

REAL ESTATE

HAMILTON COUNTY HERALD

For Hamilton, Sequatchie, Dade, Walker and Catoosa Counties

Briefly...

Ways to take the lead in your life, career

By Chris McNamara RISMEDIA

Dave Pelzer, an acclaimed author of life-guidance books, demands that readers accept themselves as they are and — as the very bland title reads — move forward.

The past should remain there, in the past, if the future is to be enjoyed. Here are five of Pelzer's suggestions on taking the lead in your life and career:

1. Let it go. Too many of us cling to negative events that happened 5, 10, 20 years ago. We paralyze ourselves when we can't simply let it go, and begin living life now.

2. How we feel about ourselves — our esteem — affects every aspect of our lives. Crucial is trusting ourselves to create our own, best outcomes in any situation.

3. When facing great challenges, the immediate goal is to merely get through them. To do this: (1) Don't become overwhelmed. (2) Do what you can, as much as you can. (3) Keep your focus on the now.

4. Optimism — the belief that things can get better — is the first step toward redemption when we are wallowing in misery.

5. "I believe that no matter how many mistakes we've made; how badly we've really, really screwed up; how old, worn out or dejected we've become; as long as there is true, steadfast ambition, all of us have an opportunity for greatness."

For further information, read "Moving Forward: Taking the Lead in Your Life," by Dave Pelzer (Center Street, \$22.99)

Jim and Monique Lea impact lives of clients and community

By Samara Litvack

It was a chance meeting that brought Jim and Monique together. Both traveled many miles to attend Covenant College — she, from Annapolis, Md., and he, from France. When Monique decided to spend her sophomore year studying art abroad, she relocated to the very town where Jim had grown up.

"He came back several times while I was over there and we spent quite a bit of time together," says Monique. "We actually fell in love over in France."

Once they united back in the States, the couple dreamt of a life together in France, renovating run down chateaus and castles. As they started looking into the possibility, it occurred to them that perhaps their happiness didn't lie on the other side of the globe.

"As we stayed in the Chattanooga area and got to know more about it, we realized there's actually so much need for that here," says Jim. "So many communities, especially at that time, were in need of revitaliza-

tion. So we felt, why go overseas when we've got it right here on



Jim and Monique's Team is led by Keller Williams agents Monique and Jim Lea. They recently celebrated their seventh wedding anniversary and are awaiting the arrival of their first child, a daughter. (Samara Litvack)

our doorstep?"

At that time, Monique was involved in a leadership curricu-

lum at Covenant. Per the program's requirements, she found a group called Hope for Chattanooga and organized an effort to help the organization.

Weekly, the couple gathered with a group of college students to roll up their sleeves and get hands-on for Hope.

"We would help them in whatever restoration or renovation projects they had going on," says Jim. "That's when we started developing a taste, basically, for real estate, for working on houses, for what was happening in the downtown neighborhoods and for just the impact that we could have on community through real estate."

Since neither of them knew the industry, they decided to split the responsibilities. She began a career in real estate sales and he went into construction. After a couple years, they were able to bring all their resources together.

"From day one, Monique was a visionary," says Jim. "One of her first days in the office, she was like, 'I want to build a real estate team.' I'm like, 'You want to build a real estate team?' This was 2001; there were no real estate teams."

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Rick Carter appointed to Tennessee Real Estate Appraisal Commission

By Samara Litvack

Growing up in a Jasper courthouse could have had any number of effects on Thomas "Rick" Carter. His father was elected county trustee the year he was born and served for 36 years.

Young Carter spent a lot of time in his dad's office, but he didn't like all the bookkeeping that came with his job. A self-proclaimed people person, he hung out across the hall in the property assessor's office, and that is where his affinity for real estate developed.

After receiving a business degree from Middle Tennessee State University, Carter worked as an agent for United National Real Estate. He worked his way up to a broker's position before he realized he did not enjoy sales.

He did, however, enjoy the evaluation aspect of the real estate industry. He enjoyed visiting the property assessor's office and decided to look for something that would allow him to do so.

He landed a job with the Division of Property Assessments with the state of Tennessee. He began this next phase of his career monitoring the property assessor's office in Knoxville.

"It was really good experience and of course the state pays for all your education training and so that was a really good stepping stone," says

Carter. "And you got to go out in the field and do all the dirty work, learn how to measure things and do the basics of fieldwork."

