

2026 | VOLUME 2 | SPRING EDITION

# REALTIST TEAM — MAGAZINE —

VOLUME

2



EQUAL HOUSING  
OPPORTUNITY



Greater Dayton  
**REALTIST**  
Association

**BUILDING  
STRONGER  
COMMUNITIES  
TOGETHER**

ADVOCACY.  
EDUCATION.  
OPPORTUNITY.

**VOICES OF  
CHANGE**

Leaders Making  
a Difference

**POLICY &  
POSSIBILITY**

Shaping the Future  
of Housing

**HOUSING,  
EQUITY &  
OPPORTUNITY**

Creating Pathways  
for All

**THE POWER OF  
PARTNERSHIP**

Uniting Professionals  
to Create Stronger  
Communities

**PROMOTING DEMOCRACY  
IN HOUSING**



**PEOPLE**

Voices of Change  
in Housing



**POLICY**

Shaping Equitable  
Solutions



**POSSIBILITY**

Expanding Access.  
Creating Futures.

# FROM THE PRESIDENT'S *Desk*

## BUILDING STRONGER COMMUNITIES TOGETHER

Welcome to the 2026 edition of *Realtist Team Magazine*.

As President of the Greater Dayton Realtist Association, I am honored to serve alongside dedicated professionals who are committed to advancing homeownership, promoting fair housing, and strengthening communities throughout the Greater Dayton region.

Our mission is rooted in three guiding principles: **Advocacy**, **Education**, and **Opportunity**. Through these pillars, we continue to create pathways to homeownership, support economic empowerment, and help families build generational wealth.

This publication celebrates the remarkable members, partners, and community leaders who make our work possible. Their commitment to service and excellence reflects the strength of our organization and the impact we can achieve together.

As we look ahead, we remain focused on expanding access to housing resources, educating consumers, supporting professional development, and advocating for policies that create equitable opportunities for all.

I extend my sincere appreciation to our officers, board members, committee chairs, sponsors, affiliates, and members whose dedication continues to move our organization forward. Your leadership and partnership are helping build stronger neighborhoods and brighter futures throughout our region.

I invite you to explore the stories, resources, and professionals featured throughout this magazine. Together, we are creating opportunities, promoting homeownership, and strengthening the communities we proudly serve.

Thank you for your continued support of the Greater Dayton Realtist Association.

With gratitude and purpose,

*Traci Martin*

PRESIDENT  
GREATER DAYTON REALTIST ASSOCIATION

“  
*Homeownership remains one of the most powerful tools for building generational wealth, strengthening families, and creating lasting community impact.*  
”

*Traci Martin*



ADVOCACY

EDUCATION

OPPORTUNITY

MARKET INSIGHTS

# BUILDING BLACK WEALTH THROUGH HOMEOWNERSHIP

UNDERSTANDING HOUSING TRENDS AND OPPORTUNITIES IN MONTGOMERY COUNTY

## WHY HOMEOWNERSHIP MATTERS

Homeownership remains one of the most powerful tools for building generational wealth, strengthening families, and creating vibrant communities. Yet, for many Black households, barriers to access and sustained affordability continue to stand in the way.

These insights highlight key opportunities for education, advocacy, and action to help close the wealth gap and expand pathways to ownership.

“

*Homeownership remains one of the most powerful tools for building generational wealth, strengthening families, and creating lasting community impact.”*

— TRACI MARTIN  
President  
Greater Dayton Realist Association

## KEY TAKEAWAYS



A majority of Dayton households are renters, underscoring the urgent need for affordable homeownership opportunities.



Black homeownership in Montgomery County (39.9%) exceeds the state rate but still lags behind the national average.



Education, advocacy, and partnership are essential to closing the racial wealth gap and building stronger communities.



Greater Dayton  
**REALTIST**  
Association

## KEY FINDINGS FROM THE STATE OF HOUSING IN OUR COMMUNITY

### RENTER HOUSEHOLDS (2023)

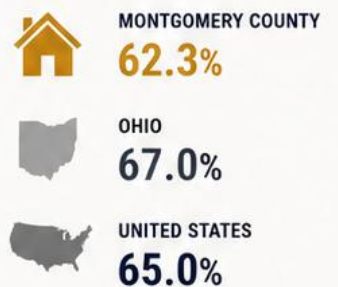
More than half of Dayton households are renters.



Dayton's renter share increased from 51.2% in 2013 to 51.8% in 2023.

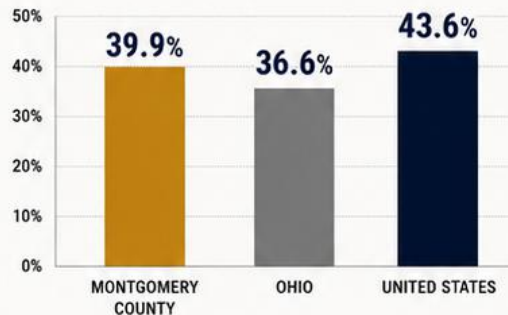
### HOMEOWNERSHIP RATE (2023)

Montgomery County outpaces Ohio in overall homeownership.



### BLACK HOMEOWNERSHIP RATE

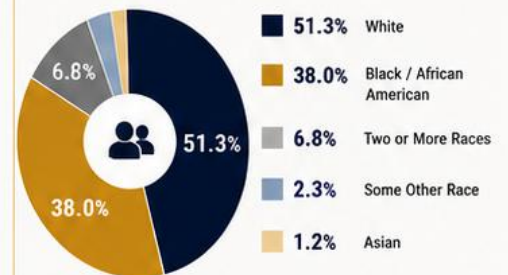
Montgomery County has a higher Black homeownership rate than Ohio, but remains below the national average.



Black homeownership in Montgomery County is **39.9%**, demonstrating progress while highlighting opportunities to close the wealth gap through education, advocacy, and access to homeownership resources.

### RACIAL COMPOSITION

(MONTGOMERY COUNTY POPULATION)



Source: U.S. Census Bureau, 2023 ACS 1-Year Estimates



EQUAL HOUSING  
OPPORTUNITY

TOGETHER, WE CAN BUILD WEALTH. BUILD FAMILY. BUILD LEGACY.

ADVOCACY | EDUCATION | OPPORTUNITY



greaterdaytonrealist.org



Greater Dayton  
**REALTIST**  
Association —

# 2026 OFFICERS

**Mission Statement:**

*To promote "Democracy in Housing" by advocating for the underserved through education, leadership and service in Dayton and surrounding communities.*



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President



**BIANCA HARVEY**

1st Vice President



**TYYANNA SHARP**

2nd Vice President



**SAUNYA STRICKLAND**

Treasurer



**ATTEE WILLIAMS**

Assistant Treasurer



**CHANEL LITTLE**

Recording Secretary



**TAMMY DIXON**

Corresponding  
Secretary



**DANIEL "DJ"  
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Parliamentarian



**SEAN LIGHTFOOT**

Sergeant-at-Arms



**FRED DIGGS**

Chaplain



**ROGER RUCKER**

Historian



**KIM M. WILLIAMS**

Board Chair

[www.GreaterDaytonRealtist.com](http://www.GreaterDaytonRealtist.com)



# 2026 COMMITTEE CHAIRS

**LEADERSHIP. SERVICE. IMPACT.**

*Our committee chairs lead with purpose, drive meaningful initiatives, and create lasting impact in our community.*



**LISA SCALES**

Chair of Deeds



**MARIAN MONTGOMERY**

Chair of Veteran Affairs



**NANCY FARKAS & DAN DOUGLAS**

Co-Chairs of Legislative Affairs



**ANNIE NEWBOURN**

Chair of Operations



**CORA DIGGS & DREW HUGGINS**

Co-Chairs of Affordable Housing



**ALFRED PATTERSON**

Chair of Revitalization Community



**TALIB PETAWAY**

Chair of Technology & Innovation



**JOSH NALLS**

Chair of Business Development



## ADVOCACY

Promoting policies and initiatives that support homeownership and strong communities.



