light and helps would-be buyers envision its various possibilities."

Buyers' agents overwhelmingly agreed, as 82% said staging a home made it easier for a buyer to visualize the property as a future home.

These agents also said that visuals themselves are helpful, even more so in relation to buying a house during the coronavirus outbreak. Eighty-three percent of buyers' agents said having photographs for their listings was more important since the beginning of

the pandemic. Seventy-four percent of buyers' agents said the same about videos, and 73% said having virtual tours available for their listings was more important in the wake of COVID-19.

"At the start of the pandemic, in-person open house tours either diminished or were halted altogether, so buyers had to rely on photos and virtual tours in search of their dream home," said Lautz. "These features become even more important as housing inventory is limited and buyers need to plan their in-person tours strategically."

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Millennials: Should you take Reddit money advice?

By **LAURA McMULLEN**
NerdWallet

Should you take money advice from a stranger on the internet? In Reddit's r/personalfinance channel, anonymous users exchange tips on buying homes, choosing insurance plans and managing very personal, nuanced money situations. (Think: "How do I handle my dying dad's debts?")

"It's like crowdsourcing financial advice," says Dana Eble, a public relations specialist based in Detroit, who regularly browses r/personalfinance.

If you're not a "Redditor" like Eble, think of the site like an old-school online forum. After signing up for free, you can share text, links and photos with an anonymous username. You can also upvote, downvote or reply to other people's content. Posts and replies with the most upvotes rise to the top.

Reddit is organized by communities, called subreddits, based on interest. The r/personalfinance subreddit is home to 14.6 million members. Here's what to consider if you're one of those millions.

HOW REDDIT CAN MOTIVATE AND ENCOURAGE

Being active and intentional with money helps you make the most of it. But for many, money is confusing to manage and uncomfortable to discuss. Scrolling through other people's questions, problems and advice can make the topic feel more normal and less scary.

The subreddit can even be motivating, particularly for those just starting to think about financial decisions, says Logan Murray, a Tempe, Arizona-based certified financial planner. "Seeing peers move on

with their finances may encourage you to do the same," he says. "It can get the wheels turning."

Murray also likes r/personalfinance for exchanging ideas, like brainstorming passive-income opportunities. With this strategy, he says, "people can choose what resonates with them."

Millions of people sharing their money experiences may also help you feel less alone. After all, Eble says, the r/personalfinance subreddit is a positive community with "no shaming."

She remembers the post of a distraught and embarrassed 20-something who had accumulated tons of debt and had to file for bankruptcy. The top reply was from someone saying how they had to do the same in their 20s and that it will be OK.

AS FOR THE ADVICE — IT'S A 'MIXED BAG'

The r/personalfinance "Wiki" page is on Reddit but separate from the forum. It's stuffed with useful, sound guidance on topics like how to budget and much more. Eble consulted it as she began building her emergency fund and learning about 401(k)s.

As for the posts and replies, the quality of advice is a "mixed bag," says Jeff Ledford of Arlington, Virginia. He frequently browses and replies to r/personalfinance posts and is also a certified government financial manager.

Ledford says some posters must be professionals because their tips are "spot on." But "there's also a lot of advice out there that's better off ignored."

Curtis Bailey, a Cincinnati-based CFP, has also seen solid advice on the r/personalfinance subreddit, particularly when it comes

to basics like managing debt and cash flow. But he's also seen misinformation, about taxes, for example.

So it's hard to tell which advice is worth following, and which is, well, garbage. In fact, Preston Cherry, a Green Bay, Wisconsin-based CFP, describes Reddit's r/personalfinance as an unfiltered "data dump" with "a lot of unverified information."

Cherry points out that the country has a low financial literacy rate, which is likely reflected in a community-based platform. So the community aspect of Reddit "lowers the quality of information," he says.

SO SHOULD YOU FOLLOW ADVICE FROM R/PERSONAL-FINANCE?

Aim to use r/personalfinance more as a source of motivation than concrete advice. In addition to the fact that much of the channel's advice is unverified, Cherry points out that "personal finances are in fact personal."

What works for one Redditor won't necessarily work for you, given that your circumstances and experiences are different.

As Murray concludes: "You're responsible for your own decisions and to do your own research."

If you're considering taking advice from Reddit, first try to verify it elsewhere. Start with a Google search and look for web pages that cite the source of the information or advice, Bailey says. For example, the page may describe a study supporting the advice, show a calculation, or quote an expert or organization.

TRY OTHER SOURCES OF HELP

If you're struggling with covering bills or managing debt, these websites may be more helpful than

Reddit:

— 211.org: Get connected with resources and programs designed to help you cover basic needs.

— NFCC.org (The National Foundation for Credit Counseling): Find more than a dozen financial calculators and other tools, like a monthly budget planner.

— AFCPE.org (The Association for Financial Counseling & Planning Education): Register for free virtual financial counseling and coaching sessions.

To simply learn more about personal finance, Bailey recommends taking your reading offline. Rather than skimming one-off bits of advice, read personal finance books, which Bailey says may help you get "much more nuance and depth of understanding." (Try "The Geometry

of Wealth," Bailey says.)

With a deeper understanding, you may feel more comfortable

with money and better equipped to spot shoddy advice — on Reddit or elsewhere.

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Rick Berry
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Ben Carroll
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Cindy Chase
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Dana Connors
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Jim Davis
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Philomena Davis
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Tammy Davis
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tammydavis@crye-leike.com



Mike Domeck
423-310-8966
mike.domeck@crye-leike.com



Sheryl Domeck
423-310-4488
sheryl.t.domeck@crye-leike.com



Jamie Gilley
423-715-5252
jamie.gilley@crye-leike.com



Debbie Godfrey
423-322-6072
debgodfrey1962@gmail.com



Phila Goins
423-715-8228
phila.goins@crye-leike.com



George Haney
423-650-5274
george.haney@crye-leike.com



Grace Johnson
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grace.johnson@crye-leike.com



Linda Jones
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Daniel Keener
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Kim Lewis
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Margie Lynch
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Heidi Matthews
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clanblackwell3@gmail.com



Brandi Moore
423-933-7149
brandi.moore@crye-leike.com



Dylan Morales
423-284-7052
dylan@thejannissamsteam.com



Lauren Oliver
423-284-4849
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Kathy Patton
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Paul Ramsey
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Jannis Sams
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Tim Sams
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Gary Silcox
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