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## BRIAN SPRAGUE

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**FEATURED AGENT:**

Catherine Kelly

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Renee Thompson

**MAKING A DIFFERENCE:**

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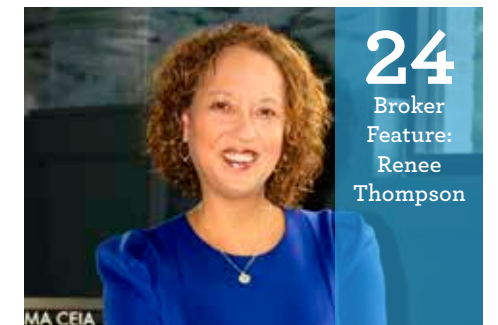
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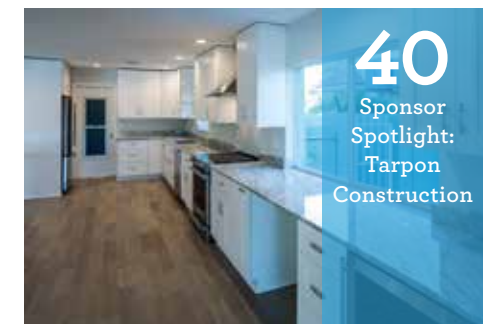
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# BRIAN SPRAGUE

## ELEVATING THE EXPERIENCE

### TRANSACTIONS START AND END.

### DEALS COME AND GO.

But when things work with care and excellence, they become an experience you won't forget.

That's the way people feel when they have the opportunity to work with Brian Sprague CSP, P.A., Broker Associate with Smith & Associates Real Estate ... because they know they've worked with someone who does everything he can to elevate their experience.

### FINDING A NEW CAREER HOME

Before real estate, Brian gained valuable experience in corporate America, including managing call centers for larger organizations, as well as working in advertising sales, non-profit fundraising and grant writing.

In 2009, Brian decided to switch gears and enter real estate.

"I had made some great contacts through my previous work, and decided that the time was right to enter real estate," Brian remembers. "At the time, with the economy being what it was from the economic downturn, there were people who thought I was crazy getting into the business at the time. But I made my start, things improved, and they've gone up ever since. It's one of the best moves I have ever made."

During those uncertain financial times, Brian started life as a REALTOR® when he joined Illustrated Properties in West Palm Beach.

Through the years, Brian's success and reputation for results have continued to mount. In 2013, he joined the team at Smith & Associates Real Estate.



By Dave Danielson  
Photo Credit:  
B. Lively Images





**SIGNS OF SUCCESS**

Along the way, Brian has built an uncommon record of success. In fact, he recorded an astonishing \$171 million in sales volume in 2019.

Brian’s experience in real estate has been rewarding to be sure. He has especially enjoyed his work on the listing side of the business.

“I’ve always preferred being on the listing side. It has allowed me to get to know many builders and investors, as well as giving me the chance to get to know parcel owners in downtown St. Pete,” Brian explains.

Brian is a specialist in the luxury space and has been a key, long-term part of several high-profile developments in the area, including condo conversions, as well as multi-family properties.

He takes pride in achieving success, where it has proven to be elusive. In one case, a developer had completed an upscale project with unfinished/unsold condo units. Brian was able to bring in investors from New York to finish out the remaining units and completion of the overall development.

“That project was rewarding to be part of because it was 2011, and it was one of the few new construction projects that were completed during that time in this area,” he remembers.

Brian has also been a vital member of the development team for other luxury projects, including a \$300 million project that sold out six months in advance of closing.

There’s more in progress.

“Nowadays you can find Brian in the Sales Gallery for SALTAIRE ST. PETE that is due for final completion in Early 2023,” Brian says. “In real estate, it helps to have a niche market. And development has been a great niche for me to be part of. In new construction, it’s all about selling a vision, when the home does not yet exist.”

**BUILDING STRONG BONDS**

Beyond the upscale floorplans and views, Brian has a special affinity for the people he has a chance to work with.

“One of the most enjoyable parts of what I do has been meeting the people I work with. I meet NBA players, pop stars, ambassadors and politicians, as well as doctors, lawyers, CEOs and

executives,” he explains. “It’s always interesting working with them and being on point to give them the best experience we can.”

The person who holds Brian to the highest standard of performance is himself.

“For me, it’s just doing everything you can do to be the best person you can to ensure your success with honesty and integrity,” Brian says.

Brian’s husband, Miroslav Ostojic, is a big part of his success story.

“He has always been there for me to help ensure my sanity,” Brian says with a smile.

In their free time, Brian and Miroslav lead an active life.

“Disney is a frequent destination for us that we always have a lot of fun with,” he says. “We also have wave runners and try to get out on the water as much as we can.”

They also enjoy CrossFit and time with their two dogs — an English Bulldog and a French Bulldog.

**GIVING HIS ALL**

Brian has always made time to give back to the community, as well.

In 2007, Watermark Magazine bestowed its “Unsung Hero” award for his time working with and supporting the mission of equality. He has also been an essential voice in supporting area pride events.

As he considers his career, Brian knows how difficult the

transition can be for new agents entering the business. He emphasizes the importance of finding a niche to focus on.

“Whether people have an interest in construction, new construction, property management, and so on, there are a ton of specialty niches to choose from and to focus on. I think that’s a great approach to use to have success, along with continually learning all you can to take your knowledge level beyond what is typically expected.”