## EDUCATION

Empowering members and the community through knowledge, training, and professional development.



## OPPORTUNITY

Creating pathways to homeownership and economic growth for individuals and families.



## PARTNERSHIP

Uniting professionals and community partners to build a stronger Greater Dayton.



EQUAL HOUSING OPPORTUNITY



The Greater Dayton Realist Association is a local chapter of the National Association of Real Estate Brokers (NAREB), the oldest minority real estate trade association in America.

## FOLLOW US



[www.greaterdaytonrealist.org](http://www.greaterdaytonrealist.org)

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# — DID YOU — KNOW?



## **Together, We Are Realist**

Each profession plays a critical role —but together, we are a movement. A Realist team ensures homebuyers & homesellers don't have to figure it out alone.

We represent a one-stop shop committed to democracy in housing, equity in opportunity, and justice in access. We're here to walk beside you—from your dream to your deed or vice versa.





# *Real Estate* AGENTS

**YOUR ONE STOP SHOP FOR REALTIST MEMBERS WHO  
PRACTICE DEMOCRACY IN HOUSING**

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# Real Estate Agents

A Realist real estate agent doesn't just show homes—they negotiate offers, explain contracts, connect you to trusted professionals, and advocate for your best interests from start to finish.

For first-time buyers, their guidance is often the difference between confusion and confidence.

**Realist Agents are Your Frontline Advocates**

**kw** ADVISORS  
KELLERWILLIAMS. REALTY



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Greater Dayton  
**REALIST**  
Association

# 10 STEPS TO BUYING A HOME

*Your Journey to Homeownership*



## CHECK YOUR FINANCES

Review your income, savings, and credit to make sure you're ready to buy.



## INSPECT THE HOME

Schedule a home inspection to review the property condition. Negotiate any repairs if needed.



## CHOOSE A REALTIST® REAL ESTATE AGENT

Work with a Realtist Real Estate Agent who is committed to your goals and to democracy in housing.



## APPRAISAL

The lender orders an appraisal to confirm the home's value for financing.



## GET PRE-APPROVED

Meet with a lender to review loan options, credit, and debt-to-income ratio. Get your pre-approval letter.



## FINALIZE YOUR LOAN

Submit required documents and information. The lender reviews and gives final loan approval.



## SEARCH FOR A HOME

Work with your agent to find homes that match your needs, wants, and budget.



## GET INSURANCE

Purchase homeowners insurance to protect your home and investment.



## MAKE AN OFFER

Submit an offer on the home you love and negotiate the terms.



## CLOSE & MOVE IN

Sign your closing documents, get the keys, and celebrate your new home!

### HOMEOWNERSHIP BUILDS:



STABILITY



WEALTH



STRONGER FAMILIES



STRONGER COMMUNITIES



WE OPEN DOORS. WE BUILD FUTURES.  
TOGETHER, WE BUILD STRONGER COMMUNITIES.



[greaterdaytonrealist.com](http://greaterdaytonrealist.com)



# THE POWER OF THE REALTIST NETWORK

*How Local, State, and National Leadership Work Together to Promote Democracy in Housing®*

The Ohio Realist Association (ORA) connects Ohio's local Realist boards to the national organization, NAREB. Together, we form a powerful network dedicated to advancing homeownership, fair housing, and economic empowerment for all.



**NATIONAL IMPACT**

**NAREB**  
Founded in 1947 in Tampa, Florida, NAREB is America's oldest minority real estate trade association.



**FOCUS AREAS**

- ✓ Fair Housing
- ✓ Homeownership
- ✓ Advocacy
- ✓ Economic Empowerment
- ✓ Democracy in Housing®

**STATE LEADERSHIP**

**Ohio Realist Association (ORA)**  
Founded in 1952, ORA serves as Ohio's connection between local boards and NAREB.



**ORA PROVIDES**

- ✓ Statewide Education
- ✓ Legislative Advocacy
- ✓ Leadership Development
- ✓ Conferences & Networking
- ✓ Professional Growth

**LOCAL IMPACT**

**Greater Dayton Realist Association**  
Where the mission becomes action.



**LOCAL BOARD ACTIVITIES**

- ✓ Homebuyer Education
- ✓ Housing Advocacy
- ✓ Community Outreach
- ✓ Professional Development
- ✓ Networking
- ✓ Wealth Building

**HOW THE SYSTEM WORKS TOGETHER**

**NATIONAL**  
Sets Vision & Policy

**STATE**  
Coordinates Ohio Programs

**LOCAL**  
Serves Members & Communities



“Through local leadership, state collaboration, and national advocacy, Realtists continue advancing the mission of Democracy in Housing®.”

**ONE MISSION. THREE LEVELS. UNLIMITED IMPACT.**



**NAREB**  
NATIONAL ASSOCIATION OF  
REAL ESTATE BROKERS



**ORA**  
OHIO REALTIST  
ASSOCIATION



**GDRA**  
GREATER DAYTON  
REALTIST ASSOCIATION



# *Mortgage* LENDERS

**YOUR ONE STOP SHOP FOR REALTIST MEMBERS WHO  
PRACTICE DEMOCRACY IN HOUSING**

ver. 2026 Realtist Magazine Edition

*Getting pre-approved for a mortgage is often more powerful than getting pre-qualified—it shows sellers you're serious and financially ready to buy. A Realtist loan officer can help you get started!*



# LOAN OFFICERS

Realist loan officers are financial bridge-builders. They help you understand credit, qualify for the best loan products, and ensure that financing doesn't become a barrier to owning your first home.

Rooted in economic justice, they work to close the wealth gap by expanding access to responsible, sustainable lending.

**Realist Loan Officers are Financial Bridge-Builders**

2026 DIAMOND PARTNER



# WrightPatt

CREDIT UNION, INC.



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# 2026 PLATINUM PARTNER



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CREDIT UNION



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**DAYAIR**<sup>TM</sup>  
CREDIT UNION  
a better banking experience.

**SECURE YOUR DREAM HOME**

Get a No Money Down Mortgage  
**+\$1,000 OFF Closing Costs!**

**\$1,000 off closing costs when using a Realtist Agent.**  
Dive into homeownership without the financial stress of upfront costs with Day Air's exclusive No Money Down mortgage. Plus, enjoy a limited-time discount of \$1,000 off your closing costs when using a REALTIST agent. It's our way of helping you make your move with extra savings in your pocket.

**No money down and no PMI.**  
Experience the freedom of 100% financing without the burden of private mortgage insurance. Our No Money Down mortgage is designed to make homeownership accessible and stress-free.

**Accelerated wealth building with a 20-year term.**  
Choose our 20-year mortgage term and you won't just save money—you'll build equity and personal wealth faster than traditional 30-year mortgage options.

