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Team Leader: Louis Savinetti, IV

Featured Agent: Ali Schaaff

Sponsor Spotlight: Celia Merritt with

Edge Home Finance

POP Series

On The Rise: Luz Colon

Sponsor Spotlight: Breathe Easy

Mold Removal

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Coach's Corner

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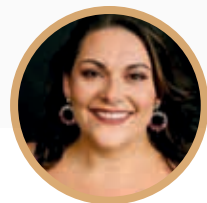
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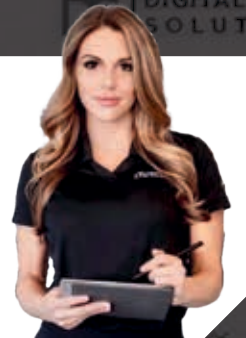
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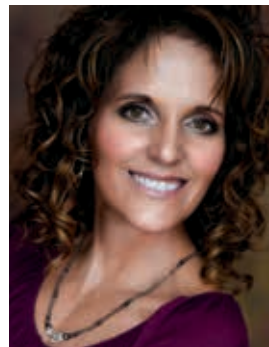
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Bill Gramatica

From *NFL Kicker* to *Real Estate Tycoon*



He Found His Footing & Future in Real Estate!

Bill Gramatica's journey from the football field to the world of residential real estate is nothing short of remarkable. Born in Argentina, Bill immigrated to the United States with his family in 1984, where their natural affinity for soccer quickly transitioned to American football. Excelling in high school, Bill earned a scholarship to the University of South Florida, where he became a standout

field goal kicker. His skills caught the attention of the NFL, leading to a career with the Arizona Cardinals and later the New York Giants.

But it was during his time as a professional athlete that Bill's interest in real estate began to take root. In 2001, during his rookie season, he obtained his real estate license and started dabbling in property investments.

"When I retired from the NFL, I kept coming back to real estate. I wasn't doing a ton, just personal investments," he comments. However, 12 years ago, he started focusing more on real estate, which soon evolved into a full-fledged career.

A Dynamic Duo

Bill's approach to real estate is unique and multifaceted. Teaming up with his wife Olga, who transitioned from a successful career in the pharmaceutical industry, they formed a dynamic duo. Bill focuses on finding properties, his wife handles interior design, and then they collaborate with a cousin, who is a contractor, offering clients a one-stop shop for all their real estate needs.



Their niche? Transforming properties into dream homes. Whether it's buying a fixer-upper and overseeing renovations before the sale or helping clients sell their homes faster by enhancing their appeal through strategic renovations, Bill and his team are masters at adding value to properties.

"We are doing a variety of things for clients," says Bill. "If they are selling a house that needs work, we will do the renovations upfront at no initial cost to them. They pay us back for the work at closing," explains Bill. It simply makes sense, resulting in a significant increase in the value of the property and it sells faster.



Life Lessons

Bill attributes his success in real estate to lessons learned from his NFL career: discipline, hard work, and competitiveness. In a market filled with competition, Bill stands out by prioritizing integrity and quality. He personally ensures that every project uses top-notch materials and is completed to the highest standards.

But beyond business, Bill's passion for real estate stems from its inherent diversity and the opportunity it provides to make a meaningful impact on people's lives. He takes pride in helping clients find not just a house, but a home where they can build memories and raise families.

Bill's journey hasn't been without challenges. The loss of their son Luca in 2016 shaped a new perspective on the significance of family and being present. No matter how busy work or life gets they keep their children, Mila and Leo, at the heart of the day.

Leo, a soccer player, excels on the field as well as in track. As for Mila, she loves soccer and is really big into theater. Bill jokes that she is not a Gramatica but a Dramatica. "She is amazing," he raves. "She performs in front of hundreds of people and does it very well. Her public speaking is more advanced than I was at her age."

Olga is a committed mother and loving wife. She left her thriving career to join Bill in real estate which underscores their commitment to each other. To Bill and Olga, family is everything. Helping people is what it's all about to them. Living life with purpose and meaning is nothing short of priceless.

When not working, Bill enjoys coaching his children's sports and going to Crystal Beach, which is several minutes from their house. "We also like fishing as much as we can and being on the water." Leo loves fishing with his Dad, and Bill couldn't be happier about that.

Grounded and Goal Driven

As Bill continues to grow his business and expand his horizons, he remains grounded in his priorities: family, hard work, and integrity. With his wife, children, and loyal dog named Nala by his side, Bill exemplifies the true essence of success—not just in business, but in life.

In the world of residential real estate, Bill Gramatica is not just a top producer; he's a visionary, a leader, and an inspiration to all who aspire to turn dreams into reality. His story reminds us that with determination, passion, and a commitment to excellence, anything is possible.

Together, Bill and his wife pour their hearts into every project, ensuring that each house they flip or renovate is one they would proudly call home. Their dedication has earned them a stellar reputation in the Tampa real estate industry, reflected in their impressive portfolio of sales, where Bill consistently holds a spot in the top 1% of market sales volume in the Tampa Bay area, with over 25 million in sales year to date.