For all of his success, accolades and honors, Brian appreciates the fact that real estate is still a human, relationship-based business. It’s something he keeps at the forefront of his efforts to elevate his clients’ experience.

“When people work with me, I hope they come away knowing that I was honest with them and that I gave them the best advice at that time.”

He remembers the example of a couple he had worked with on the purchase of their home. When the husband passed, Brian stopped to pay his respects to his wife.

“I wanted to share my condolences at his celebration of life. Yet, as she was going through the loss of her husband, she was telling me thank you. With what we do with our clients, you just try to do the best you can. You never know the importance and the fact that you can impact other people in different ways.”



**YOU NEVER KNOW THE IMPORTANCE AND THE FACT THAT YOU CAN IMPACT OTHER PEOPLE IN DIFFERENT WAYS**

# HOW MANY TRANSACTIONS HAVE YOU DONE THIS YEAR?

( MORE, IF YOU SCAN THE CODE )



## financial fitness

By Shauna Osborne



Easy  
Ways to  
Improve  
Your

# FINANCIAL

# L I T E R A C Y

April is **Financial Literacy Month**, as designated by former President Barack Obama in 2010 in response to the 2008 American financial crisis, which he called “the result of both irresponsible actions on Wall Street and everyday choices on Main Street.” Indeed, financial ignorance can lead to a variety of negative consequences, including irresponsible spending, dangerous debt levels, and high amounts of stress, especially for financially vulnerable populations like the elderly, women, and teens. No matter who you are, education in financial literacy is key.

### Read financial books and newspapers (and listen to podcasts).

Dive into newspapers and magazines (think the financial section of local/regional newspapers, as well as the *Wall Street Journal*, *Barron's*, *Fortune*, *Forbes*, and *Money*), as well as books geared toward money matters. Also, there’s a podcast for every subject nowadays, and the arena of finance is no exception. Just want the basics? Try *The Dave Ramsey Show* or *So Money*. What about info on investing? You’ll want *InvestED* or *We Study Billionaires*. Seeking women-focused financial info? Look for *HerMoney* or *Mo’ Money*.

### Use social media and your network.

Though I strongly support the use of social media for sharing cute doggy photos, you can make your social media time more productive by following financial experts on Twitter or LinkedIn; maybe join a personal finance/support Facebook group. Also, don’t overlook the opportunity to access the knowledge you have close at hand through your immediate network. Use the knowledge (and lessons learned) from your circle of influence – successful friends, family members, or even your boss.

### Ask the experts.

Who better to turn to with your burning financial questions than a professional? They can listen and assess your current situation and how you are handling credit and debt; uncover solutions, whether about day-to-day money situations or more complex, long-term scenarios; make suggestions for how to pay off, consolidate, and manage finances; and help you plan for future financial needs and stay on track going forward.

A study by the Financial Industry Regulatory Authority in 2019 showed declining rates of financial literacy among Americans, yet for most of us, our financial situations are more complicated than ever, between retirement accounts, investments, student loans, medical debt, credit cards, mortgages/rent, and other household expenses. It’s important to keep your financial literacy knowledge base growing as aspects of your health, career, family, and living situation change over the years. Knowledge is power!



# SPRINGTIME ALLERGIES

How They Work (and Some Ideas for Relief!)

Ah, springtime – the birds are singing, the leaves are unfurling, the flowers are blooming. Such a beautiful time of year... unless you, like millions of other sneezy, miserable Americans, suffer from **springtime allergies**. Also known as “hay fever” or “rhinitis,” spring allergies can be blamed in most cases on pollen, of which there is an abundance this time of year, and can provoke a variety of unpleasant symptoms, including itchy, watery eyes; swollen and/or painful sinuses; runny or stuffy nose; post-nasal drip; and cough.

## Scientifically Speaking...

What is it about springtime that causes our respiratory systems to betray us? We can blame it on a chemical compound our body produces called **histamine**. As mentioned above, when spring begins, plants and trees release pollen into the air in an attempt to reproduce. Many of us are sensitive to these substances, causing our bodies to release allergic antibodies to help our immune systems eliminate them. These allergic antibodies set out to attack and destroy the pollen/spore invaders as we are exposed to them, and part of the attack deployment is, you guessed it, the release of histamine into our bloodstreams and mucous membranes. *Histamine only wants to protect us...* but it’s hard for us to see that through itchy, teary eyes! Histamine triggers sneezing to try to rid nasal passages of irritating allergens and also causes the linings of the nose and eyes to swell and redden so additional allergens can’t enter the body there.

## Alleviating Symptoms

When springtime rolls around, many of us automatically reach into the medicine cabinet for drugs created specifically for combating allergy symptoms. Predictably named “**antihistamines**,” these commonly used medications work by not allowing histamine to attach to skin, gastrointestinal tract, and respiratory

tract cells, thus inhibiting the inflammatory process. However, these drugs come with their own spectrum of disagreeable side effects, including dry mouth, drowsiness, dizziness, and weight-gain. Just the mental “fuzziness” alone is enough to keep some allergy sufferers away!

Luckily, some natural options show promise in rescuing us from the haze of springtime allergies.

**The basics:** Start by keeping your windows and doors closed on high pollen days, as well as leaving your shoes at the door, and bathing and changing clothes quickly once you’re in for the day, ensuring you don’t allow any hitchhiking pollen to linger. Stay hydrated to thin your mucus, providing some relief for congestion and post-nasal drip. Installing HEPA filters throughout your home, changing bedding, dusting, and vacuuming upholstered furniture and curtains as often as possible are also beneficial.