2026 PLATINUM PARTNER

**first**<sup>®</sup>

first financial bank



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# INSPECTION

**YOUR ONE STOP SHOP FOR REALTIST MEMBERS WHO  
PRACTICE DEMOCRACY IN HOUSING**

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*Home inspections aren't just a formality—they can save you thousands in future repairs. A Realtist inspector helps ensure you're investing wisely and safely.*

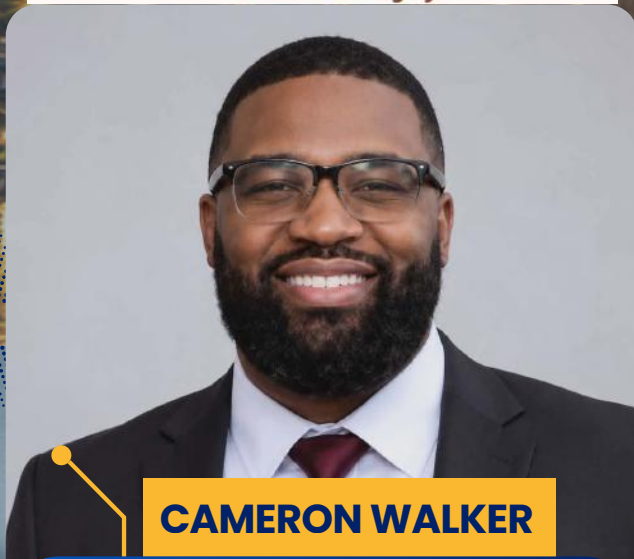


# HOME INSPECTORS

Realtist Inspectors provide the transparency every first-time buyer deserves—revealing a property's true condition so you can make an informed investment.

Their role protects not only your future home but your future wealth. Honest inspection is democracy in action.

**Realtist Inspectors are Your Home's Truth-Tellers.**



**CAMERON WALKER**

[www.ffinspection.net](http://www.ffinspection.net)  
937-270-4573



**STEVE HOWARD**

[hometeam.com/dayton](http://hometeam.com/dayton)  
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# INSPECTORS

# NEED HOME REPAIRS?

We can help.

email: [info@daytonenergycollaborative.org](mailto:info@daytonenergycollaborative.org)  
address: 505 Riverside Drive, Dayton, OH 45405



the  
DAYTON  
HOME  
REPAIR  
NETWORK

CALL US TO SEE IF YOU QUALIFY

**Phone: (937) 369-0654**



# INSURANCE

**YOUR ONE STOP SHOP FOR REALTIST MEMBERS WHO  
PRACTICE DEMOCRACY IN HOUSING**

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# INSURANCE AGENTS

From homeowner's coverage to liability policies, Insurance Agents ensure your investment is secure from the unexpected.

Their approach centers education and accessibility, ensuring that new homeowners—especially first-time buyers—are not left out of critical protection.

**Realtist Insurance Professionals  
protect the Dreams you Build.**



**PRIMERICA®**



**Allstate®**



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# INSURANCE AGENTS

# THE HISTORY OF NAREB

**BUILDING WEALTH. BUILDING COMMUNITIES. FIGHTING FOR EQUALITY.**

The National Association of Real Estate Brokers, Inc. (NAREB) was founded in Tampa, Florida, in 1947 as an equal opportunity and civil rights advocacy organization for African American real estate professionals, consumers, and communities in America.



## OUR PURPOSE

To enhance the economic improvement of our members, the community at large, and the minority community we serve. To unite those engaged in the recognized branches of the real estate industry and exert influence on real estate interests.

Although composed principally of African Americans, the REALTIST® organization embraces all qualified real estate practitioners who are committed to achieving our vision, which is "Democracy in Housing."

## OUR ROOTS: A LEGACY OF LEADERSHIP



### 1880s – EARLY 1900s

Local Black professional and real estate groups began forming in northern and southern communities in the 1880s. Most became members of the National Business League (NBL), founded by Booker T. Washington in the early 1900s. Booker T. Washington was a noted businessman, educator, real estate investor, and advisor to several U.S. Presidents from the 1890s to the 1950s.



### 1920s

Two local NAREB boards, founded in the 1920s in Harlem (NYC) and Dearborn (Chicago), represent the oldest, continuously active REALTIST® organizations that came out of the NBL and predate NAREB.



### 1947

NAREB is founded in Tampa, Florida, as an equal opportunity and civil rights advocacy organization for African Americans in the real estate industry and the communities we serve.



### 1960s

NAREB played a pivotal role in shaping fair housing legislation and advancing civil rights. The 1963 California Fair Housing Act propelled NAREB into national prominence.



### 1960s – PRESENT

NAREB has been instrumental in the creation and advancement of landmark legislation that continues to open doors and build stronger communities.



## CHAMPIONING EQUAL RIGHTS

NAREB has played varying influential roles in the implementation of equal rights, fair housing, equal opportunity, and community development legislation at the local, state, and federal levels since its founding.

### SIGNIFICANT POLICY ACHIEVEMENTS

- ✓ 1947 First national fair housing legislation
- ✓ 1962 First local fair housing legislation in New York City
- ✓ 1963 First state fair housing legislation in California
- ✓ 1968 First national fair housing legislation



## THE 1963 CALIFORNIA MILESTONE

After the 1963 Byron Rumford Fair Housing Act became law when signed by Governor Edmund G. "Pat" Brown, Sr., the California Association of Realtors launched a ballot initiative, calling its results discriminatory and, therefore, against the California constitution.

California REALTIST® played the leading role in opposing the ballot initiative and arguing against it in the California Supreme Court—securing a major victory for fair housing and equal rights.



## A LASTING IMPACT

From places once avoided by non-Blacks, today's REALTIST® marketplaces—urban and rural—are places of choice for people of all backgrounds. They are among the most attractive real estate investments, workplaces, and cultural lifestyle areas in America.

## LANDMARK LEGISLATION & POLICY ACHIEVEMENTS



NAREB continues to open doors that otherwise would remain closed to African American professionals and/or consumers.

We strive to preserve and enhance our industry and community image with government, business, and consumer organizations at every level—focusing on real estate and community development issues and serving the needs of the underserved.

## NAREB AFFILIATE ORGANIZATIONS & DIVISIONS

- |  |  |                                  |   |                                   |  |                                   |                              |                        |                            |                                  |   |
|--|--|----------------------------------|---|-----------------------------------|--|-----------------------------------|------------------------------|------------------------|----------------------------|----------------------------------|---|
|  |  |                                  |   |                                   |  |                                   |                              |                        |                            |                                  |   |
| National Society of Real Estate Appraisers<br>1956 | Real Estate Brokers Management Institute<br>1968 | Women's Council of NAREB<br>1969 | Mortgage Bankers/ Brokers Institute<br>1968 | United Developers Council<br>1974 | Commercial Industrial Division<br>1985 | NAREB Investment Division<br>1986 | Contractors Division<br>1987 | Sales Division<br>1997 | Housing Counselors<br>1994 | Young REALTIST® Division<br>1998 | State of Housing in Black America (SHIBA)<br>2011 |



NAREB, through its University of Real Estate, founded in 1986, and each affiliate, provides professional training and education for REALTIST® members.



UNIVERSITY OF REAL ESTATE





# *Title* COMPANIES

**YOUR ONE STOP SHOP FOR REALTIST MEMBERS  
WHO PRACTICE DEMOCRACY IN HOUSING**

ver. 2026 Realtist Magazine Edition





# TITLE COMPANIES

From title searches to closing, Title Companies make sure your rights are protected and the process is transparent.

They remove legal and historical barriers to homeownership, helping you plant firm roots in your community.

