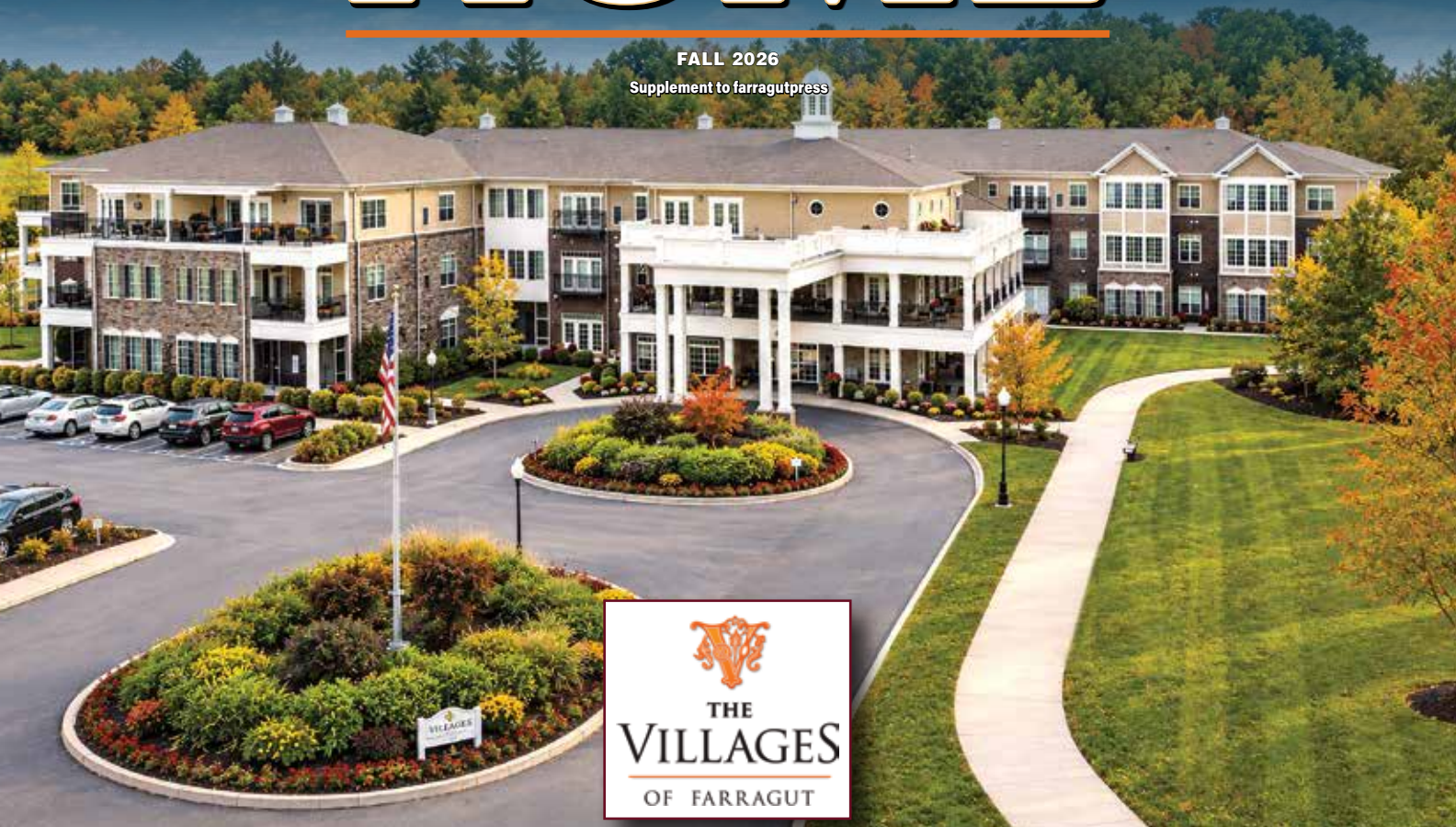


A Place Called HOME

FALL 2026
Supplement to farragutpress



HOMES ARE BEING **SOLD** WITH GINA JOHNSON!