**Butterbur:** Butterbur is a type of marsh plant that, when consumed, has been shown by researchers to be incredibly promising in suppressing the body’s allergic responses to seasonal triggers, working similarly to antihistamines that treat nasal allergies without the side effect of drowsiness.

**Probiotics:** Probiotics are live microorganisms that promote a healthy digestive tract and immune system; these friendly, healthy bacteria, in essence, help alleviate allergy symptoms by restoring the diverse gut flora that must be present to prevent our body’s immune response to foreign substances (in this case, allergens!).

As always, consult your doctor before undertaking any new treatments. Happy spring!

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# CATHERINE KELLY



▶ featured agent

By Dave Danielson  
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Walker/Thomas  
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## BRINGING LIFE TO HER WORK

There are many paths to take to become a REALTOR®.

Some people begin their real estate journey as early as they can as young adults. Many others enter the industry later.

In either case, one of the biggest keys to success is making the most of the qualities you have and applying them to help clients reach their homeownership goals.

Catherine Kelly is a REALTOR® with Berkshire Hathaway HomeServices, Florida Properties Group in Clearwater. She's this month's Featured Agent. She's also an industry leader who brings an energetic, positive life to those she comes in contact with.

### Giving Back. Paying Forward.

Growing up in South Carolina, hospitality became a way of life. However, life took her to Jacksonville University where she earned a marketing and management degree, later to find herself teaching Business Ed at Dunnellon High School. The quote, "Great opportunities come to those who make the most of small ones," became her motto to students, and was painted across an entire wall.

Married for 33 years, Catherine felt truly blessed to be able to be a stay-at-home mom to their three children for 20 of those years and was able to submerge herself into a wide range of community, civic and school activities and organizations. Little did she realize what she was building and what would lie ahead.

By 2010, with her youngest child preparing to go out on their own, she started considering her next steps.

"With most of the children grown, I found my weekends void of being needed," she recalls. "So I started going to open houses for fun! I loved seeing the new designs and décor while getting a grasping knowledge of the local area market."

Some agents working open houses started recognizing Catherine and asked if she was considering making a purchase.

"I would say, 'I'm just window shopping, looking at décor, considering layouts and dreaming of building a house one day,'" she smiles.

Catherine's husband knew her connection to the industry ran much deeper.

As Catherine remembers, "He used to say, 'Catherine, you need to get your license, you need to do this.'"

She thought about doing it part-time, but realized "part-time" wouldn't be giving 100 percent and she didn't know how to do that.

"One big thing about me is that when I do something, it's over 100 percent. I do things outside the realm of the responsibility," she admits. "It is both a gift and a flaw."

A perfect example was her level of involvement in organizations.





•••

Through the years, Catherine had been the poster child for involvement, serving on a local parochial school board, a team mom for more teams than she can count, coordinating class and team trips, and fundraisers. At one time, she was a Booster Club President for two different schools — at the same time. She enjoyed playing a little golf and tennis, serving as Captain of several USTA teams. In addition, Catherine served on the Board of Governors at Countryside Country Club, as well as being an Ambassador. She also contributed much to a number of local charities, coordinating tournaments with unyielding dedication.

#### Rewarding Returns

Her involvement in service and support came straight from the heart. With the mindset, “It’s nice to be important, but it is more important to be nice,” she began to realize how now she could help others possibly through real estate, not yet realizing what laid ahead.

“I remember when I started, my broker, who had been around for decades, had me prepare announcement cards for my sphere of influence,” Catherine recalls. “She said, ‘Now Catherine, we’re going to give you 50 cards to send out to your sphere of influence that lets them know you’re in real estate.’ So I started writing down my list of people. I went back to her and said that I was going to need a few more. She asked, ‘Are you thinking 10 to 15 more?’ And I said, ‘Probably like a few hundred.’”

Immediately, she had three people call and started with three sales in her first three months.

#### Empathy and Excellence

Coming on the heels of the economic downturn, Catherine’s start in real estate was marked by the need to handle a large number of short sales. A lesson in learning the business the hard way or “by small opportunities.”

“Short sales became my thing for a while,” she remembers. “Being able to help some of those who were going through very tough times really struck me to the core. In some cases, I would go in and the house was a disaster. And I’d say, ‘You cannot do this to yourself. You can’t put your house on the market like this, even if it is a short sale. I am going to fix it!’ In some cases, I think I gave the sellers hope they had lost.”

Catherine provided a lot of hours rolling up her sleeves to help with landscaping, cleanouts, repairs and staging to help them get the most they could in the quickest amount of time, with their dignity still intact.

Through time, Catherine has amassed significant success as a REALTOR®, but some of her most considerable rewards are in human terms.

“I love serving and helping, playing matchmaker, problem and logistic solver, but most importantly, holding a hand when needed. I like making things better than they are and easier for those involved,” she smiles.

#### Creating Smiles

As Catherine considers her work with her clients, she recalls a conversation that has stuck with her through the years.

“A wise person once told me that 100 percent dedication results in 0 regret.” Whether training for a race or tournament, studying for an exam or selling someone’s home. “My back is strong and my passion is long for helping others make their goals happen ... I commit to give 100 percent. I measure success with 0 regret at the closing table.”

With purpose, energy and dedication and a sparkle of southern hospitality, Catherine Kelly exemplifies what it means to bring a selfless spirit of life to her work.