**Realtist Title Professionals Secure your Legal Ownership and Peace of Mind.**



**TERESA MCDONALD**

***teresa@partnerslandtitle.com***  
***(937) 424-5457***



**ASHLEY MILLS**

***amills@absoluteta.com***  
***(513) 508-9321***



**MARIAN MONTGOMERY**

***marian@gopctitle.com***  
***(937) 674-5118***



**JOSH NALLS**

***josh@nallslaw.com***  
***(937) 813-3003***



**LISA SCALES**

***lisa@vantagetitle.com***  
***(937) 829-7527***

# TRANSFER ON DEATH (TOD) DESIGNATION AFFIDAVIT

## TAKE ACTION IN PROTECTING THE FUTURE OF YOUR PROPERTY

### What is a TOD?

ATOD is a Transfer on Death designation document that allows you, the property owner, to designate a beneficiary of your real estate property.

### What does the TOD do?

The TOD names the beneficiary of your property. It has no effect on ownership until you die. The benefit of recording a TOD is to spare the beneficiary from going through Probate Court to have the property put in their name.

### Can a TOD be revoked?

Yes. A TOD designation can be revoked or changed at any time before your death without the consent of the death beneficiary.

### What types of properties are covered by a TOD?

TODs recorded in the Montgomery County Recorder's Office cover real estate property located within Montgomery County. This includes: residential, commercial, industrial, and agricultural.

### How do I go about recording a TOD?

ATOD form can be acquired from the Montgomery County Recorder's Office. Forms are available in the office for pickup or can be printed from [mcrecorder.org](http://mcrecorder.org). Complete the TOD form and have it signed in front of a valid notary. Once the document is complete\*, it can be recorded in our office for the standard recording fees.

### What does the beneficiary need to do after my death to take ownership?

The beneficiary does not automatically take ownership upon your death. They must record an Affidavit of Confirmation (AOC) along with a copy of your death certificate.

AOC forms can be acquired from the Montgomery County Recorder's Office. Forms are available in the office for pickup or can be printed from [mcrecorder.org](http://mcrecorder.org). Once the form is complete\* and signed in front of a valid notary, it can be recorded in our office for the standard recording fees.

### What if I sell the property after recording a TOD?

If you sell your property while there is a TOD on record, the new Deed changing ownership will override the TOD without it needing to be revoked. The original beneficiary will now have no interest in your property when you die.

\* The Recorder's Office is not permitted to give legal advice or assist in the completion of the forms provided.



**LORI KENNEDY**

Montgomery County Recorder

### Montgomery County Recorder's Office

451 W. Third Street  
Dayton, Ohio 45422  
Main #: 937-225-4275  
Fax #: 937-225-5980



Follow our progress on social media.



### Hours of Operation:

8:00am - 4:00pm  
Monday - Friday

### Email:

[mcrecorder@mcoho.org](mailto:mcrecorder@mcoho.org)

### Website:

[www.mcrecorder.org](http://www.mcrecorder.org)



# CALL TO SCHEDULE YOUR TRANSFER TODAY (937) 225-4275

Protecting the Future  
of your Property

# WHAT ARE YOU GOING TO DO WITH BIG MAMA'S HOUSE?

The Question That's Costing Our Community Millions

“A home is more than shelter. It's a legacy.”

Every family has one.

## Big Mama's house.

The house where birthdays were celebrated, Sunday dinners were served, grandchildren played in the yard, and generations gathered together.

For many families, Big Mama's house represents more than a building. It represents family history, stability, sacrifice, and wealth.

But when Big Mama passes away, one simple question often goes unanswered:

*“What are we going to do with Big Mama's house?”*

Unfortunately, the lack of planning around that question has resulted in countless properties becoming vacant, abandoned, tied up in probate court, or lost altogether.

Across Ohio and throughout the nation, families have unknowingly lost millions of dollars in generational wealth because proper estate planning was never completed.

“Many abandoned homes began as family homes that simply lacked a plan.”



**TRACI MARTIN**  
President  
Greater Dayton  
Realist Association

## THE HIDDEN PROBLEM IN OUR COMMUNITIES

Many homeowners believe their children automatically inherit their home.

In reality, that is not always the case.

Without proper planning, a home may have to go through probate court before ownership can be transferred. This process can be time-consuming, expensive, and stressful for families already dealing with the loss of a loved one.

Even worse, when multiple heirs inherit a property together, disagreements can arise regarding:

- Whether to sell the property
- Who should live in the property
- Who should pay taxes and maintenance
- How repairs should be handled
- How proceeds should be divided

As years pass, these properties often become neglected, tax delinquent, or abandoned.

Many of the vacant homes we see throughout our neighborhoods began as family homes that simply lacked a plan.

## THE COST OF DOING NOTHING

When there is no estate plan:

- Families may spend thousands of dollars in probate costs.
- Property taxes may go unpaid.
- Utility bills and maintenance are neglected.
- Heirs may disagree about the property's future.
- Investors may purchase tax liens or foreclosed properties.
- Generational wealth can disappear.

**What started as Big Mama's greatest asset can quickly become the family's greatest burden.**

## A SIMPLE SOLUTION: TRANSFER ON DEATH DEEDS

One of the most effective tools available to Ohio homeowners is a Transfer on Death (TOD) Deed.

A TOD Deed allows a homeowner to designate who will receive their property upon their death without going through probate.

The homeowner maintains complete ownership and control during their lifetime. They can:

- ✓ Sell the property
- ✓ Refinance the property
- ✓ Change the beneficiary designation
- ✓ Revoke the TOD designation

Nothing transfers until the owner's death.

The result is a smoother, faster, and often less expensive transfer of property to loved ones.

## WHY TOD DEEDS MATTER

Transfer on Death Deeds help families:

- Avoid probate delays
- Reduce legal expenses
- Simplify property transfers
- Preserve family wealth
- Prevent abandoned properties
- Protect future generations

Most importantly, they help ensure that the home a family worked so hard to obtain remains a family asset rather than becoming a community liability.

### THE PATH OF NO PLANNING



OR

### THE PATH OF PLANNING



## DEMOCRACY IN HOUSING STARTS WITH PRESERVATION

The Realist movement has always been about more than helping people buy homes. It is about helping families keep them.

Homeownership is one of the most important tools for building generational wealth, but wealth can only be transferred if a plan exists.

Every family should have a conversation about:

- ✓ Who will inherit the home?
- ✓ Is there a will?
- ✓ Is there a TOD Deed?
- ✓ Are taxes current?
- ✓ Are all heirs informed?
- ✓ What is the long-term plan for the property?

These conversations may be uncomfortable today, but they can prevent heartbreak tomorrow.

## KNOW THE COST

RECORDING A TOD DEED (MONTGOMERY COUNTY) VS. PROBATE PROCESS (ESTIMATED)

**\$39**  
for the first 2 pages

**\$8**  
per additional page

**✓**  
Faster  
More Affordable  
Less Stress

Fees may vary starting at  
**\$84.50**

Attorney fees may vary  
**\$750 – \$2,500**  
or more

**✗**  
Slower  
More Expensive  
More Stress

Source: Montgomery County Recorder's Office  
Fee information effective April 1, 2025

## THE LEGACY QUESTION

Big Mama spent decades paying for her home. She made sacrifices. She invested in her family. She built equity.

Now the question becomes:  
**Will that equity become generational wealth... or another abandoned property?**

The answer often depends on planning.

A Transfer on Death Deed is not just a legal document. It is a:

- Wealth Preservation Tool
- Family Protection Tool
- Community Stabilization Tool
- Generational Wealth Tool



Because when the time comes, every family will eventually have to answer one question: **What are you going to do with Big Mama's house?**

### REALIST RESOURCE

Need information about Transfer on Death Deeds? Contact a qualified estate planning attorney or visit your local county recorder's office to learn more about preserving family property and avoiding probate.



# A SIMPLE SOLUTION: TRANSFER ON DEATH DEEDS

## *A Powerful Tool to Protect Your Home and Your Legacy*

One of the most effective tools available to Ohio homeowners is a Transfer on Death (TOD) Deed.