An Efficient Process

Their process is seamless and efficient. With a crew of 12 people, they tackle projects swiftly, ensuring minimal downtime between acquisitions. Their strategy of bulk purchasing keeps costs down, enabling them to offer competitive prices to clients while maintaining quality.

Beyond residential real estate, Bill ventures into vacation rentals through platforms like VRBO. With properties overlooking the Gulf of Mexico, he understands the importance of selecting the right houses in lucrative markets. Additionally, Bill is involved in property development, aiming to instill the values of hard work and discipline in his children by involving them in the process.





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“I just really love real estate,” exclaims REALTOR® Sazan Powers of Agile Realty. Her passion for the profession is palpable. “I put my whole heart and soul into everything,” she says. This dedication has not only fueled her success but has also provided her clients with exceptional service.

An Inspiring Journey

An Iraqi refugee, Sazan understands the challenges of overcoming obstacles. Arriving in the United States with her family back in

1999, she faced significant language barriers and cultural adjustments. “We lived in a small apartment, and I didn’t know any English,” she recalls. Starting first grade without knowing how to communicate, she quickly adapted and became fluent within weeks. Her resilience and determination set the foundation for her future success.

“Every generation wants to be better and provide a better life for their kids,” she reflects.

Sazan moved to Florida in March 2014, following her mother who had relocated a year earlier.

From Nursing to Real Estate

Initially, Sazan set her sights on nursing. She attended nursing school, began her clinicals, and earned her degree. “I wanted to be a labor and delivery nurse, working in the NICU,” she shares. However, the emotional toll of witnessing abandoned babies left her feeling devastated. “I went home crying every single day,” she admits.

Her path took a turn when she became pregnant. Working as a server in a local restaurant and facing financial struggles, Sazan knew she needed a change. “I had no idea what I wanted to do with my life,” she recalls. With limited savings

and significant credit card debt, she needed to find a solution.

Discovering Real Estate

A long-standing interest in real estate, sparked by her mother’s investment in properties, led Sazan to pursue her real estate license. “My mom had picked up some properties after the economic crash and used them as rentals,” she explains. Sazan, who is originally from Cleveland, Ohio, obtained her license in 2019 when her daughter was just six months old, embarking on a new career path.

The journey was challenging but rewarding. “It was a learning curve,” she notes, emphasizing the importance of building a network and understanding the industry. As her experience grew, so did her commitment to providing full-service real estate solutions.

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I JUST REALLY
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people's biggest investment," she emphasizes. Treating every home as if it were her own, she earns the trust and recognition of her clients. Her commitment to excellence is unwavering.

A Full House

Outside of real estate, Sazan has a full house. With three kids under the age of 6, she has her hands full. She's also passionate about animals. She shows her Persian cats as a hobby, fosters pets through Rescue Pets of Florida, and volunteers in animal rescue efforts. Her home is filled with a variety of pets, including three dogs, three cats, and six birds. She jokes that it is a small zoo, but she wouldn't have it any other way. It's a happy household with an abundance of four-legged and feathered friends. "We have a cat that sits in front of the bird cage for hours," she laughs. Surprisingly, the pet population gets along beautifully together. She has taught the cats that the "birds are friends, not food."

Sazan also teaches others about her feathered friends. "When I take my daughter to the bus stop, I take a pet with me," she explains. In the process, other kids can learn more about different kinds of animals.

"I also volunteer at the Rescue Pets of Florida," adds Sazan. She has opened her home to foster pets, a cause near and dear to her heart. Not only did she do that in Ohio, but she has done that here in Florida, making a

Full-Service Real Estate

In recent years, Sazan's husband transitioned to a home inspector role, allowing her to focus full-time on real estate. Together, they provide comprehensive services, from staging homes to managing renovations. "I use the hashtag 'full-servicereal estate' a lot," she says. Handling everything from start to finish, Sazan ensures that her clients receive top-notch service.

Her dedication to professionalism is evident in every aspect of her work. "I'm not going to cut corners or do a job halfway," she asserts. Every listing receives professional photography and videography, and she fully stages homes with high-quality furnishings. Her goal is always to exceed listing prices and deliver exceptional results. It pays off!

Sazan's drive and determination set her apart. "We are responsible for

difference for animals with her service for over 13 years now.

What The Future Holds

Looking ahead, Sazan envisions expanding her real estate career and allowing her children to be part of it as much as they want. She has goals on how to start offering even more services to her clients to truly make this process a breeze!

Congratulations, Sazan, on all of your real estate success! We are excited to see what you accomplish next.