He spent five years working as a field appraiser in Knoxville, during which he met his wife, Darlena. When he was offered a job as a commercial industrial appraiser in Rutherford County, the couple moved to Murfreesboro and married shortly after.

"There was a lot of growth in industry up there and it was really good experience too," he says. "Up until then my experience was in the mass appraisal field, which is different from just getting out here and doing fee appraisal work like we do now."

Carter explains "mass appraisal" as the work done by the property assessor's office. Property owners are taxed based on the value maintained for each property by the county. Since it's unrealistic to appraise each individual property, there are methods and techniques used to do a mass appraisal of all the properties at one time.

"It's a whole different method of valuing property," he says. "A mass appraisal deals with statistics. That's a whole different field in itself and nationwide it's a huge field."

Carter later transferred to Nashville for a short stint with Metro Nashville and when a position

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Thomas "Rick" Carter and his wife of 15 years, Darlena, run Carter Appraisal Services in Jasper, Tenn. He was recently appointed by Gov. Phil Bredesen to the Tennessee Real Estate Appraisal Commission. (Samara Litvack)

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Chattanooga BUILDING PERMITS

CHATTANOOGA Commercial Addition

4536 Hwy 58, 37409; Wilart & Company, 1040 Fifth Ave, New York 10028; Application For Construction Of New Retaining Wall; \$25,000; Global Infrastructure, Inc, P.O. Box 1535, Hixson 37343 • 033129H-J-00100

2523 Glass St, 37406; Teressa McIntosh, 2814 Taylor St 37406; Deck Addition; \$1,500; Owner • 033137A-P-02800

Commercial Alteration

2424 E 3rd St, 37404; New City Fellowship, 2424 East 3rd St, 37404; Int. Demo Of Fellowship Hall And Adjacent Areas For Future Build-Out; \$50,000; Vega Corporation, P.O. Box 11126 37401 • 033146L-A-00100

700 Pine St, 37402; Second Presbyterian Church, 700 Pine Street 37402; St. Matthew's Night Shelter Bathroom Renovations; \$20,000; Victor Construction, 1 Johnson Blvd. 37415 • 033145C-D-00600

1132 Market St, 37402; Jamestown Warehouse Row LP, 3625 Cumberland Blvd, Atlanta 30339; Interior Demo Of Clothing Store; \$7,255; The Strauss Company, Inc, 415 Tremont Street 37405 • 033145E-B-00300

Residential

1616 Gunbarrel Rd, 37421; Ken DeLor Properties LLC, P.O. Box 1832, Collegedale 37315; Interior Alteration; \$170,000; Ronnie Bull Construction, 1508 Boy Scout Rd, Hixson 37343 • 033158E-D-01518

5505 Hwy 153, Hixson, 37343; Southeastern Properties Inc, P.O. Box 4423 37405; Interior Tenant Improvements For Mattress Firm; \$216,400; M Constructors LLC, 1584 Hwy 41, Ringgold 30736 • 033099L-E-01204

306 W Main St, 37408; Peterson Michele, Same Address; Finish Permit, Including Electrical, Plumbing, Mechanical; \$25,000; R.T. Construction, 6606 Julie Lane 37421 • 033145K-J-00600

5600 Brainerd Rd, 37411; Eastgate Towne Center, Same Address; Foodcourt Bathroom Remodel; \$20,500; Owner • 033157M-A-00300

3694 Cummings Hwy, 37419; Vision Hospitality Group Inc, 2030

Hamilton Place Blvd 37421; New Hotel

Mech, Gas; \$2,600,000; R & W Builders, P.O. Box 1254, Hixson 37343 • 033154G-A-01003

6049 Shallowford Rd, 37421; Ken DeLor Properties, 6110 Shallowford Rd 37421; New Office Condo Structure - Building 4; \$600,000; B & W Builders, Inc, P.O. Box 28131 37421 • 033138J-A-00102

6055 Shallowford Rd, 37421; Ken DeLor Properties, 6110 Shallowford Rd 37421; New Office Condo - Building 5; \$600,000; B & W Builders, Inc, P.O. Box 28131 37421 • 033138J-A-00102