SOLD

12231 Broady Glen Lane
Broady Glen Subdivision
\$874,900



SOLD

10300 Evening Ridge Lane
Highlands at Northshore Subdivision
\$775,000



SOLD

12018 Avery Manor Lane
Avery Manor Subdivision
\$667,900



SOLD

208 Woodland Trace Drive
Woodland Trace Subdivision
\$665,500



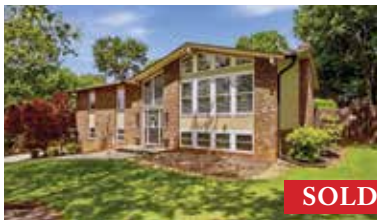
SOLD

523 Wyndham Hall Lane
Wyndham Hall Subdivision
\$640,000



SOLD

11626 Loblolly Lane
Inverness Subdivision
\$635,000



SOLD

9957 Tierra Verde Drive
Tierra Verde Subdivision
\$579,000



SOLD

2040 Saint Gregorys Court
Denton Place Subdivision
\$549,900



SOLD

1816 Bombay Lane
Sherman Oaks Subdivision
\$439,000



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Knoxville, TN 37919
relocateknox@gmail.com | www.RelocateKnox.com

License #262118



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SIGNATURE
REAL ESTATE



AGING IN PLACE

As we age, maintaining the dream of homeownership can become difficult. If you can't afford to add grab bars to make your bathroom safe or replace a leaking roof, how can you continue to live safely in the place you've called home for so long?

Loudon County Habitat's Critical Repair Aging In Place (AIP) Program makes critical home repairs that enable senior citizens to move around safely inside their homes, and continue to maintain their independence.

Applications are now being taken for our Critical Repair Program.

Call for more information.



(865) 458-0704

loudoncountyhabitat.org



Mr. Handyman

Top-of-the-line home improvement, maintenance and repair solutions

Mr. Handyman of West Knoxville has been the premier destination for top-of-the-line home improvement, maintenance, and repair solutions since 2009.

Located at 8081 Kingston Pike Suite 101, the trusted and experienced handyman franchise is dedicated to providing exceptional repair service for a diverse variety of residential and commercial needs. From assembly, carpentry and installation to painting, dry-wall work, and remodeling, Mr. Handyman of West Knoxville has the skills and expertise required to assist you with both major and minor repairs.

The local franchise, founded by Penny Ellison and her husband Allen, has set itself apart from other repair companies thanks to its customer-first approach focused on restoring clients' peace of mind. In fact, for Penny, Mr. Handyman's ultimate goal is to be someone's hero each day.

"Whether it's fixing a leaky toilet, addressing water damage, or rectifying a faulty roof, we get to help with something that's turned their world upside down," she said.

With this unwavering commitment to clients, Mr. Handyman of West Knoxville has garnered numerous accolades over the years,

including a prestigious Customer Service Award from the Better Business Bureau for maintaining an entire year without a customer complaint.

The Knoxville location has also earned major company honors, including Franchise of the Year, the Neighborly Award of Excellence for outstanding service and leadership, the Heart of Mr. Handyman Award recognizing company culture and care, and the prestigious 2025 International Franchise Association (IFA) Franchisee of the Year Award presented to Penny Ellison.

This success is a direct result of the franchise's culture, which seeks to elevate the customer while fostering a strong sense of community and camaraderie among staff.

"I feel like we have assembled an exceptional team that can provide a remarkable experience to our clients," said Penny. "It's not just a job or a business – we're all family here."

If you're seeking reliable and efficient home improvement services in the West Knoxville area, Mr. Handyman is here to help.

For more information about the company's repair offerings, call 865-293-0080 or visit mrhandyman.com.

To-Do List

Install shelving
Hang window treatments
Grout tile floor
Powerwash deck
Repair kitchen drywall
Fix cabinet hinge
Clean and repair gutters
Paint living room

Mr. Handyman is your one-call solution for a wide range of home maintenance and repair needs. Our technicians are fully insured professionals. We arrive on time in uniform and a marked van with the tools to complete the job right.

**The Safe,
Guaranteed Solution
to Your Home Repair and
Maintenance Needs**



- One simple call provides easy scheduling
- On time arrival
- Job is done right the first time
- Wide variety of repair, maintenance and improvements services
- Technicians have an average of 10 years' experience in the trades and are fully insured for your safety
- We promise to clean up when we're done
- Our quality workmanship is guaranteed



a neighborly company

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865-293-0080 | mrhandyman.com



Faith, Family, Fellowship, Fun and Our Future!

Located in the heart of our hometown, The Villages of Farragut Senior community offers luxury living with a comfortable and catered lifestyle.

The community, owned by Goodworks Unlimited, LLC, opened in December of 2019 at Village Commons Boulevard, and has been thriving ever since. Located on the corner property at Kingston Pike and Smith Road, The Villages of Farragut is very proud to be a part of

the fabric of Farragut, and the community is now celebrating 6 years of “Goodworks” in serving independent seniors.

Residents are living life to the fullest and thriving with a very active lifestyle. Each day offers different opportunities, including fitness and wellness, educational growth, spiritual studies, philanthropy, several clubs for various interests, social outings, live music and themed parties, and celebrations of special events and holidays.