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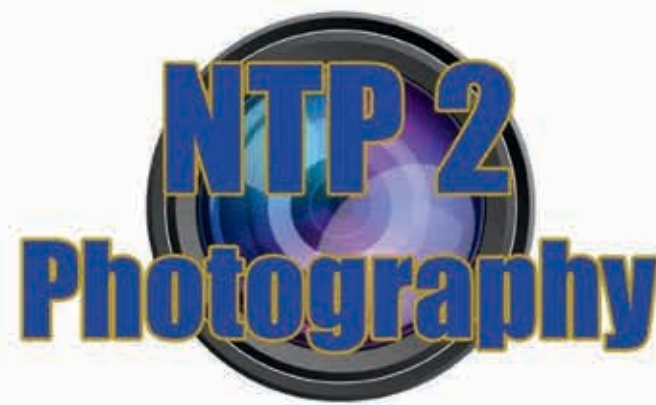
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Louis Savinetti

of the Savinetti Team,
Loves Helping Others
Through Real Estate

▶▶ team leader

Written by Elizabeth McCabe
Photo Credit: Allie Serrano of
Allie Serrano Portraits, LLC

Passionate. Purposeful. Persistent.

Louis Savinetti, IV, a distinguished REALTOR® with Keller Williams Tampa Central, is not just a real estate agent but a passionate advocate for helping others find their dream homes. His journey from an advertising major to a top-performing Team Leader of the Savinetti Team speaks volumes of his dedication to the competitive world of real estate and commitment to his clients.

A Tampa Native with Deep Roots

Louis was born in Long Island, New York, but moved to Tampa at the young age of 7. He jokes that he moved just in time to avoid picking up the distinct New York accent. “I would have been the Jersey Shore cast member,” he jokes. Raised in North Tampa, Louis is a true Floridian at heart. He attended the University of Florida and is a proud Gator. After graduating, he initially pursued a career in IT staffing, but his true calling was in real estate.

Finding His Passion in Real Estate

Encouraged by a friend, Louis joined the Duncan Duo, a prominent real estate team, as a buyer’s agent. “Within a year, I got into real estate and never looked back,” he recalls. Louis spent six years with the Duncan Duo, working his way up to a listing agent and becoming one of the top agents on the team.



“The Duncan Duo did a great job molding me into a good REALTOR® and providing me with opportunities,” he says with a heart of gratitude. Despite his success, Louis felt the need for a new challenge and decided to venture out on his own. “They were extremely supportive,” He comments.

In 2019, Louis founded The Savinetti Team at Keller Williams Tampa Central. Starting a team was a natural progression for him, driven by his desire to provide personalized service and build lasting relationships with clients. “I’ve switched from quantity to quality,” Louis explains. “I want to be there for my clients throughout the entire process, not just until the contract is signed.”



Louis prides himself on his client-centric approach. Unlike some real estate professionals who hand off clients after securing a deal, Louis stays involved from start to finish. “I become friends with my clients,” he says. “They reach out to me for their next home, which is fantastic.” His focus on relationships and referrals has allowed him to scale down his workload to around

25-30 transactions a year, enabling him to provide more personalized service.

Navigating a Competitive Market

With the low inventory in Tampa’s real estate market, Louis has adapted by flipping houses and even building new properties to create his own inventory. “Our market is exploding,” he notes. “With the plans our city has over the next 10-15 years, I don’t see us slowing down.” Louis’s knowledge of the local market and his ability to think outside the box have been key to his success. He also excels in connecting with his clients, which is why his business runs on repeat and referral.

“Real estate is a big popularity contest,” he candidly comments. “Which REALTOR® did you like the most and trust to negotiate on your behalf?” As for Louis, his personality shines through one on one.

“I’m best at the dining room table,” he says. “When I sit down with clients at the dining room table, I’m selling you on trusting me with the largest asset that you will ever own. That’s what motivates me.”

Competitive by nature, Louis knows how to drive deals to the closing table, overcome obstacles along the way and serve his clients faithfully. He genuinely loves what he does, commenting, “I’m never bored or stuck at a desk.”

Family and Community

Family is a significant motivating factor for Louis. He and his wife, Heather, have two beautiful daughters, Sloane and Lola. They live in South Tampa, one



of the fastest-growing areas in terms of real estate. Heather runs a successful custom cookie business, The Tampa Cookie Jar, from home. “We are blessed with two beautiful girls,” Louis says. “My wife keeps talking about number three. That’s motivating to me.”

Louis’s work-life balance is exemplary. He manages to drop off and pick up Sloane from school, give baths every night, and spend quality time with his family. He is also passionate about golf and ice hockey, often combining work and play by taking clients golfing. “I’m very lucky where my career and golf go well together,” he says. Louis is a member of a golf club and enjoys the camaraderie and networking opportunities it provides.

Final Thoughts

Louis Savinetti’s journey in real estate is marked by a commitment to excellence and a deep love for helping others. His client-centric approach, combined with his knowledge of the Tampa market, makes him a trusted and respected figure in the industry. As he continues to grow his team and navigate the ever-changing real estate landscape, Louis remains dedicated to providing exceptional service and building lasting relationships with his clients.