A TOD Deed allows a homeowner to designate who will receive their property upon their death without going through probate.

The homeowner maintains complete ownership and control during their lifetime. They can:

- ✓ Sell the property
- ✓ Refinance the property
- ✓ Change the beneficiary designation
- ✓ Revoke the TOD designation

“  
A home is more  
than shelter.  
It’s a legacy.”



**NOTHING TRANSFERS UNTIL THE OWNER’S DEATH.**  
The result is a smoother, faster, and often less expensive transfer of property to loved ones.

### WHY TOD DEEDS MATTER

Transfer on Death Deeds help families:

- Avoid probate delays
- Reduce legal expenses
- Simplify property transfers
- Preserve family wealth
- Prevent abandoned properties
- Protect future generations

**DID YOU KNOW?**  
A probate case can take 6 months to more than 2 years to settle—and can cost thousands of dollars in legal fees and court costs.

### KNOW THE DIFFERENCE

TRANSFER ON DEATH DEED	VS.	PROBATE PROCESS
Low cost filing fee		Attorney fees and court costs
Faster transfer		Months or years
Family keeps control		Court involvement
Privacy maintained		Public record
Preserves wealth		Reduces equity

### HOW TO PUT A PLAN IN PLACE

- 1 CONSULT AN EXPERT**  
Talk with a qualified real estate attorney or estate planning professional.
- 2 DECIDE WHO WILL RECEIVE THE PROPERTY**  
Choose your beneficiary(ies) carefully.
- 3 PREPARE AND FILE THE TOD DEED**  
The deed is prepared, signed, and filed with your county recorder’s office.
- 4 KEEP LIVING LIFE**  
You remain the full owner with all rights until your passing.
- 5 YOUR LEGACY LIVES ON**  
When you pass, the property transfers directly to your beneficiary—no probate, no delays.

A small step today can save your family big problems tomorrow.

Planning today protects your home, your family, and your legacy tomorrow.



### THE LEGACY QUESTION

Big Mama spent decades building equity. She made sacrifices. She invested in her family. She built something that mattered.

*Will that equity become generational wealth... or another abandoned property?*

The answer often depends on planning. A Transfer on Death Deed is more than a legal document. It is a:

- ✓ Wealth Preservation Tool
- ✓ Family Protection Tool
- ✓ Community Stabilization Tool



*Down Payment*  
**ASSISTANCE  
PROGRAMS**

**YOUR ONE STOP SHOP FOR REALTIST MEMBERS WHO  
PRACTICE DEMOCRACY IN HOUSING**

ver. 2026 Realtist Magazine Edition

# DOWNPAYMENT ASSISTANCE

## PROGRAMS

- Francis Family Foundation
- Homeownership Center Dayton
- Ohio Housing Finance Agency (OHFA)
- Communities First Grant
- Arrive Home
- Chenoa Fund
- Your Chosen Lender
- Settlement Charges

*Ask your Agent for help!*

# Building Legacies. Building Homeownership.

**GREATER DAYTON REALTIST ASSOCIATION  
AND FRANCIS FAMILY FOUNDATION  
JOIN FORCES TO CREATE OPPORTUNITY**



**GAIL FRANCIS JOHNSON**  
Francis Family Foundation  
Board President



**TRACI MARTIN**  
GDRA President

The Greater Dayton Realist Association (GDRA) is proud to announce a powerful new partnership with the **Francis Family Foundation**, a non-profit organization established to honor the legacy of Leila Francis, Ohio's first Black real estate agent and the second in the nation.

Through this partnership, the Francis Family Foundation is investing **\$30,000** in down payment assistance scholarships for qualified Dayton homebuyers. This initiative reflects a shared commitment to expanding access to homeownership, building generational wealth, and strengthening families across our community.



### A LEGACY THAT INSPIRES CHANGE

Leila Francis opened doors during a time when opportunities were limited, believing that homeownership could transform lives and uplift entire communities. Her granddaughter, Gail Francis Johnson, carries that mission forward through the Francis Family Foundation.

*"This partnership is about continuing my grandmother's vision—making sure families have the resources and support they need to own a home and build a future filled with possibility."*

— GAIL FRANCIS JOHNSON



FRANCIS FAMILY  
FOUNDATION  
*Brighter futures for all generations*



Greater Dayton  
REALTIST  
Association



**\$30,000**

INVESTED IN OUR COMMUNITY

The Francis Family Foundation is providing \$30,000 in down payment assistance scholarships for qualified Dayton homebuyers in partnership with the Greater Dayton Realist Association.

**FUND OWNERSHIP. CHANGE OUTCOMES.**

### CREATING PATHWAYS TO HOMEOWNERSHIP

The down payment assistance scholarships are designed to help remove one of the biggest barriers to homeownership—affordability.

Eligible homebuyers must:

- ✓ Work with an active GDRA member
- ✓ Be a first-time homebuyer
- ✓ Purchase a home in the Dayton area
- ✓ Complete HUD-approved homebuyer education
- ✓ Provide a minimum \$500 buyer contribution
- ✓ Meet income requirements at or below 100% AMI

*This initiative empowers families today and creates stronger communities for tomorrow.*

### TOGETHER, WE BUILD STRONGER COMMUNITIES

GDRA President Traci Martin believes collaboration is key to creating lasting impact.

“Partnering with the Francis Family Foundation allows us to expand access, educate more families, and help turn the dream of homeownership into a reality. Together, we are building legacies and strengthening Dayton—one family at a time.”

This partnership exemplifies the power of unity, purpose, and community investment. By combining resources and compassion, GDRA and the Francis Family Foundation are opening doors and creating brighter futures for generations to come.



HOMEOWNERSHIP IS MORE THAN A HOUSE—  
IT IS A FOUNDATION FOR GENERATIONAL WEALTH.

Learn more and apply today:  
[www.greaterdaytonrealist.org](http://www.greaterdaytonrealist.org)



# Building Wealth Through Partnership.

How Gail Francis Johnson and the Greater Dayton Realtist Association Are Expanding Homeownership Opportunities in Dayton

By Realtist Team Magazine Staff



FRANCIS FAMILY  
FOUNDATION  
*Brighter futures for  
all generations*



Greater Dayton  
REALTIST  
Association



MEMBER SPOTLIGHT

## GAIL FRANCIS JOHNSON

COMMUNITY ADVOCATE  
PHILANTHROPIC LEADER  
OPPORTUNITY BUILDER

Gail Francis Johnson exemplifies the spirit of community leadership through her dedication to service and empowerment. As a driving force behind the Francis Family Foundation, she has worked tirelessly to support initiatives that create meaningful opportunities for individuals and families.

Her commitment to housing accessibility, educational advancement, and community development continues to make a positive impact throughout the region.

Through this partnership with GDRA, Johnson is helping transform the dream of homeownership into a reality for more Dayton families.



FRANCIS FAMILY  
FOUNDATION  
*Brighter futures for  
all generations*

The Greater Dayton Realtist Association (GDRA) has long championed equitable housing opportunities and sustainable homeownership throughout the Miami Valley. Today, that mission is strengthened through a powerful partnership with the Francis Family Foundation, creating new opportunities for aspiring homeowners across the Dayton community.

The Francis Family Foundation has committed \$30,000 in Down Payment Scholarship Funds to support eligible homebuyers throughout the Dayton region.

More than a financial contribution, the Foundation established the framework and infrastructure necessary to responsibly receive, manage, and distribute scholarship funds to qualified applicants.