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THOMPSON

“Purchasing a home is an important decision in someone’s life. If I can make that a fun and easy process, it means the world to me,” says Broker Renee Thompson.

Renee started her brokerage Spartan Group Realty, Inc., in 2017. She oversees nine REALTORS® in her brokerage, which is located in Hyde Park Village in Tampa at 1646 W Snow Ave.

Why Spartan? Renee explains on her website, “A friend and client had come up with the name, and I loved it! I believe in the Spartan ethos: hard work, ethics, loyalty, never quitting. This is who I am. I am proud to be a Spartan, and I have actually run a few Spartan races. I am very proud of my military career, where the same culture of a Spartan exists.”

**FROM MILITARY TO REAL ESTATE**

Originally from Germany, Renee served in the United States Army for almost 10 years and then transitioned to a position at the Pentagon as a Program Manager.

“I worked as a Logistics Program Manager, coordinating multi-million dollar transactions worldwide, and ensuring that all details were successfully followed to completion, explains Renee. She left the military in 2001 and shortly thereafter received her Real Estate Sales Associate license.

Renee’s heart is to serve others and she genuinely enjoys making life

better for people. She was led to a career in real estate when she purchased her first home.

“When my husband Michael and I bought our first home, I realized what a tremendous help our REALTOR® was to us,” explains Renee. “I have heard of so many stories of people having terrible experiences with their REALTOR®, so when I got out of the Army, I decided to be a REALTOR®. I believed that I could still serve people. Helping someone decide where they are going to live to raise their family is a huge responsibility, and I wanted to make sure that I can help people have a good experience in such an important decision in their lives.”

She started with Century 21 New Millennium in Alexandria, Virginia. For 10 years, Renee held a dual career before focusing entirely on real estate when she came to Tampa in 2012 for her husband’s job at Macdill Air Force Base. She’s been soaking up the sunshine ever since.

“We came here for a long weekend in 2007 and knew that one day, we would move to Tampa to live. In 2012, it became a reality.”

**BECOMING A BROKER**

Renee decided to become a broker to help more buyers and sellers achieve their goals in homeownership. She also enjoys mentoring REALTORS®.

This successful entrepreneur keeps her brokerage small by



▶ featured broker

Written by  
**Elizabeth McCabe**  
Photo Credit:  
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intention to maintain the character of the brokerage. Renee oversees day-to-day operations, commenting, "I'm engaged in almost every transaction. It is important to me that the REALTORS® who come on board always receive what they came for. I do a lot of one-on-one mentoring and coaching."

Renee wants to ensure that every single customer has the same transaction experience from start to finish.

Although she is still selling homes, her long-term goals are to be able to build the brokerage to a point where her focus is solely on coaching her REALTORS®. Renee has a personal career volume of around \$70 million. Her lowest sale was \$25,000 and the highest was \$10,000,000.

She encourages new REALTORS® to "always be you, and whichever way you decide to build your business, be the best you can be."

#### PERSONAL INTERESTS

A self-described homebody,

Renee likes to hang out at home and enjoys cooking, reading, and hanging out with her husband and fur babies. She adds, "I enjoy traveling to new locations, but I am always ready to be home in four to five days."

She also has two dogs and loves four-legged friends. "Occasionally, I go to the Humane Society, and I enjoy walking the pups," she smiles.

In 2020, she is looking forward to giving back to others through her "Thank you" program. Renee comments, "We give up to 15% of our commission to the clients that are in a 1st Responder career. It's our way of saying thank you. I believe that without their sacrifice our community and our country wouldn't be who they are."

Making a difference is what it is all about for Renee. Investing in others, whether REALTORS® or heroes, makes her profession rewarding and fulfilling.

For more information on this month's Featured Broker, check out her website, [www.spartan-grouprealty.com](http://www.spartan-grouprealty.com).