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Written by Elizabeth McCabe
Photo Credit: Carol Walker/Thomas Bruce Studios

Former Hallmark Designer Found A New Path and Passion in Real Estate

Hallmark Cards evoke feelings of happiness, warmth, and goodwill. Ali Schaaff knows that firsthand. With her talent, she designed cards that resonated with others. But Ali's story goes beyond her successful stint at Hallmark, showcasing her journey from a graphic designer to a celebrated real estate agent in Safety Harbor, Florida.

BLAZING HER OWN TRAIL

Ali Schaaff grew up in Kansas, where she pursued her passion for art by studying graphic design and painting at Kansas State University. After

graduation, she secured a dream job as a designer for Hallmark Cards. "Working at Hallmark was a wonderful experience. I got to meet artists from all over the U.S. and other countries," Ali recalls. Her 21 years at Hallmark were filled with creativity and inspiration, but eventually, she yearned for a change.

Thirteen years ago, Ali moved to Safety Harbor, Florida. Her transition from graphic design to real estate was influenced by her personal experiences buying and selling homes. "I had renovated a house and found the process fascinating. I remembered how great my first real estate agent made me feel when I bought my first home right out of college. That experience stuck with me," she says.

Ten years ago, Ali decided to take the plunge into real estate. Despite having no prior sales experience, her enthusiasm and dedication quickly set her apart. "I knew I didn't want to be a cold-call agent. I love interacting with people," Ali explains. She signed up with Brian Buffini's coaching program, which focuses on building a business through referrals and personal connections. "Brian Buffini's philosophy is that 'you can party your way to the top.' I built my business on asking for referrals and staying friends with my clients," she says.

Ali's success in real estate is rooted in her integrity and trustworthiness. "I will not sell a home just to make the money. I try to advise clients throughout the process and treat every home





Dogs Inc., to support causes close to her heart. “Last year, we raised \$620 for Dogs Inc. This year, we collected over \$2,000. It’s amazing to see how much we can achieve together,” Ali says.

BECOMING CONFIDENT

Ali’s journey in real estate hasn’t been without its challenges. When she first started, finding confidence was a significant hurdle. “I struggled with self-doubt and had to push myself constantly. Reading motivational books helped me keep going,” she admits. Her hard work and perseverance paid off as she earned a place in the 100% Club with RE/MAX and reached the Platinum Club last year. “Proving to myself that I can do this has made all the difference. Now, I don’t question myself like I did before,” she reflects.

A FULL LIFE

Outside of work, Ali leads a rich and fulfilling life. She is actively involved in the Rotary Club of Safety Harbor Noon and participates in a book club. She enjoys trying out new restaurants, listening to live music, tennis, and traveling. “I just got back from Turks and Caicos, where we celebrated my parents’ 55th wedding anniversary. Traveling is my way to recharge and enjoy life,” she says.

At home, Ali shares her life with her boyfriend, his 10-year-old daughter, and their two beloved boxers, Bruno Mars and Charlie Grace. “Bruno is pretty chill, but Charlie has a lot of energy,” she laughs. Her dogs are an essential part of her life, and her affection for them is evident in her charitable efforts.

FINAL THOUGHTS

Ali Schaaff’s path from Kansas to Florida, from graphic design to real estate, is remarkable. Rooted in purpose, she is relationship focused, helping her clients at one of the most stressful times of their lives. Her dedication to her clients, community, and family makes her a standout agent and a cherished member of the Safety Harbor community. We wish her the very best in all of her endeavors!



purchase as if it were my own,” she explains. Her dedication to exceptional customer service and building lasting relationships has been the foundation of her thriving business.

BUILDING A BUSINESS ON RELATIONSHIPS

Ali’s approach to real estate is deeply personal. She treats every client with the same level of care and respect, whether they are first-time homebuyers or purchasing million-dollar homes. “When I bought my first home, I had no idea what I was doing, but my agent treated me like gold. He made me feel so important throughout the process. I strive to give my clients that same experience,” she says.

One of the cornerstones of Ali’s success is her dedication to client relationships. She stays connected with her clients through regular meet-ups, lunches, happy hours, and her renowned client appreciation parties. “I do these parties to show my appreciation for all the referrals I get. It’s my way of saying ‘thank you.’ I’m on my seventh annual client appreciation party, and it keeps getting bigger every year,” she shares.

Ali’s client appreciation events are not just about celebrating her clients but also about giving back to the community. She partners with local charities, such as the Humane Society of Pinellas County and

BREATHE EASY

MOLD REMOVAL

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By Dave Danielson

Clearing the Air for Clients



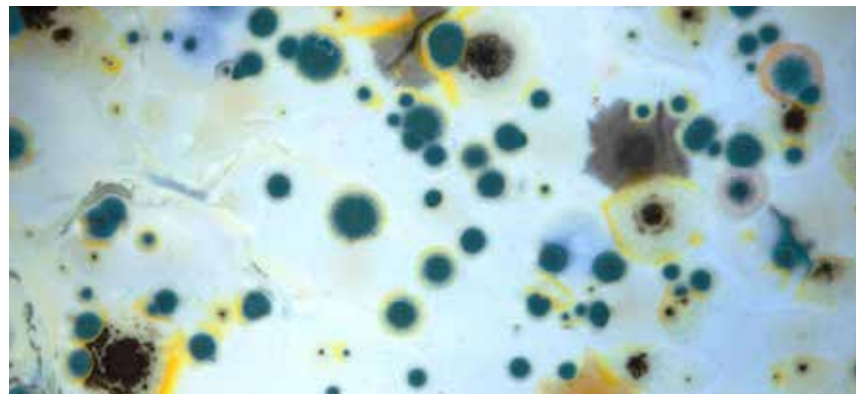
Since a person's home is their refuge, it makes sense that everything that can be done is followed to maintain a clean and safe environment.