The program is promoted through the Greater Dayton Realtist Association, with application information available through the organization's website and outreach initiatives.

### HONORING A LEGACY OF SERVICE

At the heart of this initiative is Gail Francis Johnson, whose leadership and commitment to community advancement continue a family legacy rooted in service, empowerment, and opportunity.

Through the Francis Family Foundation, Johnson has dedicated her efforts to creating pathways that improve lives and strengthen communities. The Foundation's partnership with GDRA demonstrates a commitment to investing in families while helping remove financial barriers that often prevent qualified buyers from purchasing a home.

By working together, the Foundation and GDRA are expanding access to resources that can have a lasting impact on future generations.

### WHY HOMEOWNERSHIP MATTERS

Homeownership remains one of the most powerful wealth-building tools available to American families. Research consistently shows that homeowners are more likely to accumulate wealth, invest in their communities, and create greater financial stability for future generations.

Yet many first-time buyers face challenges when it comes to saving for a down payment.

The Francis Family Foundation and GDRA partnership directly addresses that challenge by providing financial assistance designed to help qualified buyers take the next step toward homeownership.

### A POWERFUL PARTNERSHIP FOR OUR COMMUNITY



\$30,000

DOWN PAYMENT ASSISTANCE

INVESTING IN DAYTON FAMILIES.  
BUILDING GENERATIONAL WEALTH.

### COMMUNITY IMPACT AT A GLANCE

#### WHY THE REALTIST CONNECTION MATTERS

To qualify for scholarship assistance, applicants must work with a member of the Greater Dayton Realtist Association.

This requirement ensures participants receive professional representation from housing advocates committed to fair housing, equitable access, and sustainable homeownership outcomes.

GDRA members help guide buyers through every stage of the process:

- ✓ Homebuyer Preparation
- ✓ Property Selection
- ✓ Contract Negotiations
- ✓ Financing Coordination
- ✓ Closing Support
- ✓ Long-Term Success



#### DANIEL "DJ" SESSIONS SESSIONS LENDING

DJ brings years of lending expertise and a passion for helping families achieve homeownership. His team works behind the scenes to ensure applicants are prepared, qualified, and positioned for success.

*Expert Guidance. Trusted Support.  
Stronger Futures.*



— TRACI MARTIN  
President  
Greater Dayton  
Realtist Association

"This initiative is not just about funding—it's about building futures, strengthening neighborhoods, and creating opportunity for generations to come"

## TESTIMONIAL

To Whom It May Concern,

I want to extend my sincere gratitude for the opportunity to become a homeowner as the first recipient of your grant. While I had never envisioned owning a home, your generous gift made that dream a reality, allowing three generations of my family to move into our new house together.

I am especially thankful to Ms. Tammy Dixon and Ms. Chanel Little for their invaluable support and guidance throughout this journey.

Best regards,  
Melissa Butler



# INVEST IN HOMEOWNERSHIP. INVEST IN DAYTON.

## Become a Down Payment Scholarship Partner

The Greater Dayton Realist Association believes that homeownership changes lives. It creates stability, builds wealth, strengthens neighborhoods, and provides opportunities that can impact generations.

The recent **\$30,000** commitment from the Francis Family Foundation demonstrates the power of community investment. Through this partnership, qualified Dayton families will have access to down payment assistance that can help turn the dream of homeownership into reality.

Now, we invite other organizations, businesses, foundations, community leaders, and individual supporters to join us in expanding these opportunities.

Together, we can help more families overcome one of the greatest barriers to homeownership—the upfront cash needed to close.



FRANCIS FAMILY  
FOUNDATION

Brighter futures for  
all generations



Greater Dayton  
REALTIST  
Association

**COMMUNITY IMPACT  
EXAMPLE**

**\$30,000**

COMMITTED BY THE  
FRANCIS FAMILY FOUNDATION

★

to help qualified Dayton-area families pursue homeownership opportunities through down payment assistance.

*This investment demonstrates how strategic partnerships can create meaningful change and help build stronger communities.*



### WHY INVEST IN HOMEOWNERSHIP?

Homeownership remains one of the most effective tools for building generational wealth and creating long-term financial stability.

- ✓ Create pathways to homeownership
- ✓ Support first-time homebuyers
- ✓ Strengthen neighborhoods
- ✓ Increase financial literacy and preparedness
- ✓ Build stronger communities throughout the Dayton region



### WHO BENEFITS?

The GDRA Down Payment Scholarship Program serves:

- First-time homebuyers
- Workforce households
- Credit-ready renters
- Veterans and legacy renters
- Families completing homebuyer education programs
- Individuals seeking sustainable pathways to homeownership



### PARTNERSHIP OPPORTUNITIES

Community partners may support the program through:



#### NAMED SCHOLARSHIP FUNDS

Create a scholarship opportunity in your organization's name.



#### LEGACY GIVING OPPORTUNITIES

Honor a family member, community leader, or organization through a lasting impact fund.



#### CORPORATE PARTNERSHIPS

Demonstrate your organization's commitment to community development and economic growth.



#### ANNUAL SPONSORSHIP PROGRAMS

Support multiple families throughout the year through recurring contributions.



#### MATCHING FUND CHALLENGES

Encourage community engagement by matching contributions and expanding impact.

### A SHARED COMMITMENT

The Greater Dayton Realist Association is committed to **Advocacy, Education, and Opportunity.**

By partnering with businesses, foundations, lenders, housing advocates, and community organizations, we can continue creating pathways to homeownership and expanding opportunities for families throughout our region.

*When we invest in homeownership, we invest in stronger families, stronger neighborhoods, and a stronger Dayton.*



**FUND OWNERSHIP.  
CHANGE OUTCOMES.  
BUILD LEGACY.**

EMAIL: [Info@GreaterDaytonRealist.com](mailto:Info@GreaterDaytonRealist.com)

### Become a Down Payment Scholarship Partner Today.

For sponsorship opportunities, partnership information, or to support the Down Payment Scholarship Program, contact:



Greater Dayton  
REALTIST  
Association

[www.greaterdaytonrealist.org](http://www.greaterdaytonrealist.org)

REALTIST SUCCESS STORY

# FROM OBSTACLE TO OPPORTUNITY

HOW A TEAM OF HOUSING PROFESSIONALS HELPED ADRIENNE WHITE ACHIEVE THE DREAM OF HOMEOWNERSHIP

*Democracy in Housing in Action!*

Adrienne White, living on Social Security income, dreamed of a better future. Many obstacles stood in the way—but a dedicated team refused to give up. Together, we made it happen!

“When one door closed, a team of housing professionals opened another.”



*Congrats!*  
**ADRIENNE WHITE**  
NEW HOMEOWNER

**A STORY THAT IMPACTED MANY LIVES**

- 🏠 Adrienne needed to sell her home to buy her dream home.
- 🏠 The buyer of Adrienne’s home needed a place to live.
- 🏠 The seller of Adrienne’s new home needed the proceeds to move to Cincinnati to be near her daughter.

*One transaction. Four families. One dream achieved.*

**KEY RESULTS**

 <b>\$6,500</b> Day Air Lender Credits	 <b>\$2,500</b> Leila Francis Foundation Grant	 <b>\$5,000</b> Appraisal Increase	 Multiple Families Impacted	 <b>1</b> New Homeowner Created
--	--	--	--------------------------------	---------------------------------------

**HOW WE OVERCAME THE CHALLENGES**

- ✔ Low Appraisal: Increased from \$110,000 to \$115,000 after Reconsideration of Value.
- ✔ Seller Concessions: Additional funds negotiated.
- ✔ Lender Credits: \$6,500 provided by Day Air.
- ✔ Foundation Assistance: \$2,500 from Leila Francis Foundation at the last minute.
- ✔ Two Title Companies: Partnered to ensure an on-time closing.
- ✔ Relentless Teamwork: No one gave up.

