

KNOXVILLE, TENNESSEE, REALTOR® CECILIA COOK EARNS HER MILITARY RELOCATION PROFESSIONAL (MRP) CERTIFICATION

KNOXVILLE, TENNESSEE, USA,
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Cecilia Cook was born in Waynesville, North Carolina and graduated from Pisgah High School. Following high school, she moved to Charlotte, NC to attend Trident Technical College.

While there, she accepted a position as a network clerk with BellSouth. She later transferred to an AT&T phone center store as a Customer Service Clerk and then to an AT&T Call Center. "I was supposed to go to Columbia, South Carolina but that position was cancelled." She says, "So I ended up in Jacksonville, Florida." Lucky for her, it's where she met her husband, David. "I call that fate or divine intervention because if that job in Columbia hadn't been cancelled, we might never have met!"

At that time, David was a US Marine Corps Reservist at Cecil Field, Jacksonville, Florida and working at the AT&T Call Center. About a year later, he made the choice to become an active duty Marine and transferred to Marine Air Station, El Toro, located in Orange County, California.

It was during this time that the Cooks welcomed their firstborn, a daughter, named Maegan.

The family moved back east to Marine Corps Recruit Depot Parris Island, then on to Charleston, South Carolina, after David was accepted into a commissioning program. He attended The Citadel, the



Military College of South Carolina.

While David attended classes, Cecilia worked in the Department of Education at the Citadel. She is proud to have been involved with the cadets and veterans who attended the Citadel as part of the Day Program and the Graduate students, who attended at night. "The Day Program was wonderful," Cecilia says, "It's structured so that veteran students can take full advantage of the Citadel's campus and educational facilities as they work toward their Bachelor's Degree. They take classes with Cadets and gain knowledge and experience that is unique to the military community."



It was while living in Charleston that Cecilia's interest in real estate began, as the young couple researched a first home purchase. During this time, their son Shane was born just after hurricane Hugo and Cecilia fondly called him her 'Hugo baby!'

The family's first duty station after David was commissioned was in Okinawa, Japan, where they spent three years. "It was a great experience," Cecilia recalls, "The greatest experiences come when you are open to different cultures."

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I love working with Military families and Veterans. Having lived my life in a Military family, I understand the unique needs that are required when they are looking to buy or sell a home.

Cecilia Cook

Sadly, six months before their next permanent change of station (PCS) move, Cecilia's father was diagnosed with stage 4 lung cancer, so she and the children came home early to North Carolina.

Their next move was to South Weymouth, Massachusetts where David pursued a Master's Degree through the Marine Corps advanced degree program.

While David was attending class, Cecilia worked at the Naval Air Station (NAS) South Weymouth. She worked for the Commander, as a Secretary, during the transition period when the base was preparing to close due to Base Realignment and Closure (BRAC).

Once David finished his studies, the family moved to Northern Virginia while David was assigned to Headquarters Marine Corps. Here, the family made their first new home purchase and Cecilia was again intrigued by the real estate market and its intricacies.

The family moved to Knoxville, Tennessee, where David was assigned as the Inspector Instructor (I&I) of Delta Company, 4th CEB. Cecilia went to work for a local media company.

With the children in high school, the family decided to stay in the Knoxville area and David accepted a final assignment, an unaccompanied tour in Pakistan. He retired in 2004 and they stayed in the Knoxville area. "David took a job at a local contracting company as a Project Manager," Cecilia says, "Then within the first six months they asked him to go to Iraq to oversee projects there."

Amid this transition from a military lifestyle to the civilian world, Cecilia was diagnosed with breast

cancer. She states that while it doesn't define her, it does put things in perspective.

When David came home from Iraq, they decided to start their own consulting business. Their intent was to establish a residential construction company. Cecilia says, "I love Real Estate. I've always loved the smell of fresh cut lumber and the feeling that you have when you go into a home."

Then, the Real Estate market imploded.

Cecilia has also dedicated herself to causes far beyond herself and has advice for the future generations via her blog.

She says, "One of the important things a parent can do is to plan for their children's education and one of my favorite examples of advising young parents is to examine different approaches for saving for the future: traditional savings account, traditional investments or investing in rental Real Estate."

Looking at the first option, assume a child is five years old and the parents start putting \$250 per month in a standard savings account earning 2%. In 13 years they would have \$44,497.41 to pay for their child's college expenses – not nearly enough. Doubling that savings to \$500 per month would still only end up being \$88,995, and few young parents could afford to do so.

Another traditional investment would be to make a lump sum contribution of \$20,000 today in a mutual fund earning 5% that would be worth \$37,713 in 13 years. They would have to make a \$47,196 initial contribution to end up with the same \$88,995.

An alternative to these traditional methods is to invest in a \$100,000 home in a good area. Assuming a three percent appreciation and rent of \$1,000 a month, an initial investment of only \$23,500 could have a future wealth position of \$83,838 at the end of 13 years.

Caring, compassionate and educated, Cecilia is a forward-thinker who is well-grounded in the realities that today's military home buyers face. Cecilia wants to pay it forward.

For more information about Cecilia Cook, please visit these important websites:

<http://www.sellstnrealestate.com/>

http://mvarep.org/profile/CeciliaCook?xg_source=profiles_memberList

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