Luckily for you and your clients, that's where Jenni Canning and Breathe Easy Mold Removal come into play ... with education, testing and remediation.

The company is led by Jenni, who is affectionately also known as "the Mold Lady," due to her extensive knowledge and experience in the industry.

A Path of Caring

Jenni's journey began when she initially worked for a pest control company, where her passion for solving problems was ignited. In time, she moved into conducting inspections. In the meantime, she also returned to college and earned her Bachelor's degree in Business Administration and Management.



In 2012, when the owner of her company retired, Jenni acquired the business and relocated it from Bradenton to St. Petersburg. With a blend of hands-on experience and academic knowledge, she was perfectly poised to tackle the challenges of her new role.

Rising to the Challenge

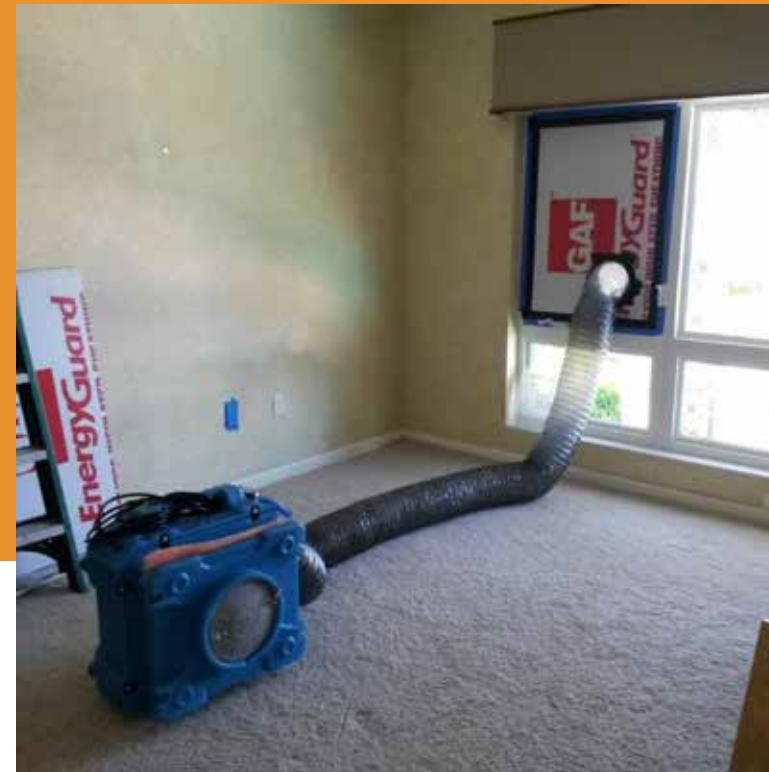
What makes Jenni's work fulfilling?

"I love meeting new people from all over the place," she says.

The unpredictability of each day keeps her engaged. Many of her clients contact her in distress, unsure of what's happening in their homes.

"I get to do a little detective work and solve their issues," she explains, her eyes lighting up at the thought of unraveling complex situations.

Her team, consisting of an office manager and a crew of four full-time remediation experts, mirrors her dedication. Together, they create an



MY GOAL IS TO MAKE PEOPLE AWARE OF THE CONDITIONS THAT CAN LEAD TO MOLD AND HELP THEM AVOID THOSE SITUATIONS.

the office manager and is described by Jenni as "the brains behind the logistics and paperwork."

When asked how family

influences her work, Jenni says, "We treat our clients like friends. You're not just a number; you matter to us." This familial approach fosters long-term relationships with clients, who often return for advice or refer friends in need.

Outside of work, Jenni enjoys her downtime playing pool and spending time with her grandchildren.

"I'm a good pool player," she laughs, indicating that she has a competitive side that's just as vibrant as her professional life. Balancing her responsibilities at Breathe Easy Mold Removal with family time allows her to recharge and maintain the passion that drives her business.

Whether you're facing mold issues or simply seeking to educate yourself about the risks, Jenni and her team are ready to help you breathe easy.

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environment that feels less like a business and more like a family. "We're a small team, and we've worked together for years," Jenni emphasizes. "Being a small business allows us to provide that more personal level of service. When people call, they will get me and not an answering service."

Calm in the Storm

In the mold removal industry, anxiety often accompanies the phone call. Homeowners can feel overwhelmed when they discover mold issues, and many companies can exacerbate that fear with alarming assessments. Jenni takes a different approach.