*This is what Democracy in Housing looks like!*

**THE TEAM BEHIND THE SUCCESS**



**DJ SESSIONS**  
Sessions Lending  
“Helping someone sometimes means connecting them with the right resource.”



**MONICA**  
Day Air Credit Union  
“Sometimes people don’t need a different dream. They need a different solution.”

**\$6,500**  
IN LENDER CREDITS



**TRACI MARTIN**  
Realtist®  
Howard Hanna  
“Every family deserves an advocate willing to fight for them when obstacles arise.”



**TAMMY DIXON**  
Realtist®  
Seller’s Agent  
Successful transactions happen when professionals work together instead of against each other.”



**JOSH NALLS**  
Companion Title Agency  
“Our goal is always to help bring families to the closing table.”



**PARTNERS LAND TITLE**  
“Every successful closing is built upon preparation and teamwork.”



**LEILA FRANCIS FOUNDATION**  
“A small investment can change the trajectory of a family’s future.”

**\$2,500**  
GRANT PROVIDED



SIGNING THE PAPERS



DREAM ACHIEVED



TEAMWORK MADE IT POSSIBLE



CLOSING DAY!

*Homeownership Changes Everything!*



LET US HELP YOU BUILD YOUR LEGACY.

**WE DIDN’T JUST CLOSE A DEAL. WE BUILT A FUTURE.**

This success story is proof that when housing professionals, community partners and foundations work together, barriers become opportunities and dreams become addresses.

*Thank you to everyone who made this possible!*

PROMOTING DEMOCRACY IN HOUSING AND BUILDING GENERATIONAL WEALTH.



Go to [www.homeownershipdayton.org](http://www.homeownershipdayton.org) for more information on available down payment assistance, first-time homebuyer classes, or to schedule an appointment with a housing counselor.



**The  
HomeOwnership  
Center**

The HomeOwnership Center, program of County Corp  
130 W. Second Street, Suite 1420  
Dayton, OH 45402  
(937) 853-1600

## HOMEOWNERSHIP.

*Make it part of your future.*

Recent college graduates (within the last 48 months) can receive 5% of the purchase price toward their down payment and closing costs using OHFA's Grants for Grads program.



**SEE IF YOU QUALIFY BY VISITING [MYOHIOHOME.ORG](http://MYOHIOHOME.ORG).**



**Housing Finance Agency**  
[MyOhioHome.org](http://MyOhioHome.org)



## NID HOUSING COUNSELING AGENCY

A HUD APPROVED ORGANIZATION

*Promoting Community  
Development*



### NID-HCA TROTWOOD

**Bernadette Gerren**  
Branch Manager  
4000 Lake Center Drive  
Trotwood, OH 45426  
(937) 589-0155

[B.Gerren@nidhousing.com](mailto:B.Gerren@nidhousing.com)



### NID-HCA DAYTON

**Trina Johnson**  
Branch Manager  
1700 Needmore Road  
Dayton, OH 45414  
(937) 329-9552

[TJohnson@nidhousing.com](mailto:TJohnson@nidhousing.com)

## SERVICES

- Home Buyer Education
- Reverse Mortgage  
Counseling and Education
- Post Purchase Counseling
- Foreclosure Prevention
- Rental Housing  
Counseling
- Financial Management  
Counseling



NAREB Investment Division (NID)  
is an affiliate organization of  
NAREB - National Association of  
Real Estate Brokers

## NID Housing Counseling Agency National Office

Airport Corporate Centre  
7677 Oakport Street, Suite 510  
Oakland, CA 94621  
(510) 268 9792

[reception@nidhousing.com](mailto:reception@nidhousing.com)

[www.nidhousing.com](http://www.nidhousing.com)



*Additional*  
**RESOURCES**  
&  
**SERVICES**

**YOUR ONE STOP SHOP FOR REALTIST MEMBERS WHO  
PRACTICE DEMOCRACY IN HOUSING**

ver. 2026 Realtist Magazine Edition



## RESOURCES & COMMUNITY AFFILIATES

Beyond real estate agents, lenders, inspectors, insurance professionals, and title companies, there are many other experts who help make the dream of homeownership possible.

These trusted professionals have specialized services that help to remove barriers, provide education, bring resources, create opportunities, and protect the investment families make in their future.

**Homeownership is a Team Effort.**



**KE'MO A'AKHUTERA**

**Owner/CEO**  
**KEMO@MOD-FAB.COM**  
**(937) 414-6649**



**OLIVIA BONNER**

**Director of Education and Outreach**  
**olivia.bonner@mvfairhousing.com**  
**(937) 223-6035**



**JARROD CLEMENTS**

**Owner/CEO**  
**eliteinteriors069@gmail.com**  
**(937) 219-3670**



**RONALD JACKSON**

**Chairman of the Board**  
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# The Dayton Weekly News

Real News. Real Impact. Real Community. Real Change.

★ FEATURE ARTICLE #3 ★

# PARTNERSHIP IN ACTION: GDRA & DAYTON WEEKLY NEWS



The Dayton Weekly News  
Real News. Real Impact. Real Community. Real Change.

## Information creates opportunity.

Through its ongoing partnership with Dayton Weekly News, the Greater Dayton Realist Association serves as the trusted voice of real estate, housing, and homeownership education for residents throughout the Miami Valley.



This partnership allows GDRA to share expert insights, highlight housing resources, educate consumers, and promote fair housing opportunities through regular real estate features and community-focused articles.



By providing accurate, relevant, and timely information, GDRA helps consumers make informed decisions about buying, selling, investing, and preserving homeownership.



These articles also spotlight community initiatives, housing trends, economic development, and programs designed to expand access to housing opportunities.

Together, GDRA and Dayton Weekly News are helping build stronger communities through education, advocacy, and opportunity.



## FEATURED TOPICS



Homeownership and wealth building



Housing market updates



Fair housing awareness



Community development initiatives



Financial literacy and housing resources

## The Dayton Weekly News

Real News. Real Impact. Real Community. Real Change.

Home All News News Business Education Health Opinion Entertainment Sports Lifestyle Obituaries

### REAL ESTATE



**Homeownership: Building Wealth and Strengthening Families**  
Tips and insights to help you achieve your homeownership goals.



**Housing Market Update**  
The latest trends, data, and expert perspectives.



**Fair Housing Matters**  
Promoting equal opportunity and stronger communities.



**Community Development**  
Highlighting initiatives that create opportunities across the Miami Valley.



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EMPOWERED TOMORROW.



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Stronger Families.  
Stronger Dayton.



Greater Dayton  
**REALTIST**  
Association

Promoting Democracy in Housing®

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YEARS OF  
LEADERSHIP

★ HONORING THE LEADERSHIP. CELEBRATING THE LEGACY. ★

*Visionary Leaders Who Built Stronger Communities  
and Advanced Democracy in Housing®*



**RAYMOND GARNER SR.**  
1976–2006

Born on December 20, 1930 in Dayton, OH. Raymond was a 1949 graduate of Paul Lawrence Dunbar High School. He was a faithful member of The Tabernacle Baptist Church, where he sang in the Male Chorus. His Masonic affiliations were: Shriners, Miami Consistory #26 and Equity Lodge #121, where he served as Worthy Patron of the Eastern Star in 1994. Community involvements to name a few include: member of Dayton Association of Real Estate Brokers (Realtist), Dayton Urban League, Trotwood Chamber of Commerce, Owner/Proprietor of Ray Garner Realty and Advisor Mortgage Inc.