Photos of our Villages’ Veterans are proudly displayed on our Wall of Honor, and our veterans who served this great nation are celebrated on patriotic holidays. Access to our walking trail promotes good health and encourages all residents to stay active by walking and counting steps, and our Sunshine Club provides outreach and well wishes with greeting cards and well wishes.

Residents enjoy educational and fun outings, art classes and crafts, courtyard golf, the library, spiritual gatherings, and especially music and dance. Wednesdays include live entertain-

See VILLAGES on Page 7



Villages

From page 6

ment along with Happy Hour and live music every Friday. From Big Orange tail-gate parties to Fall Festival to holiday dinners and events, residents enjoy an active and engaged social life all year long.

Resident Agnes Strevel stated, “When I walked in the community, there was a warm feeling, and it felt like home. I knew this is where I wanted to live. I moved here 3 years ago, and I’ve made lots of new friends, the staff is wonderful, and I’m really happy with my decision.”

“When you choose to live here, you truly become part of our family,” said Melody Matney, Executive Director. “Our ministry of “good works” is serving and loving our residents, and we strive to offer exceptional services with all the luxuries of home.”

The vision for The Villages took several years of planning and nearly three years of construction to become a reality, as married couple Gary and Ricki Keckley — owners of GoodWorks Unlimited, LLC — along with several local investor partners, worked on every detail. The community is adorned with portraits, pictures, and artifacts reflecting not only the Town of Farragut, but also the beauty of East Tennessee. The 25-acre campus provides breathtaking views of the Smoky Mountains from our outdoor porches. Residents also enjoy restaurant style dining with chef-prepared meals offering many menu choices. We support an active and healthy lifestyle with paved walking paths, cardio classes, Tai Chi, Bridge Club, Book Club, Poker Night, and Golf Tournaments on the putting green. We are also proud to offer on-site physical therapy through EmpowerMe Wellness.

See VILLAGES on Page 8





Villages

From page 7

Spacious apartments, in a wide variety of floorplans (from 685 to just under 1,500 square feet, many with balconies, sunrooms, or screened in porches), surround the main three-story palatial shared living spaces that include an expansive dining area complete with a grand piano for live musical concerts. Residents have a variety of activities literally at their fingertips, from interpersonal social and creative opportunities to a wellness center, billiard parlor, and courtyard with putting green, along with a spa, and on-site salon services, among its many amenities.

Matney is proud to have a strong leadership team and great employees who have a servant heart. The entire Villages team goes above and beyond to provide exceptional services every moment every day.

Residents are invited to bring their ideas and customs to The Villages under the slogan “Your Life. Your Way,” which they incorporate into prominent social events, such as Fall Festival, Christmas Open House, Mardi Gras celebration, Kentucky Derby, and much more.

The Villages residents enjoy giving back to the Community. Since 2020, residents have raised significant funds for Parkinson’s Research, Wreaths Across America for the Veterans, funds for a local school music program, and a local food pantry, Mobile Meals for Seniors, and Alzheimer’s Tennessee. They have also partnered with the Tennessee Valley Humane Society adoption program. As part of their Kentucky Derby celebration, residents support a fund-raiser for Shangri-La Therapeutic Academy of Riding (STAR), a local therapeutic horseback riding organization for disabled

youth, veterans, and seniors.

“We invite seniors to come visit and feel the warmth of our community and experience what catered living is all about,” said Matney. “The residents who come here want a happy, safe environment, providing a vibrant social life with great food, friends, and a family atmosphere, and that is exactly what we offer. Additional on-site services such as physical therapy, podiatry care, and a visiting nurse practitioner help support our residents’ overall wellness and longevity. After all, our goal is to help residents remain in the community through an active and healthy lifestyle.”

While the Villages’ independent living community is flourishing in the main building, plans are currently in progress for future development. We are excited to announce construction is now underway for the first 6 villas being built on our 25-acre property here at The Villages of Farragut. Completion dates for these six villas are May and August, with plans to continue villa construction to include some single unit dwellings. Our current villas offer two optional floor plans with spacious living areas, 2 bedrooms and 2 baths, 9-10 foot ceilings, a gas fireplace, tankless water heater, granite countertops, a 2-car garage, and many up-scale features designed for a maintenance free lifestyle and aging in place.

Interested parties are invited to call or stop by the community for additional information and to be added to the wait list. We are excited to offer this lifestyle to our community! With the independent living villas as the current focus for expansion, additional phases of construction will eventually include an assisted living and memory care community. The future development will allow for a continuum of care for seniors to age in place right here at home in the heart of Farragut.

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Citizens Bank was founded in 1934 to restore banking services to Carter County after the Great Depression. What began as a single location in Elizabethton has grown into one of Tennessee's largest and most stable independent banks.

Now marking over 91 years of service, Citizens Bank operates 13 branches across East Tennessee, including two in Knoxville and one in Lenoir City.