New Residential

6767 Kenton Ridge Cir, 37421; David L. Gardner, 3737 Pilot Point Dr 37416; New Single Family Residence; \$90,000; Jmf Contracting, 3766 Bentwood Cove Drive, Apison 37302 • 033148C-F-01100

4005 Day Lily Trl, 37415; M. A. Lafferre, 4098 Jacobs Ladder Trail 37415; New Single Family Residence; \$155,000; M A Lafferre, 4098 Jacobs Ladder Trail 37415 • 033108E-A-05800

512 Hamilton Ave, 37405; Smith Leighton, 1230 Hopevale Dr, Ft Myers 33919; New Single Family Residence; \$140,000; Gary Watson Construction, 10711 Hixson Pike, Soddy, Daisy 37379 • 033135D-P-02300

6417 Fairview Rd, Hixson, 37343; Ratley Marion Luce, 3214 Stage Run Dr, Hixson 37343; New Single Family Residence; \$200,000; Rcs Construction LLC, 4724 Adams Road, Hixson 37343 • 033101-0-03200

1780 Sterling Oaks Ln, 37421; Thompson Lyle K & Sandra K, 9654 Ashton View Dr 37421; New Single Family Residence; \$250,000; Lyle Thompson Contractor, 9654 Ashton View Dr 37421 • 033159J-F-00615

1786 Sterling Oaks Ln, 37421; Thompson Lyle & Sandra K, 9654 Ashton View Dr 37421; New Single Family Residence; \$240,000; Lyle Thompson Contractor, 9654 Ashton View Dr, Chattanooga 37421 • 033159J-F-00802

1792 Sterling Oaks Ln, 37421;

Thompson Lyle & Sandra K, 9654 Ashton View Dr 37421; New Single Family Residence; \$240,000; Lyle Thompson Contractor, 9654 Ashton View Dr, Chattanooga 37421 • 033159J-F-00802

4821 Rogers Rd, 37411; Reginald Jordan Sr, 1367 Jackson Mill Drive 37343; New Single Family Residence; \$60,000; Infinite Remodeling & Construc, 1367 Jackson Mill Dr, Hixson 37343 • 033157C-J-00801

767 Wildrose Ln, 37419; Jeff Page, 332 Browns Ferry Rd 37419; New Single Family Residence; \$400,000; Commercial Dry Wall, P.O. Box 71505 37407 • 033153L-B-00200

619 Barton Ave, 37405; Ben Hagaman, P.O. Box 21933 37424; New Single Family Residence; \$145,000; Heritage Developing LLC, 37424 • 033136H-C-01000

840 Lower Mill Rd, 37343; Dennis W Brown, 261 Horse Creek Drive 37405; Setup Moved House; \$50,000; Vision Homes LLC, 147 North Market St 37405 • 033100B-A-00200

1628 Shelby Cir, Hixson, 37343; Rawiszer David & Sharon, 1628 Shelby Cir, Hixson 37343; Add Swimming Pool; \$49,800; Kilt Built LLC, 129 Douglas Dr, East Ridge 37412 • 033091M-B-05000

8333 Hamilton Oaks Dr, 37421; Casandrea Debra, Same Address; 21X52 Above Ground Pool, Min 4'ence With Lockable Gate; \$4,900; Owner • 033171G-A-00933

2317 Glass St, 37406; Michell Greg & Teri, P.O. Box 1171, Collegedale 37315; Demolish House; \$2,000; Pates Hauling & Demolition, 3113 Calhoun Avenue 37407 • 033136E-D-01500

2711 Curtis St, 37406; Martin Linville W Etal, Same Address; This Is A Fees Waived Permit - Demolition And Debris Cleaned At 2711 Curtis Street Per Anthony Sammons, Dept Of Neighborhood Services And Community Development; \$4,134; Gary Jackson Enterprises, 107 Signal View 37415 • 033136D-F-00900

Residential Addition
3052 Enclave Bay Dr, 37415; Owens Michael & Phyllis P, Same

Address; Cover Existing 20'x40' Patio; \$41,574; R.L. Davis, P.O. Box 16203 37416 • 033118N-D-00100

111 Asbury Dr, 37411; Enkin William Albert & Joyce, Same Address; 16' X 24' Addition To Existing Sf House; \$41,000; Associated Builders, 6676 Alabama Highway, Ringgold 30736 • 033157J-Q-00900