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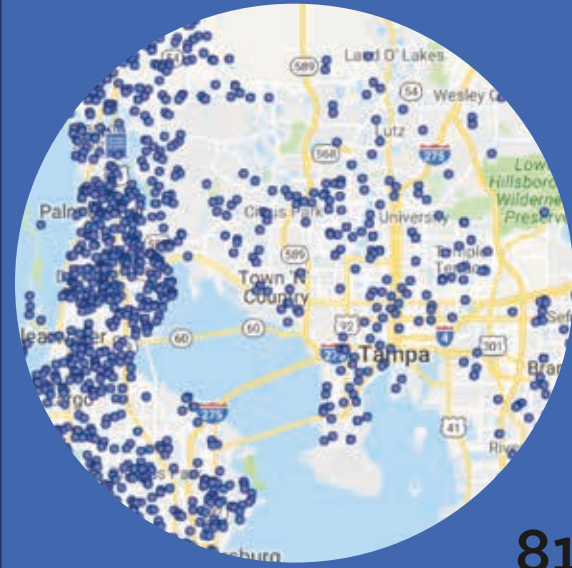
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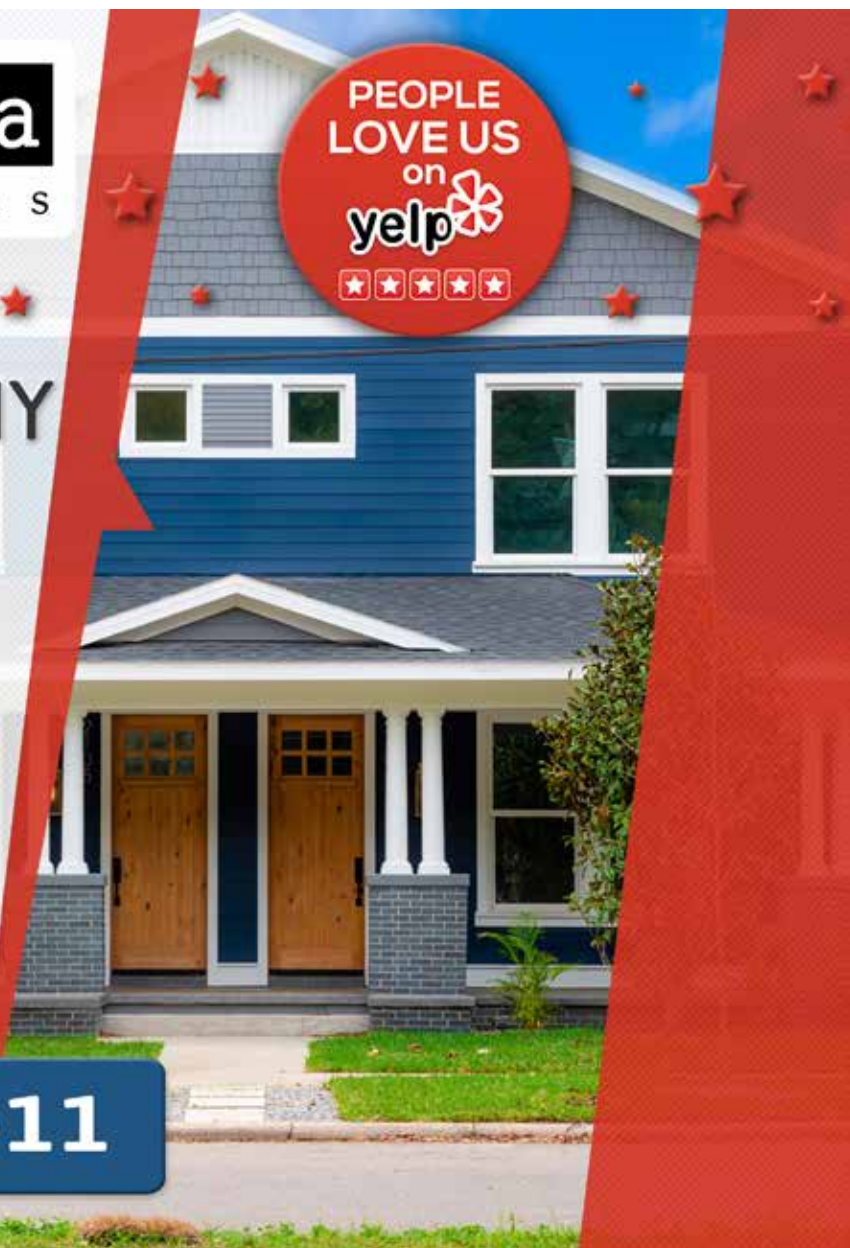
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By **Dave Danielson**  
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# KATRINA MADEWELL

## VOICE OF REASON



### ▶▶ featured agent

*Katrina Madewell, of Keller*

*Williams Realty, describes*

*herself as a mom, wife,*

*entrepreneur and real*

*estate Broker.*

*All of that is true.*

But when she sits down behind a microphone each week during her radio show, she also becomes a voice of reason and wisdom that area residents benefit from and learn from.

Her show is called “Tampa Home Talk.”

As she says, “I started doing my own radio show six years ago. It’s something I really enjoy. It’s an opportunity for us to cover a wide range of topics. In the process, we bring on a lot of experts during our two hours on the air.”

Katrina also recently started a new half-hour-long show called, “What Would I Do if I was 22” — a show featuring prominent leaders and CEOs who share their adventures and lessons learned.

#### ***Excellence through Experience***

In the process of filling the airwaves with valuable information, Katrina draws on nearly 30 years of rich real estate industry experience.

“I remember when I was 18 years old, I was making cold calls for a mortgage company setting up appointments for loan officers. It was my manager, Joyce, who said that I should consider getting my mortgage broker’s license,” Katrina recalls. “I got my associate’s degree and interviewed with Continental Airlines for



a job as a flight attendant. I was offered the job, but with the compensation offer and requirement to relocate anywhere in the world, I had second thoughts.”

As Katrina learned more about what a potential career with the airlines would entail, she remembered the conversation about the offer Joyce made into the mortgage world.

“I started on the mortgage side. I decided to take up an offer to work in a subprime shop,” she remembers.

As Katrina dove into her new role, she had a youthful energy and a positive outlook. But she also had perceptions to overcome.

As she says, “I had people who would come in to meet me for an appointment. They would look at me, see my general age, and then say, ‘You aren’t old enough to help me with a home mortgage.’”

Katrina couldn’t change her age. But she could take other steps.

“I read everything I could and did whatever I could to get my hands on all of the information I could find so that I could be as knowledgeable as I could be,” she explains.

Katrina learned, she grew, and her career caught traction ... and success followed. Then, when she was 23, Katrina decided to start her

own company as a mortgage lender.

#### ***The Other Side of the Business***

Time passed, and while Katrina was in the midst of a 17-year mortgage lending career, she went to buy a home of her own.