With assets exceeding \$1.3 billion, Citizens Bank offers a full range of financial services—from home loans to commercial lending—while maintaining conservative financial practices. The bank remains committed to supporting local economies and providing reliable service to the people it serves.

CONTACT US

**866-882-2265
CITIZENSBANK24.COM**



Pinnacle Assisted Living is an exceptional senior living community providing Assisted Living Services. Our assisted living community offers care to seniors that need help in their daily routine. Featuring a variety of calming natural settings, our community is designed to provide a sense of support and relaxation for seniors who want to enjoy their retirement.

Our building is a one-level, Assisted Living community that has 64 beautifully designed senior apartments. The community boasts several safety features, amenities, and services that residents love. Wellness programs and dining services work to provide seniors with a healthy lifestyle while being supported through our assistive services. Housekeeping services and customizable care plans allow our staff members to ease the burden on your loved one. With more free time, seniors can enjoy their retirement and spend time with loved ones. Our care teams are passionate about providing seniors with the care they need. Whether your loved one enjoys reading in their room, or they want to participate in daily activities, our staff members will help them experience an exceptional stay at Pinnacle Assisted Living. Beautiful, open spaces and accommodating rooms allow residents to feel comfortable and safe in our community. Private accommodations are offered, each with a private bath. Apartments are available either beautifully furnished or unfurnished, and our residents are always welcome to bring personal items to create a home-like atmosphere!

We know that Pinnacle Assisted Living is more than a place to live; it's a place to truly enjoy retirement.




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pamowen.com





Tate Insurance Group

Prioritizes building relationships and specializes in service above all else

Tate Insurance Group is an independently owned and locally operated insurance agency that prioritizes building relationships and specializes in service above all else. With decades of industry experience, our expert team is dedicated to finding new solu-

tions for your insurance needs, thoroughly guiding clients through coverage options and answering any questions that may arise.

Whether you need help with personal or business insurance, our focus is always on providing knowledgeable advice and dependable service. In fact, since the agency's founding in 2008, we have remained committed to our mission of ensuring personalized guidance and long-term assistance for our clients and their families.

Our team also believes strongly in giving back to the community, regularly volunteering and donating to local charities and organizations. After all, at Tate Insurance Group, supporting our neighbors and strengthening the community we serve is an important part of who we are.

This relationship-focused mindset has ultimately enabled our agency to grow exponentially over the years, with offices in Knoxville and Oneida that serve individuals, families and businesses across East Tennessee. However, we also have clients in Georgia, Florida, Virginia, North and South Carolina, Indiana, Illinois, Idaho, Kentucky, Louisiana, Mississippi, Ohio, Alabama, Missouri, Pennsylvania, New York, New Jersey and Texas.

Additionally, we are a proud part of the Ramsey Solutions network. Designated as a Ramsey-Trusted insurance provider, Tate Insurance Group has been vetted and selected to serve clients who follow the financial principles taught by Dave Ramsey. This holds our agency to higher standards of financial criteria and sales practices, as we are



expected to operate with integrity, transparency and a commitment to serving clients well.

If you are looking to increase the value you are getting from your current insurance provider, call Tate Insurance Group today. We will help you find the right combination of tailored, personalized insurance coverage at an affordable price and help you identify new ways to strengthen your future and improve your bottom line.

For more information about Tate Insurance Group, located at 6423 Deane Hill Drive in Knoxville, call 865-862-8233 or visit us online at tateinsurancegroup.com.



From moving in to moving forward.



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Home is more than a place to live. It's where life happens, milestones are celebrated, and future plans begin.

Whether you're buying your first home, moving into a space that better fits your needs, or investing in the home you already love, Y-12 Credit Union offers lending solutions designed to help you move forward with confidence. From competitive mortgage options to flexible home equity financing, we'll help you find the right fit for your goals.

Maybe you're dreaming of a kitchen renovation, creating a dedicated home office, consolidating debt, or finding a new place to call home altogether. Whatever your vision, our team is here to guide you every step of the way with personalized service and local expertise.

Because every homeowner's journey is different, we believe your financing should be, too.

Explore your home lending options at y12fcu.org/mortgage or call 800-482-1043 to speak with our team.