510 Druid Ln, 37405; Arner Jerome & Pamela, 6267 Laramie Circle 37421; Retaining Wall; \$22,000; Owner • 033135D-U-02300

3202 Graham Rd, 37421; Bastian Jason & Kallay, Same Address; 38'x12' Addition To Rear Of Existing Residence; \$30,000; Owner • 033159J-F-00200

19 Vista Dr, 37411; Amy J. Parker, 304 Vista Dr 37411; Addition Of 16' X 18' Deck To Rear Of Existing Residence; \$3,500; Owner • 033157A-A-02300

6708 Northside Dr, 37421; Rinehart Melba Raymond &, 6708 W Northside Dr 37421; 16' X 18' Sunroom Addition; \$7,000; B & B Construction, 8354 Oak Dr 37421 • 033158C-B-03200

Residential Alteration
1120 Englewood Ave, 37405; Bramon Adam Frederick &, Same Address; Adding Interior Wall For New Bathroom W/ Closet; \$20,000; Owner • 033127P-P-00900

2810 Haywood Ave, 37415; Margaret Osburn, 2810 Hayward Ave 37415; Build Roof Over Existing Deck And Shutters; \$3,510; Champion Windows, 3902 Volunteer Drive 37416 • 033127A-G-01800

6719 Hickory Brook Rd, 37421; Hancock Barbara Jane, 6719 Hickory Brook Dr 37421; Remove Existing Glass And Install New Windows And Roof; \$9,400; Champion Windows, 3902 Volunteer Drive 37416 • 033138M-A-07400

503 Tremont St, 37405; Bailey J Blythe, Same Address; Bathroom Renovation; \$13,000; Owner • 033135D-W-02200

Residential Remodel
1395 Mercer St, Lupton City, 37351; Catherine Henderson, 1100 S River Hills Dr 37415; Repairs From Fire Damage - Paneling And Hardwood; \$20,000; Mathews Construction, P.O. Box 15097, Red

Bank 37415 • 033118K-C-02300

2113 E 14th St, 37404; Parks Emma E, 2106 E 14th St 37404; General Repairs To Existing Residence; \$6,000; Owner • 033156B-F-01100

4803 Alabama Ave, 37409; Mendonsa George A & Gloria E, 4801 Alabama Ave 37409; Repair Existing Porch; \$10,500; Parks, T. U. Construction Co, 711 E Main Street 37408 • 033167G-C-00600

305 Bass Rd, 37421; Donald Seagle, 654 Bluebird Cir 37412; Remove/Replace Roofing Shingles / Sheathing; \$6,000; Owner • 033158L-B-01900

5112 Delashmitt Rd, Hixson, 37343; Gary Watson, 10711 Hixson Pike, Soddy Daisy 37379; General Repairs To Existing Residence; \$25,000; Gary Watson Construction, 10711 Hixson Pike, Soddy, Daisy 37379 • 033109C-J-01500

4602 Kemp Dr, 37411; Phinizey Mamie Jean, Same Address; Repair Tree Damage - Roof, Carpet, Carpet & Paint; \$20,000; Mathews Construction, P.O. Box 15097, Red Bank 37415 • 033157B-J-01300

908 Brynwood Dr, 37415; Hipp Michael C & Marilyn S, Same Address; Repair Roof, Including Some Structural; \$35,000; Marsh, Charles Homes, 7818 Dunwoody Dr. 37424 • 033109N-C-03400

8508 Creek Stone Dr, 37421; Pamela Shelley, Same Address; Remove / Replace Roofing Shingles; \$12,350; C & R Roofing Company LLC, 8354 Snow Hill Rd, Ooltewah 37363 • 033149N-A-08800

617 Barton Ave, 37405; Charlotte Ann Humphrey, Same Address; Repairs To Existing Residence; \$20,000; James W. Humphrey Builders, 507 Renaissance Court 37419 • 033136H-C-01000

6844 Standifer Gap Rd, 37421; Walker Don & Rhonda P, 4414 Brainerd Rd 37411; General Repairs To Existing Residence; \$8,500; Don Walker Construction, 4414 Brainerd Rd 37411 • 033138M-B-01800

4913 Kirkland Ave, 37410; Marcus Womble, P.O. Box 68, Flintstone 30725; Major Repairs To Existing Residence; \$20,000; Owner • 033167F-A-00200

Lea

Monique's vision was to have a group of real estate professionals, each with his or her own specialty. She had always been a team player, participating in a variety of sports all her life. She respected the synergy that results from individuals working together with a common goal.