"I've been doing this long enough to know the severity of the situation in most cases," she notes.

When working with clients—whether they are buyers, sellers, or REALTORS®—Jenni prioritizes education and reassurance.

"I like to talk people off the ledge," she says with a smile. "I help them

find a solution and create a less stressful atmosphere," she adds.

Building Trust Through Education

Education is at the core of Jenni's mission.

"My goal is to make people aware of the conditions that can lead to mold and help them avoid those situations," she explains.

This proactive approach not only helps her clients feel more secure but also empowers them to take charge of their living environments.

By fostering open communication, Jenni ensures that her clients understand the intricacies of mold remediation.

"I want them to see this as a manageable issue rather than a catastrophe," she stresses.

Family Ties

Jenni's commitment to her work is complemented by her dedication to family. Her daughter, Jessica, serves as



▶ on the rise

Written by Elizabeth McCabe
Photo Credit: Wille Col Studios

LUZ ESTRELLA COLON

MAKING DREAMS COME TRUE WITH KELLER WILLIAMS SUBURBAN TAMPA



BUILDING A TEAM AND A BUSINESS

With all the training, tools, and systems in place at Keller Williams, Luz is building a foundation to relaunch a team. With her passion for mentoring and teaching, she hopes to apply these techniques to not only grow her team, but offer coaching and consulting to other agents.

Her husband, William, who handles marketing and behind the scenes, operates as the director of operations, which is a crucial part of her support system. Together, they are partnering with another agent to help grow an enterprise. Luz follows Keller Williams' advice to set up a transaction coordinator, buyer's agent, listing agent, and showing assistant, aligning perfectly with her vision of a cohesive and efficient team.

Prior to real estate, Luz spent 15 years in banking, working in personal accounts and mortgages, before transitioning to teaching. An injury from a car accident led her to homeschool her children and join homeschool groups. This period of her life sparked her interest in real estate, where she saw an opportunity to help people achieve homeownership, a milestone she cherishes deeply due to her own background of poverty and foster care. Now she makes dreams come true for others with her determination, drive, and expertise. Helping others is what it's all about to this compassionate real estate agent.

FAMILY AND FAITH

Family and faith are central to Luz's life. Married for over 15 years, Luz and William are blessed with four children, ages 16, 12, and twin 8-year-olds. They have also had the privilege of looking after their niece since freshman year of high school, recently seeing her off in marriage, where William got to walk her down the aisle.

"God first, then family," Luz emphasizes. This order of priorities guides her professional and personal life. "If my customers don't understand it, there is no commission check worth my peace."

Luz finds joy in spending Sundays with her family, holding family dinners, and creating memories together. Despite the demands of her career, she ensures her family's needs come first.

Passionate. Persistent. Purposeful. Luz Estrella Colon has all of those characteristics. This Top Producer joined Keller Williams Suburban Tampa in January 2023 after working at her previous brokerage, finding fulfillment in the process.

She quickly found her place among top producers and mentors. "I love it. It's very different," Luz shares. "I felt that I had reached a glass ceiling at my previous brokerage and wanted to be around producers who were constantly achieving, with systems in place." The tools and training at Keller Williams have been a game-changer for Luz, who values the diverse and supportive environment.



Outside of real estate, Luz is passionate about singing, dancing, and art. She enjoys spending time with her children and hiking, kayaking, and traveling to Georgia and North Carolina. An avid reader, she finds inspiration in books from Mitch Albom, various devotionals, and The Bible.

MAKING A DIFFERENCE

Luz's career in real estate is driven by her desire to make a difference. She values the transformative impact of homeownership on families and their financial situations. "I can sell a \$100,000 home to a \$1 million home," she says. For Luz, it's not about the money but about changing lives. Her slogan, "Relax and let LUZ," encapsulates her approach to real estate, emphasizing the importance of understanding her clients' needs and providing exceptional service.



Luz's compassion extends to the broader community. Having been a foster child herself, she has a heart for homeless individuals and orphans. She regularly prepares and distributes care bags to the homeless, praying for them and offering support. This commitment to giving back also includes serving in her church, volunteering for Habitat for Humanity, and supporting local businesses through her Instagram account, @LuzAroundtheBay.

"I also support local businesses," adds Luz. She goes to local businesses, tasting their coffee or food, and lets others know about them. "I bring awareness to everyone," she shares. Even for closing gifts, she uses a local woodworker out of Brandon who hand makes gifts for Luz's clients. "I also use a small business for my transaction coordinator," she says, "rather than using big companies." It's the little things that make a difference.

LOOKING AHEAD

Luz envisions a future where she



continues to be a light in the industry, growing other businesses, and collaborating with fellow agents and brokerages. She plans to travel to England soon, strengthening bonds with clients who have become friends.

From living in poverty to breaking the cycle of poverty as a successful REALTOR®, Luz Estrella Colon is an inspiration. We are honored to feature her in *Tampa Bay Real Producers* and eagerly anticipate the impact she will continue to make in the real estate world.