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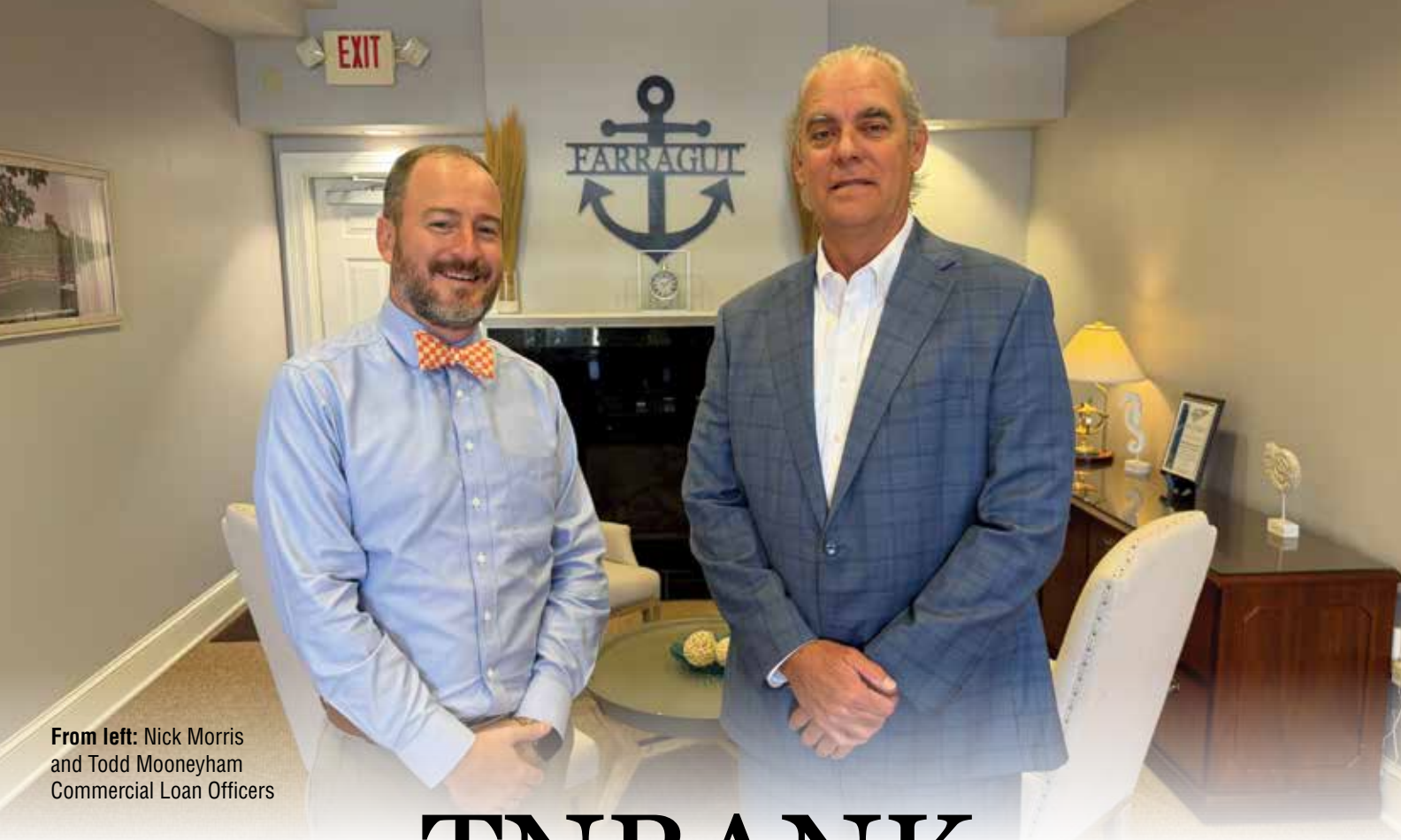
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From left: Nick Morris
and Todd Mooneyham
Commercial Loan Officers

TNBANK

Built different. Made for real life!

For three decades, TNBANK has quietly done something many financial institutions have lost along the way: it has stayed connected to the people it serves.

Walk into our Farragut office and you won't find layers of bureaucracy or decisions made hundreds of miles away. You'll find local bankers who know the community, understand the market, and have the authority to help customers move forward. That difference matters.

Every day, people come to TNBANK with goals that don't fit neatly into a box. A family wants to purchase a home with acreage. An entrepreneur needs financing to expand a growing business. A couple is building the custom home they've dreamed about for years. An investor sees potential in a home on a property others overlook. Instead of forcing customers into rigid guidelines, we start with a conversation.

Being a hometown community bank doesn't mean being old-fashioned. It means being accessible, responsive, and focused on solutions. While larger institutions often rely on automated systems and standardized programs, TNBANK combines modern banking services with something technology can't replicate...relationships.

Our team specializes in finding opportunities where others see obstacles. From construction and renovation loans to bridge financing, investment properties, and unique mortgage situations,

we help people navigate life's biggest financial decisions with confidence. For self-employed borrowers and those with complex financial circumstances, our flexibility and local decision-making can make all the difference.

What truly sets TNBANK apart isn't a product or a rate. It's our commitment to helping local people succeed. When businesses grow, jobs are created. When families buy homes, neighborhoods thrive. When customers achieve their goals, the entire community moves forward. That's the ripple effect of community banking.