“It wasn’t a great experience,” Katrina remembers. “I worked with two different real estate agents. The first one was pushy and tried to make us buy a terrible home that would have been a huge mistake! I remember thinking if this agent is doing this to me, she’s doing it to our mutual clients and it was an awful feeling on the largest purchase we would ever make. And the second agent just didn’t know very much about what she was doing.”

Katrina and her agent made a deal. They would continue working together, but Katrina said she wanted to write the offer and handle the price negotiations herself. The arrangement worked, and the house was purchased. But there was a strong feeling that lingered with Katrina.

Unfortunately, the amazing agents she knew from the mortgage business had all retired and/or moved away.

“The experience made me think, ‘if this happened to me, it probably happens to many people who are looking for a home who need help,’” she explains.







“

*My long-term goal is to create my own non-profit organization to help people with down-payment assistance.*

Katrina took action and started the transition to become a real estate agent herself. She had an advantage.

“During the transition, it helped that I had made so many contacts and past clients from my time being on the mortgage side of the business,” Katrina says.

**A Genuine Leader**

Today, 17 years later, Katrina has helped many families realize their dreams.

“I have a true love for real estate,” she smiles. “I know how special it is to work with first-time homebuyers, move-up buyers and home sellers alike. It feels really good to be able to show our clients how they can succeed financially and build wealth through homeownership.”

Today, Katrina relishes her role as an associate-broker, including her time working as a mentor and leader for others on the team at Keller Williams Realty. Her genuine, plugged-in nature never leaves a doubt that she is 100 percent present for those she talks with.

Along the way, a strong sense of service drives her efforts. In fact, with a motto, “Love where you live, or we’ll fix it,” Katrina stands behind a satisfaction pledge made to homebuyers.

“We tell them if they regret their home-buying decision during their first 90 days in their new home, we will sell it for them for free,” she explains.

**Life Treasures**

Family is central to Katrina’s life. One of her most powerful influences were her grandparents.

“They had a very big impact on me,” she says. “They raised me from the time I was 12.”

Today, Katrina’s world is made full by her husband of 23 years, Chris, and their children, including 26-year-old son Tyler, 19-year-old daughter Madalynne, 16-year-old son Nick, and 13-year-old daughter Adaleesa.

“Chris gets a lot of credit for what I’ve been able to do in my career in real estate,” she smiles. “He’s always cheering me on and has

always had my back on so many things.”

Katrina’s free time is filled with activity — including outdoor adventures by boating, dancing of all types, and her self-taught love of ice skating. She also supports the mission of Metropolitan Ministries and the organization’s important work in the city. Looking ahead, she has other dreams to give back.

As Katrina says, “My long-term goal is to create my own non-profit organization to help people with down-payment assistance.”

Later in the studio...

The On-Air sign illuminates. Katrina shares a life of wisdom and a love of helping others over the airwaves.

As she says, “My hope is that when people remember me, that they say, ‘Katrina had such an impact on me’ ... to say, ‘She changed how I think, or who I am as a person.’”

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# TARPON CONSTRUCTION



▶ sponsor spotlight

Written by Elizabeth McCabe

## Authentic Craftsmanship & Integrity

“I started in the construction industry when I was 16 years old,” says Chad Pruitt, owner of Tarpon Construction.

At the age of 21, Chad earned his contractor’s license. In 2013, Chad started his own company at the age of 27. Tarpon Construction has been a success ever since.

### AUTHENTIC CRAFTSMANSHIP

Tarpon Construction, a full-service residential construction firm, offers start-to-finish solutions for residential remodeling needs and new construction. This family-owned and -operated business works to exceed the expectations of their clients through expert craftsmanship and attention to detail.

“We do a lot of unique projects,” says Chad. “It’s always fun, especially doing things out of the ordinary.” Chad delights in taking a client’s dream and making it a reality.

Whether preserving the architectural detail of historic homes, creating pool cabanas, or doing extensive interior beam work in a country club home, Chad finds fulfillment in seeing the finished project.

As his website states, “We render improvements on both a modest and expansive scale. Whether you are building a new architect-designed home, renovating a historic residence, or just seeking maintenance care or improvements for a smaller project, we are dedicated to ensuring a quality level of finish and craftsmanship to each individual client’s needs.”

### SEAMLESS PROCESS

The process starts with a simple phone call to Tarpon Construction. Chad can look over plans, provide an estimate, and meet

on-site for remodels to determine the best course of action. He uses a design group to help implement clients’ plans to reality.

While the length of time does vary, depending upon the scope of the project, Chad provides a seamless process from start to finish with clients. He oversees all projects and works with project managers in the field and a director of operations to ensure jobs are completed in a timely fashion.

Chad is the trusted builder for Snell Isle and other upscale neighborhoods. He also remodels kitchens, bathrooms, and can transform living spaces with his experience and expertise.

### HELPING AGENTS SUCCEED

Chad, who has been in the construction industry for almost two decades, has an expert eye when looking at properties. He is always lending a helping hand to REALTORS® when it comes to evaluating listings and determining the scope of problems. He also understands the time pressures that REALTORS® face and is able to adjust his schedule accordingly.

He says, “I help real estate agents and help them with inspection issues. I get a lot of calls when clients are in the middle of buying a home and there are issues with the home inspection. Often agents wonder, ‘Is this a big deal or not?’” Chad is happy to help REALTORS® when issues arise.

Remodeling prior to market is another way that Tarpon Construction helps REALTORS®. Often listings aren’t ready to be listed and remodeling might be in order. Chad also can help rebuild after remediation for mold issues.