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▶▶ from the desk of the president

by Gia Arvin, 2024 President of Florida REALTORS®

“COUPLED VS. UNCOUPLED COMPENSATION IN A POST-SETTLEMENT WORLD”



The Realtor universe is now 2 months into the landmark settlement that saw the removal of compensation in the MLS, the mandate of written agreements with buyers before touring properties, and the need to ensure a contract for compensation exists in each transaction to ensure a buyer representative is paid for their work in procuring a residential property for a buyer. As we all learn a new normal, we encountered several terms that we did not use before, two specifically keep popping up are “coupled” and “uncoupled.”

“Coupled” commission is when the seller typically pays a commission to their listing broker upon the successful sale of their home. The listing broker then shares this commission with the buyer’s broker who has represented the buyer in the transaction. This offer of compensation is what used to appear in the MLS, now it is necessary to contact the listing broker for details on their offer of compensation if you bring a buyer and successfully close a transaction. Under the terms of the settlement a buyer representative may only collect the amount agreed to by the buyer in the previously executed buyer representative agreement.

The other method is known as “uncoupled.” In this model, the seller and buyer each negotiate and pay their respective agent’s commissions separately. In most residential sales the buyer will incorporate the payment to their buyer representative into their transaction by asking the seller to pay their buyer representative directly either by a term of the sale or via a separately executed compensation agreement between the seller and the buyer’s brokers.

Florida Realtors has released a menu of forms to assist Realtors navigate this new space and free classes are offered online for anyone needing more information. In the event you encounter a transaction specific question the Florida Realtors legal hotline is available Monday-Friday until 4:45 pm at 407-438-1409, you just need your license number.

We are so proud of our industry’s professionalism as we navigate our transactions following the Settlement Implementation. We urge all Realtors to continue to cooperate professionally and remember to always conduct business in a manner that keeps the Florida real estate industry thriving.



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FORMER FIREFIGHTER

Finds Blazing Career as a Loan Officer with EDGE HOME FINANCE

▶ partner spotlight:

Written by Elizabeth McCabe



knack for solving complex problems. Today, as a loan officer with Edge Home Finance, she's blazing new trails in the lending world, all while maintaining the core values that have guided her throughout her life.

Her calmness, coupled with her courage and confidence, have caused many real estate agents and their clients to put their trust in her. Celia knows how to move deals to the closing table. Her ability to solve complex problems helps many people arrive at the dream of homeownership.

Celia's love for puzzles and mental challenges keeps her engaged in her work, but it's the human aspect that she values most. "I couldn't sit in a cubicle and crunch numbers all day," she laughs. "I have to interact with people, solve problems, and put things together. This is a platform for me to continue helping people, just in a different way."

FOLLOWING HER HEART

Celia followed her heart's dream of becoming a firefighter/paramedic, which was ignited as a 14-year-old, a goal that was far from easy. As a child, she faced significant health challenges, including multiple knee surgeries that required her to wear leg braces. Despite these obstacles, her determination never wavered. She joined the Boy Scouts, where her passion for firefighting truly took root. Even after college,

she simply wanted to become a firefighter and decided to pursue her dream.

Her dedication led her to pursue a degree in emergency medicine while simultaneously going through the fire academy. During this time, she



For Celia Merritt, the path to becoming a successful loan officer was anything but typical. After a 28-year career in emergency medicine, including 17 years with the Hillsborough County Fire Department, Celia found herself transitioning into a new chapter that merged her passion for helping people with her



worked in an emergency room and juggled her rigorous schedule with school during the day. But it was a chance encounter at a local dance hall, where she was swing dancing with friends, that introduced her to the world of lending. A fellow dancer, who worked for a lending company, offered her a secretary position—a job that would eventually change the course of her career.

"I started in lending in 2003," says Celia. She started working as a secretary and her organizational skills were an asset. "I quickly moved up from secretary to wholesale processor, learning the back end of lending."

Balancing her new role in lending with her commitment to the fire department, Celia worked part-time in the lending industry while advancing through the ranks of the fire department, ultimately becoming a lieutenant. However, after a major shoulder surgery and the realization that her body could no longer withstand the physical demands of firefighting, Celia made the difficult decision to retire in 2022.

The timing couldn't have been better. Celia's lending business had taken off, and she had built a strong team around

her. Yet, the defining moment came when her daughter, Rylee, was diagnosed with diabetes. "Rylee was the last person I transported in a rescue unit," Celia shares. "She was in the ICU, and after three days, when she finally woke up, I knew it was time for a shift. Everything was in place, and God worked it all out."

FULL SPEED AHEAD

Since then, Celia has fully dedicated herself to her lending career at Edge Home Finance. Her extensive background in medicine, particularly in oncology and emergency medicine, gives her a unique perspective in her work. "Knowing medicine helps significantly," she says. "I make sure to take care of my clients and set them up for success."