Since 1995, we've had the privilege of serving East Tennessee through changing markets, evolving technology, and countless customer success stories. Through it all, one thing has remained the same: our belief that banking should feel personal.

We're honored to be local. We're proud to make local decisions. And we're thrilled to invest in the people and businesses that make this community exceptional.

At TNBANK, banking is more than transactions and accounts. It's helping someone take the next step, seize an opportunity, or achieve a dream they once thought was out of reach. That's how we make a difference. One customer. One solution. One success story at a time.

And we cannot wait for tomorrow's success stories to walk through our doors.

Your kitchen is perfect— except for the sink

Sometimes, a kitchen doesn't need a remodel. It simply needs one thoughtful upgrade.

For many Farragut homeowners, the frustration is a sink that no longer fits the way they cook, clean, and live. Simply Sinks, a locally owned small business, specializes in replacing outdated or undersized sinks without replacing the granite or quartz countertops homeowners already love.

Most homeowners choose a spacious single-bowl sink, while others prefer a larger double-bowl with a low divide that makes washing baking sheets and oversized pans much easier.

The transformation is completed in just one day, without the time, expense, and disruption of a full kitchen remodel—and with the kitchen left clean and ready to enjoy.

Molly, a Farragut homeowner, knows the difference firsthand. "I love to cook for my family, but I was tired of fighting with my old double-bowl sink. I was told the only way to get the larger sink I wanted was to replace the countertops I love. That wasn't the case, and I'm so glad I found Simply Sinks."

If your kitchen is perfect except for the sink, schedule a complimentary 30-minute in-home visit and see what's possible.

865-390-6226 | simplysinksusa.com



Life doesn't stop after retirement,
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Together, We Build a Stronger Community

There is a lot happening at Loudon County Habitat for Humanity, and it is all possible because of neighbors helping neighbors.

We are excited to have three new Habitat homes currently underway in Loudon County. Each home represents more than lumber, nails and a construction schedule. It represents a local family working toward the strength, stability and independence that begin with an affordable place to call home.

Habitat homeowners help build their homes alongside volunteers and purchase them with an affordable mortgage. It is a true partnership, and every person who gives their time on a construction site becomes part of that family's journey.

With three homes in progress, we need volunteers now more than ever. You do not have to be an experienced builder to make a difference. Our construction team provides guidance, and there are opportunities for a range of interests and skill levels. Whether you can volunteer once, join us regularly or bring a group from your church, workplace or community organization, your help moves each home closer to completion.

Our two Habitat ReStores are also an important part of this work. Open to everyone, the ReStores offer new and gently used furniture, appliances, building materials, household goods and other donated items at affordable prices. Every purchase helps support Habitat's homebuilding and repair programs, which means shopping at the ReStore is another simple way to help local families.

Visit us at either of our convenient locations:

Lenoir City ReStore

303 E. Simpson Road
Lenoir City, TN 37771

Tuesday through Thursday:

10 a.m. to 6 p.m.

Friday and Saturday:

9 a.m. to 1 p.m.

Madisonville ReStore

251 Warren Street
Madisonville, TN 37354

Wednesday through Friday:

10 a.m. to 5 p.m.

Donating quality items to the ReStores gives those items a second life, keeps usable materials out of local landfills and helps fund our mission. Volunteers are also essential to both stores, assisting with receiving donations, organizing merchandise, helping customers and keeping daily operations running smoothly. Even a few hours of your time can make a meaningful difference.

Habitat's work happens in many ways. It happens when a volunteer picks up a hammer, when a shopper finds a great deal at the ReStore, when someone donates furniture they no longer need and when community members come together to help a family build a better future. Each action strengthens our ability to serve more families.

There is a place for everyone in this work, and we would love for you to join us. Visit loudoncountyhabitat.org to learn more about our programs and volunteer opportunities.



TOGETHER, WE BUILD HOMES, HOPE AND A STRONGER COMMUNITY.

Crown Title wants to put a ‘crowning touch’ on your next closing

Crown Title Insurance Agency Inc. hopes to make clients comfortable with the business by providing top-of-the-line service.

According to owner Robb White, the agency’s main focus is on honesty, hard work, integrity and professionalism.

“These were the traits that founded our business, that built our business, and keeps it growing and growing,” he said.

“You can’t compromise any of these traits. Character shows and clients will see it and appreciate it.”

Previously owned by White’s parents, the second-generation company opened at 9700 Kingston Pike, Suite 6, in The Shops at Franklin Square in 1990. In 2000, White took over ownership.

“Once I took over the family business, I fell in love with it,” said White, who had served as a territory manager in industrial supply sales.

In addition to closing services for both residential and commercial property, Crown Title handles estate closings, escrow services and abstracts of title.