Chad has built connections with some of the REALTORS® in Tampa. He works with Strickland Group at Douglas Elliman, who turn to Tarpon Construction for all their needs. In addition, Chad receives a lot of referrals from REALTORS®, which he appreciates.

*For more information on Tarpon Construction, check out their website, [tarponcontractor.com](http://tarponcontractor.com).*

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1. Clean, wash or paint your patio furniture
2. Declutter the porch
3. Powerwash the porch
4. Clean the grill
5. Check outdoor lights and/or add new lighting
6. Clean windows and doors leading to the outdoor living space
7. Add plants and/or flowers
8. Remove and prune dead plants, flowers, trees, and shrubs
9. Add fresh mulch to flower beds
10. Mow the lawn
11. Add citronella candles
12. Add pillows and cushions to outdoor furniture
13. Clean, wash or paint the garage door
14. Remove cobwebs in the garage and outdoor areas
15. De-clutter the garage
16. Clean the garage floor
17. Organize outdoor items
18. Clean out the refrigerator/freezer chest in the garage
19. Set up a recycling station or spare pantry
20. Relax and enjoy your new revitalized space!

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# TAMPA BAY REAL PRODUCERS

## PANEL OF EXPERTS SERIES WAS A SUCCESS!

Photo Credit: Gerardo Luna

The *Tampa Bay Real Producers* Panel of Experts Series is a Monthly Series with the top-producing REALTORS®/Brokers in the Tampa Bay market featured as the panelists.

We dive deep into a different topic on the second Thursday of each month at the “Local” restaurant in South Tampa from 9:30-11am in order to educate, elevate and inspire the Real Estate Community in the Tampa Bay Area!

Special Thanks to our Panelists on February 13, Andrew Duncan, Tony Baroni, Kendall Bonner and Veronica Figueroa.

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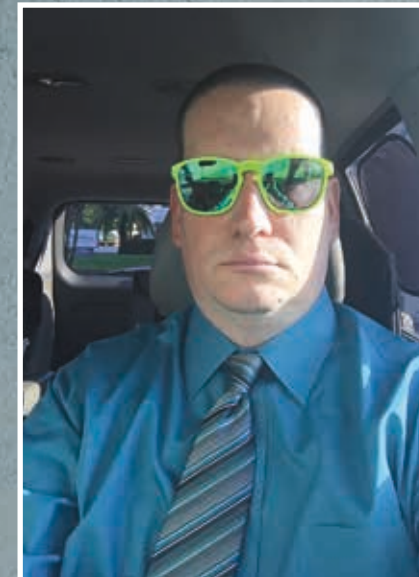


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DO YOU HAVE COOL CONTENT IDEAS?

We would like to partner with a few REALTORS® who love *Tampa Bay REAL Producers* and who have creative ideas for contributing content.

We would like to introduce some new sections this year, including a travel section, investors section, financial section and others.

Please send an email to [don.hill@realproducersmag.com](mailto:don.hill@realproducersmag.com) if you're interested.



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▶ industry news

By Doug Levi, Strategic Insurance

## When does **MY CHILD** need their own **INSURANCE POLICY?**

This is a question I've received a lot over my 15-year insurance career. As with many things in insurance, (and life) the answer is, "It depends on your situation." In my opinion, it is best to have your child covered under YOUR auto insurance policy UNTIL they are no longer living in your household, have their own car and their own car insurance. Even if your child is living in your household only part-time and has a vehicle titled in THEIR name, they should continue to be on your auto insurance policy. We will get to the answer why a bit later.

For most parents, seeing their children grow and develop is a great joy. I know that for my wife Amy and myself, one of our greatest joys is watching our kids go through new stages of life. We have a 6-year-old daughter Abigail, a 4-year-old son Asher and a 2-year-old daughter Avery. Each stage has its own fun as well as challenges. Your child turning 16 and starting to drive is a huge milestone and an important step on their path to maturity, and of course, increasing your auto insurance rates.

Once becoming 18 and heading off into the real world, whether that's college, a job or their own apartment, these steps can create insurance questions, especially surrounding auto insurance. Liability is a

huge risk when operating a car and of course when your kids begin driving your risk goes up (as well as your premium). One question we have had from parents in the past is, "Can I buy a car for my kid, title it in my child's name and have them have their own car insurance policy?" While I like the thought process here, which is to ultimately minimize liability risk and potentially lower costs, it's the wrong angle and here's why.

Most attorneys will sue when a child causes an at-fault accident if the child is still in the household and claimed as a dependent. And even the child away at school they are often still considered "in your household as a dependent." I'm certainly no attorney and as always encourage you to check with your counsel for any legal advice, but the thought makes sense. Regardless of the maneuvers, you may make with titling and insurance, you are still responsible for your child until they are no longer in your home and claimed as a dependent.

The other thing that happens is that practically speaking, while having your child on YOUR auto insurance policy gets expensive, having a young driver have THEIR own policy, is almost astronomical. Here's why: credit is a part of ALL auto insurance rate determi-

nations and those who tell you otherwise are not telling you the whole truth. Most young teenagers have NO credit, which is worse than BAD credit, which drives rates up even higher in addition to being surcharged for being young and inexperienced drivers.

So, in conclusion, it is best leaving your children on your auto insurance until they have their own car, own address and you are no longer claiming them as a dependent on your

taxes. You can have the peace of mind knowing there is good coverage in place as well. You can always pass part (or all the increased cost) to your kids to help teach them responsibility. We also strongly recommend a liability umbrella policy for the protection of your family, especially with the increased risk of youthful drivers.