But as determined and motivated as she was, she didn't quite know how to make her vision a reality. Then, when Keller Williams approached her and Jim, they learned that the company had already mapped out the exact same model.

"It was like, wow, all this time we've been reinventing the wheel and all along it's been here and people have been doing it at a level far beyond anything we could have ever imagined," says Jim. "And now we can kind of learn from what they've done around the nation. Kudos to her, though, definitely, for having the vision when no one else was having that vision."

The Keller Williams model divided real estate transactions among a team of likeminded individuals. Instead of one Realtor juggling all the responsibility of several clients, each agent was delegated a specific group of responsibilities from every transaction.

"The idea is that we can give better service with specialization," says Monique. "We've got different people that do different parts of the real estate transaction so that the client is better served."

For example, the team's rebuying consultant is in charge of showing clients neighborhoods and homes, in particular. That person is never stuck at the computer entering listings, as so many single agents are. Instead, a different specialist takes that responsibility.

"With the single agent model, you've got so many balls tossing in the air, it's very difficult to give the client the highest level of service possible," says Monique. "The heart of it is largely to improve that level of service."

The other thing she loves about the team is the opportunity to help new agents. This model is comforting to new agents. Instead of striving to be a jack-of-all-trades, they can become a master of few.

"Why not have people that are focused and specialized on one specific task so that they get phenomenal at what they do?" says Jim. "Some people are better about one thing and not at another, and that's what I love about real estate is it requires so many skills and gifts."

Jim and Monique have found unique ways to market their team, while also managing to give back to their community. At a convention, Monique took notice of a moving truck with a firm's logo on the side. Once their business could afford it, the couple purchased a truck of their own, which they let clients use whenever needed.

"It's just been wonderful.

Our clients love it," says Monique. "Sometimes they'll even use it if they buy a washer and dryer at Lowe's... It ends up being so practical."

The truck is also used for the good of the community by nonprofits, neighborhoods and charities. It was used to help build the St. Elmo playground, and the local women's shelter uses it regularly.

"You get a lot of excitement in the initial part of real estate, when you're helping homebuyers and sellers," says Jim. "I guess we just got to the point after a couple of years where we were hungrier for more impact. And helping out with the St. Elmo playground was huge."

Another unique thing about Jim and Monique's team is its marketing strategy.

"We're the only team right now that does a video tour on every single one of our listings, regardless of the price range," says Jim, who works as the selling consultant. "We've been able to sell six properties, site unseen."

With the success of their team, the recent celebration of their seven-year wedding anniversary and their first child - a daughter - on the way, Jim and Monique couldn't be happier.

"We love this community and we love our company and our broker," says Monique. "We're excited to be part of such a growing and thriving city. There are so many different

industries and organizations that are helping build this community. It makes it a lot of fun to be

part of, and that, I think, is rare in all of the United States." ♦

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Real Estate Facts

By Elwynn Schwartz



A double investment

If you've got kids and are planning to move, you've got your hands full! Before you start looking at homes and packing up boxes of toys, you want to be sure that your new home offers the amenities you are seeking for your school-aged children. Sounds simple enough, but there's really a lot to consider.

You might start your research on the Internet, but you'll also want to speak directly with a real estate agent, school systems and maybe even the local law enforcement agencies. Like the purchase of your home, your child's education and recreation are investments for the future and should be based on careful investigation of the facts.

You want a quality school system with low student-teacher ratios and high

test scores. You might also want close proximity between your home and the school(s). It's highly recommended to take a "test drive" to determine your commute times between work, school and home - and be sure to do it during rush hour! Commute length can be extremely important when you place a high value on your family time together!

School is obviously paramount, but don't forget places like playgrounds, community recreation centers, libraries, houses of worship and public transportation to all these destinations. Once you've found a neighborhood that suits you, talk to some of the residents, if possible. Neighbors know best!

Elwynn Schwartz is the owner of Realty Executives in Chattanooga. She may be reached at 423-894-3050.