White said the company also uses attorney-based title searches rather than Internet-based title searches, which helps prevent errors and inconsistencies.

“Our legal team actually goes to each Register’s Office of the county of record to perform our abstracts,” he said.

For more information, visit crowntitleknox.com or call 865-539-4910.



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We are inviting you to join our family here at Pinnacle Assisted Living!

Gina Johnson

Top-producing agent for 30 years



Realtor® Gina Johnson proudly serves the Knoxville community as a real estate agent with Keller Williams Signature.

A native of Knoxville and a resident of Farragut, Johnson has helped a multitude of families buy and sell homes as a top-producing agent for over 30 years. Before beginning her career in real estate, Gina was a mathematics teacher who deeply loved forming relationships with others and problem-solving. She received a B.A. in medical technology and a B.A. in computer science from the University of Tennessee which furthered her love for problem-solving. "I have always enjoyed connecting with people as a teacher, so real estate was an easy decision for me. Real estate allowed me to use my problem-solving and negotiation skills to help provide excellent customer service for my clients," Gina shared. Gina Johnson has lived in Farragut for over 30 years and enjoys showing her client's all that Knoxville has to offer. "This is home for me. I have never lived anywhere else and love East Tennessee. There is nothing that delights me more than helping people discover the area and finding the perfect home," Gina said.

A longstanding leader in Knoxville real estate, Gina guides clients through every step of the real estate transaction process. Gina's knowledge of the market and dedication to finding the best fit for each client has allowed her clientele to continually grow from referrals alone. She provides virtual tours, professional photography, social media visibility, and more to attract the right buyer for her clients. "I care about my clients and because of my desire to make sure they receive superb customer service, I become not only their trusted real estate professional but their dear friend," Gina explained. She continued, "I am blessed to have a career that I am passionate about. I love homes, design styles, and all things real estate." With Knoxville becoming increasingly popular, Gina Johnson also specializes in clients who are interested in relocating to the Knoxville area. As a relocation expert, with designations in ePro, CRS (Certified Residential Specialist), and GRI (Graduate, REALTOR® Institute), Gina ensures her clients have a smooth transition to East Tennessee living. Although predominantly serving West Knoxville, specifically Farragut, Gina is always aware of the market offerings in surrounding areas to best serve her clients. You can get in touch with her at (865)-567-5478 or email her at relocateknox@gmail.com.

Tennessee State Bank is “Banking at its Best”



“Celebrating over 50 years of service in 2026, Tennessee State Bank stands as a beacon of local resilience and dedication. Since our inception in 1972, we’ve proudly remained locally owned and operated, deeply ingrained in the vibrant communities of Sevier, Knox, Jefferson, and Cocke Counties with 16 conveniently located branches.

Our commitment goes beyond banking; we see ourselves as your neighbors, actively engaged in nurturing the growth and prosperity of the regions we call home. Our corporate headquarters is located at 2210 Parkway in Pigeon Forge, where we strive to give back and foster partnerships with our customers that fuel growth and prosperity.

At Tennessee State Bank, community matters, and that’s why all our credit decisions are made right here, ensuring that your needs are met with personalized care and attention. Whether you’re envisioning home renovations, planning for a new vehicle, or dreaming of a well-deserved family getaway, let us be your trusted partner on the journey to realizing your dreams. With a comprehensive suite of financial products and services tailored to meet the unique needs of our community, we’re here to support you every step of the way.”

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Don't let winter weather put your trees— and property—at risk

When summer fades and the leaves begin to fall, it can be easy to forget about your trees until spring. But fall and winter are actually some of the most important times to have your trees evaluated.

Without leaves, structural problems are easier to identify. Dead branches, weak or damaged limbs, cracks, and hazardous trees can become especially dangerous when exposed to strong winds, heavy rain, ice, and winter storms common to East Tennessee.

At Monster Tree Service of Knoxville, tree care is about more than simply tree trimming. Our team includes two ISA Certified Arborists who have the knowledge and experience to evaluate your trees and recommend the right care. Whether your trees need pruning, removal, disease or insect treatment, or simply a professional assessment, having the right advice can help protect your property and keep your trees healthy.

Fall is the perfect time to address potential hazards before winter arrives and to plan for healthy growth when spring returns.

Don't wait until a storm creates an emergency. Let Monster Tree Service of Knoxville help you identify problems early and keep your trees safe, healthy, and beautiful throughout every season.