Want to review your current auto or umbrella insurance to make sure you are getting the best coverage at the best rates possible? Call or text me at 727-385-5082 or email us at [info@tampabayinsurance.com](mailto:info@tampabayinsurance.com).



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# Title Fraud: The DIY way to protect your property's title from being stolen (and a FREE GIFT!)

**Kevin J. Overstreet**  
Insured Title Agency, LLC President/ Owner

## Hello Real Producers!

This is the fourth in a series of writings about one of the fastest growing, and most financially devastating, crimes in America: Title Fraud. While there are many types of title fraud, we're focusing primarily on when fraudsters create false documents and add them to Public Record.

The first two articles were meant to introduce you to what title fraud is, and give you a basic understanding of how easily it can be committed. Article three discussed the four basic ways in which a property owner can avoid becoming a victim of title fraud:

1. The DIY Method
2. The County Clerk's Website
3. Title Monitoring/Alerting Services
4. Fraudshine State Enrollment

In this month's issue, I'll go into greater detail about how you can check the title to your own Florida property(ies). **The DIY method** outlined below costs you nothing and takes just a few minutes.

**For a quick 'refresher' here are the key points I've covered so far:**

- In nearly all Florida counties, the Public Records are available online and can be accessed anonymously, unlimited and free of charge by anyone.
- The 'effective date' of every Owner's Policy of Title Insurance is exactly the same as the date/time of recordation of the Deed used to transfer title to the new owner.
- **Unlike other types of insurance, the effective date represents the end of the coverage period of title insurance.**

- There is nothing insuring against criminals stealing the title of any property by (among other methods) creating false documents and recording them in the Public Records.
- Once this is done, the fraudster can take out loans against the property...or even sell it. The presence of a mortgage will not stop a determined criminal. Templates for all commonly used documents can easily be found online. Furthermore, nearly exact matches of the needed documents are already in the Public Records and can be re-created at will.
- E-Recording is available in all but 11 Florida counties, allowing the criminals to record from an unlimited distance. This also creates an opportunity for documents that are not originals to be recorded.

### The DIY method: Detect Title Fraud without spending money!

As mentioned above, anyone with internet access can search the title of any Florida property without employing a title agency, attorney, etc. **I recommend that every property owner do this at least annually (monthly is much better).**

Below are general instructions for conducting a 'self-check' of your property's title. This is important information, of which anyone in real estate should have a basic understanding. For the most up-to-date version of these basic search instructions, please visit [www.fraudshinestate.com/DIY](http://www.fraudshinestate.com/DIY) any time.

## The Do-It-Yourself Guide to Title Fraud Prevention

1. Go to your County Clerk's website.
2. Locate the link to access Public Records (how to do this varies from county to county).
3. From there, find the Deed that was recorded when you bought your property. This is your 'starting point'. The Legal Description, located somewhere on the Deed, is something you'll want to memorize or keep handy.
4. Start a new search, using your name and date range. The date range should be from the time you purchased your home through the current date. If the particular county has the option to add 'Document Type' as a search criteria, select 'Deed'.
5. If you're able to narrow your search by selecting Deed as the document type, then compare the legal description of each of the documents that are returned in the search to that of your original Deed from step 3. Any Deeds with matching legal descriptions should be closely scrutinized. In most counties, you'll be able to click on each individual record and it will take you to an image of that document.
6. If the county doesn't allow you to select the type of document, carefully scroll through the entire list of documents your search criteria returns. Look for all documents listed as 'Deed'. Once you have your list reduced to Deeds only, then perform the tasks in step 5 (above).
7. Review the image of each Deed (if any) that appears to pertain to your property. This establishes the 'chain of title' for your property from the time you took ownership, through the time of your search. NOTE: The 'effective date' of the Public Records varies greatly between Florida counties. The county's effective date should be shown somewhere on the Clerk's site. Documents of any kind that were recorded between the effective date and the actual date may not appear in your search output.

**If any document (particularly any Deed) appears questionable, you should consult with a title company or an attorney. It may be necessary to initiate legal action.**

In the event that your initial search of the Public Records (steps 1 through 7 above) reveals nothing out of the ordinary, it's advisable you repeat the process on a monthly basis.

In order to make your 'monthly updates' less time-consuming, you're likely able (depending on the county) to narrow your search parameters in such a way to only view newly-recorded documents. If this is the case, be sure each subsequent search has a 'start date' that is the same as the county's 'effective date' was when you last searched the records.

Each time you perform the monthly update, there should be no newly-recorded documents with which you're unfamiliar. Bear in mind that a given document in the output will only pertain to your property if the legal description matches that which is on the Deed used to establish your ownership of the property (step 3 above).

## The FREE Gift:

Let's say you'd like to check the title of your property but prefer to not hassle with the above steps. We have two great options for you!

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2. **30-Day FREE Trial:** Go to [www.fraudshinestate.com](http://www.fraudshinestate.com), and click the 'Start Title Monitoring Now' button located on the Home page. You'll then be shown three different membership levels. If you choose the 30-Day Free Trial, you'll receive the FREE Report, as well as one FREE update approximately 30 days later.



*Should you have any questions, concerns or difficulties with the above, please reach out to the Fraudshine State team via phone at 813-NO FRAUD (663-7283) or via email at [info@fraudshine.com](mailto:info@fraudshine.com). Thank you for your time.*



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