**ROSA LEE HAWES**  
2007



**FRED DIGGS**  
2008



2009–2010



**CORA DIGGS**  
2011–2012  
2021–2022



**CAROLYN JACKSON**  
2013–2014



**VERONICA  
BEDELL-NEVELS**  
2015–2016



**MARY JO WILEY**  
2017–2018



**TRINA JOHNSON**  
2019–2020



**CORA DIGGS**  
2021–2022



**KIM M. WILLIAMS**  
2023–2024



**TRACI MARTIN**  
2025–2026

“

*Leadership  
is not measured  
by titles,  
but by the  
opportunities  
created for  
future  
generations.*

”

**OUR MISSION**

To promote homeownership and democracy in housing through advocacy, education and opportunity.



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OPPORTUNITY  
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WE BUILD STRONGER  
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**RENEE JOHNSON**



# Congratulations!



2026  
DAYTON REALTORS  
PRESIDENT



*Barbara Waddell*



2025-2026  
GREATER DAYTON REALTIST ASSOCIATION  
PRESIDENT



*Traci Martin*

# FAIR HOUSING GUIDANCE



## Stating a discriminatory preference in an advertisement for real estate is illegal.

All real estate advertised herein is subject to the federal Fair Housing Act, which makes it illegal to advertise any "preference, limitation or discrimination because of race, color, religion, sex, disability (handicap), familial status, national origin, ancestry or military status or intention to make any such preference, limitation or discrimination."

**We will not knowingly accept any advertising for real estate that is in violation of the law. Further, we will promptly remove any advertising from our site that may be a violation of the law. All advertisers are notified that all dwellings advertised must be made available on an equal opportunity basis.**

If you believe that your fair housing rights have been or are being violated, or if you would like more information on fair housing and your rights, contact the Miami Valley Fair Housing Center at [www.mvfairhousing.com](http://www.mvfairhousing.com) or (937) 223-6035.

## What is prohibited?

In the case of purchasing or renting housing; no one can take the following actions for reasons of race, color, religion, sex, national origin, familial status or disability or other locally protected class:

- Deny renting or selling housing
- Establish terms, conditions, or privileges different for the sale or rental of housing
- Provide different services or utilities
- Falsely deny the availability of housing for inspection, sale or rental



## USEFUL LINKS:

**U.S. Department of Housing and Urban Development link for EHO Logo**  
<https://www.hud.gov/library/bookshelf17/hudgraphics/theolgo.cfm>

**Fair Housing Words & Phrase List:**  
[http://mvfairhousing.com/ada\\_word\\_list.php](http://mvfairhousing.com/ada_word_list.php)

**Brief descriptions of EHO Logo, slogan and statement for use in the Miami Valley, Ohio:**  
<https://www.mvfairhousing.com/eho.php>

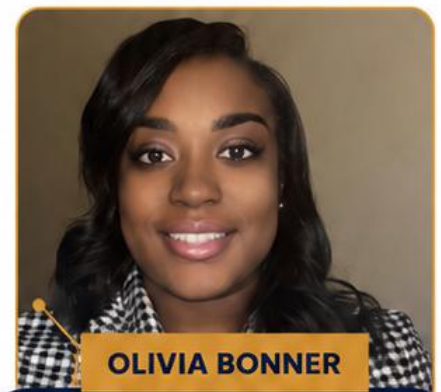
**The Miami Valley Fair Housing Center has additional information on fair housing available at:**  
[https://www.mvfairhousing.com/client\\_services.php](https://www.mvfairhousing.com/client_services.php)



### MIAMI VALLEY FAIR HOUSING CENTER, INC.

Our mission is to promote equal housing opportunities, prevent housing discrimination, and foster inclusive communities for all.

- 📍 505 Riverside Dr, Dayton, OH 45405
- ☎ (937) 223-6035
- 🌐 [www.mvfairhousing.com](http://www.mvfairhousing.com)



**OLIVIA BONNER**

**Miami Valley Fair Housing Center, Inc.**

**Director of Education and Outreach**



**LORI KENNEDY**  
Montgomery County Recorder

451 West Third Street  
Dayton, Ohio 45422-1387

[www.mcohio.org](http://www.mcohio.org)

937/225-4275  
Fax 937/225-5980

[www.mcrecorder.org](http://www.mcrecorder.org)

## **Transfer on Death Designation Affidavit Form**

(INDIVIDUAL OWNER)

The attached form is provided as a service to the public. This form is believed to be correct but may need to be modified to meet the circumstances of your particular situation. In addition, the following form may not address all matters concerning the property in question, and the affiant may need to draft their own form to address specific issues or contact an attorney for legal assistance.

The Recorder's Office staff CANNOT provide legal advice.

The form MUST comply with the criteria set forth in the pertinent sections of the Ohio Revised Code.

To complete and record this form, you will need the following information:

1. A copy of the current deed. \*
2. Auditor's Parcel Number.
3. Name and address of beneficiary/beneficiaries.
4. Recording Fees Effective April 1, 2025 - \$39.00 for the 1<sup>st</sup> 2 pages, plus \$8.00 for each additional page.

\*Copies of deeds can be obtained in the Recorder's Office copy center or electronically at [mcrecorder.org](http://mcrecorder.org) for deeds recorded from 1980 to the present.

**REMINDER:** Once recorded, this form becomes a legal government document. Falsification on such document may lead to prosecution.

**TRANSFER ON DEATH DESIGNATION AFFIDAVIT [O.R.C. SECTION 5302.22]**

I, \_\_\_\_\_, being first duly sworn according to law, state(s) as follows:  
(name)

1. That Affiant(s), with the marital status of \_\_\_\_\_, is/are the owners(s) on record of  
(married, single)  
the following real property described in the **attached legal description**.

Parcel Number \_\_\_\_\_

Property Address \_\_\_\_\_

Prior Deed Reference # \_\_\_\_\_

That title of record to the above property is held by Affiant(s) as follows:

\_\_\_\_ Sole Owner

\_\_\_\_ Tenant(s) in Common

\_\_\_\_ Tenant(s) in Survivorship

That Affiant(s) hereby designate(s) the entire undivided interest in the property [or if less than the entire interest, state the undivided fractional interest owned by Affiants to be designated for transfer by each Affiant] held by Affiant(s) for transfer on death to the persons named below, as transfer on death beneficiaries, to receive the title of Affiant(s) upon his/her/their death as follows:

Name & City/State of Beneficiary

Percent of Interest  
To Each Beneficiary

Type of Tenancy  
(In Common or Survivorship)

1.

2.

3.

4.

4. That \_\_\_\_\_, wife (husband) of the Affiant, state that her (his) dower rights are subordinate to the vesting of title to the real property in the transfer on death beneficiary or beneficiaries designated herein.

This Affidavit, and the beneficiary designations set forth herein, hereby revokes, replaces, and supersedes any prior beneficiary designation(s) by Affiant(s), whether by deed or affidavit, related to the above-designated real property.

\_\_\_\_\_  
Affiant

\_\_\_\_\_  
Affiant

\_\_\_\_\_  
Wife (Husband) of Affiant

STATE OF }  
COUNTY OF }

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Notary Name Printed

My Commission Expires \_\_\_\_\_

This document prepared by:



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# CONTACT US



Phone number  
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Email Address  
**info@greaterdaytonrealist.com**



Website  
**https://greaterdaytonrealist.com**



Office Address  
**P.O. Box 5805 Dayton Ohio 45405**

★ THANK YOU ★  
**TO OUR PARTNERS!**



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