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¹All loans are subject to approval based on creditworthiness, qualifications, and collateral conditions. Payment example is based on a \$255,000 loan amount at a 5.99% | 6.20% APR fixed interest rate with a 30-year term. The monthly principal and interest payment would be \$1,527.21. Payments shown include principal and interest only and do not include taxes, insurance, or escrow amounts. Actual payment obligations will be greater. No private mortgage insurance (PMI) required. Maximum loan-to-value (LTV) is 85% for lowest rate. An appraisal and appraisal fee may be required. Rates, terms, and conditions are subject to change without notice. Consult your tax advisor regarding the deductibility of interest and fees. ² 3.99% APR is an introductory rate available for the first six (6) months of the HELOC. After the introductory period, the APR will adjust to the current variable rate in effect under the terms of the Home Equity Line of Credit agreement. Limited time offer. All loans are subject to credit approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. An appraisal and appraisal fee may be required. Closing costs range from \$100 - \$2,500. Consult your tax advisor regarding the deductibility of interest and fees.

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Serving clients, loving the work

Pam Owen of Realty Executives has an effortless enthusiasm for life and her place in it — starting with her job.

“I do love what I do,” said the 17-year Realtor, who has triumphed in her field, despite first obtaining her license in the midst of a pronounced economic downturn. “I love helping people find and sell their homes, I really love doing that. And it is so easy here, with the beauty of the area, and its four seasons, and how kind people are.

“I feel so fortunate to have been born and raised in Knoxville.”

Owen discovered real estate after owning her own business then working for a large corporation.

“I really have spent a lifetime working with people, and working in service,” she said.

“I have had three wonderful careers, but I enjoy this one the best.”

She has some advice for those who might consider a similar professional path.

“This can be a hard business, but I tell potential agents that, No. 1, they have to like people, and No. 2, they have to be in it for their clients,” she said. “If they don’t, and aren’t, they might consider a different path.

“It’s much more stress free.”

Helping her along the way has been Jim, her husband of 47 years, who’s support has given her the freedom and security to make her own way in the world.

“He never told me what to do, but has encouraged me to do what I like,” she said. “He’s been very supportive and helps me in my business, too.”

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Two facilities on the NHC Place Farragut Campus take care of residents varied needs

Striving to make every moment count for the residents and patients at NHC Place Farragut is top priority because they believe in celebrating life at all stages.

The residents and patients arrive for a variety of reasons. Many are short-term, having left a hospital needing skilled nursing and/or rehabilitative care to get them back home. Others have chosen NHC Place as their home with assisted living care or memory care.

The NHC Place Farragut's private and spacious campus is home to a 102-bed post-acute Health Care Center, an 84-apartment Assisted Living Center and the 60-bed Cavette Hill Assisted Living & Memory Care Center. The campus amenities include a walking trail, courtyards with gazebos and recreational amenities.

NHC Place is dedicated to offering their residents and patients the independence wanted with the support that is needed. In fact, all NHC partners prepare for their work day by reciting one of the organizations 20 promises each morning. The goal is to provide the best rehabilitative and clinical services based on the activity and care needs of each of our residents.



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Kitchen Tune-Up

Providing everything needed for a beautiful, functional kitchen

Whether you're interested in cabinet refacing or a full-blown remodel, Kitchen Tune-Up provides everything needed for a beautiful, functional kitchen that you can take pride in. In fact, according to owner Wesley Steese, there is no project too big—or too small—for the local business to handle.

"A lot of people think that we do smaller jobs or or smaller updates, but we really do get into the larger projects as well," explained Steese, who started the business with his wife, Katlin. "By working with a variety of different designers, we're able to really span the entire gamut of, you know, a couple thousand-dollar project, all the way up to whatever you can dream up."

After all, the sky truly is the limit with Kitchen Tune-Up's experienced team.

"We really enjoy all the interaction with the clients, seeing their kitchen transformation and hopefully bringing their dreams to reality," Steese said.

Opened in 2019, the Steeses began operating Kitchen Tune-Up out of a storage unit before moving to its current 5,000-square-foot

space in Oak Ridge. Last year, the couple also opened a showroom for the business at 11113 Kingston Pike in Farragut.

The showroom features several different cabinet displays, including different options for cabinet colors, styles and finishes, as well as various countertops and backsplash selections.

"We have just about everything you could think of for a kitchen," said Steese. "From different organizational options to lighting, we've got it all."

The showroom is also available for walk-in visits any time from 11 a.m. to 6 p.m. Tuesday through Thursday and 10 a.m. to 3 p.m. Friday and Saturday, allowing clients throughout the area to touch and see all the different things Kitchen Tune-Up has to offer.

"We're just really excited to be a bigger part of the Farragut community, as that's where our primary customer base is, so having the showroom there on Kingston Pike has just been a huge benefit for us," Steese added.

For more information about Kitchen Tune-Up, visit kitchentune-up.com/knoxville-tn.

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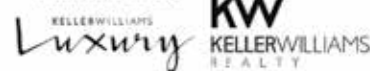
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