Her commitment to her clients goes beyond just closing loans. Celia ensures that everything from insurance quotes to inspections is handled with the utmost care. Her clients, many of whom are older or have specific needs, appreciate her personal touch. Whether it's picking up paperwork in person or offering a prayer before discussing numbers, Celia's faith plays a significant role in her business. "I love everyone where they are," she shares. Celia aims to be friends with her clients with her people personality and kind soul. Her transparency and authenticity resonate with others. "It allows people to feel like they can be more vulnerable and open with me."

At Edge Home Finance, Celia's team is a reflection of her values and work ethic. Jill, her dedicated processor, Katie, who excels in social media and ads, and Krista, who handles documents, all contribute to the seamless operation of her business. Celia herself is known for her calm demeanor under pressure—a skill honed during her years as a firefighter. "There's really no problem we can't solve as long as everyone is on board," she says confidently.

Celia does everything from residential to commercial loans. "We can do everything," she points out. "We have 100 lenders we broker out to. There isn't a borrower where we can't figure something out. We have programs from cookie cutter loans to down payment assistance to PNL loans." The options are endless. "There are so many ways to make things work."

FAITH + FAMILY

Celia's deep faith is intertwined with every aspect of her life and work. She's actively involved in her church, participating in workdays and events, and she supports several charitable organizations, including the American Lung Association, where she serves on the





a bright and active young girl, shares her mother's passion for fitness and has even participated in the same stair climb events as Celia, including the Tunnels To Tower stair climb, where she became the youngest participant at just five years old!



FOR MORE INFORMATION

To Celia, life is all about helping others. Whether firefighting or helping people find a mortgage for their unique situation, she is committed to her clients and the community. This trailblazer is making a name for herself in the mortgage world at Edge Finance, edging out the competition with her kindness, hard work, drive and determination. She would be delighted to help your clients with all their mortgage needs.

CONTACT:

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Southeast board, and the Tunnel to Towers Foundation. Her mother's battle with lung cancer, and her subsequent involvement with Moffitt Cancer Center, has also inspired her advocacy.

As a single mother to her 12-year-old daughter, Rylee, Celia appreciates the flexibility that her career affords her. Rylee,

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5 STEPS TO FINISH STRONG IN 2024



►► coach's corner

The end of the year is quickly approaching and the temptation to pull back over the holidays is about to creep in. For most agents, the time between Thanksgiving and New Year is a coasting zone of food-induced naps, travel, and the bare minimum to see their current business make it to the closing table. If you avoid anything during this time, let it be the weight scale and not the health of your business.

Use this time to look back on 2024 and ask yourself the following questions:

1. Is my 2025 business plan as well thought out and thorough as it needs to be? What obvious adjustments should I make?
2. Do I have a grasp on where our expenses were allocated this year? Where can we cut or renegotiate 10% off of our expenses going into next year?
3. What qualities or characteristics have I developed, enhanced, or improved upon in the last twelve months? What was the result?
4. Will I be where I want to be in ninety days based on how I conduct myself now? What changes do I need to make immediately?

They say the road to hell is paved with good intentions. Don't allow your future to end with the magazine cutouts on your vision board. Here are five things you can do between now and January 1st.

1. Green, Yellow, Red

Using a green, yellow, and red highlighter, review your expenses for 2024. Green will signify the items you find value, have identified a return on investment, and will continue into the new year. Yellow will signify anything you can possibly cut, find better pricing with a competitive vendor, or renegotiate better terms. Think insurance, business phone, CRM software.

2. Clearly identify ROI

Don't just expense out generically, we must be specific. Instead of saying \$14,000 was spent on mailers, identify how much was spent directly to your farm(s), sphere, etc., and track the amount of revenue that has come from each source of business. If you spent \$6,000 on farming efforts in Seminole Heights and made \$66,000 from Seminole Heights listings that were not part of your sphere, you can identify a 10x return. As you go into 2025, have you set specific ROI goals around each of your sources of business?

3. Internal Audit

Take inventory of how you spent your time this year. Were you distracted with getting your administrative staff up and running, and did you pull away from lead generation? What fundamental activities have dropped off as you felt more comfortable trading sweat equity with check equity? What skills do you need to develop to be a better leader and professional in 2025?

4. Cast Your Vision

Do you have a clear vision for 2025? Could your team articulate your vision to someone else if you weren't in the room? Could your team describe your team culture to someone else if you weren't in the room? People will follow a leader with a vision that includes their big life. Does your vision expand for the people around you?

5. Commit to Accountability

Everyone thinks they know what they need to do, they just need to do it. Who serves on your personal board of directors? Who is mentoring you and who are you mentoring? Have you instilled a culture of productivity that begins with you? We cannot have accountability without accounting, how are you and the team keeping score? Commit to an accountability partner, group, or coach who will ensure the conversations around you are guided in growth and not complaints of the times.

Wishing you all a blessed holiday season of giving thanks and digging in.

Michael Reedy is a business and life evolution coach with more than 5,000 coaching hours specializing in scaling and leading sales businesses authentically. To learn more, visit michaelreedy.org.



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