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# >> publisher's note HELLO >> TOP PRODUCERS!



As I write this Publisher's Note, some four weeks in advance of its publication date, our nation is in the midst of a powerful movement seeking justice and an end to systemic racism. This magazine exists for you to hear the voices and stories of your colleagues in the real estate industry, not my personal views, but I would like to at least share this: I stand against racism and police brutality against people of color. This is not a political stance – it's a reflection of my love for all people and my vision for a nation that is finally just and peaceful.

This magazine has always served as a tool for building community. I, as well as my fellow team members at *Real* 

Producers, believe no community can be healthy and prosperous so long as racism exists. We stand alongside every team member, real estate agent, and advertising partner who has ever had to suffer the overwhelming injustice of racism and prejudice.

As a magazine publisher, I have a platform to encourage change, and I don't take this lightly. My hope is that by continuing to introduce you to influencers within the community through this magazine – revealing their personal passions, experiences, and values – it can serve as a vehicle for positivity and even for challenging your

perspective. Hard conversations are rightfully being had all around us, and here in *Tampa Bay Real Producers*, we commit to our mission of connecting, elevating, and inspiring through continuing our own dialogue about who we are as a collective group of real estate industry titans. This, I am proud to say, is a community that supports and cherishes every single agent and advertiser, and I hope you will always feel welcomed and encouraged to share your unique story with us.

Until next month!

Don Hill, Publisher

Tampa Bay Real Producers

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"Since I was a child, I've always been an entrepreneur," says Liane Jamason, Broker of DWELL Real Estate in St. Petersburg.

"I've had various businesses over the years, but real estate was the perfect fit for me. I love the marketing aspect and helping people," adds Liane. A go-getter, Liane also likes being her own boss and implements creative marketing strategies.

She was led to real estate after purchasing her first home, which she notes was an interesting process. At the time, she was working at law firms and got her license, working part-time in real estate. After two deals in 2006, she decided she had to sink or swim. She launched into real estate full-time and hasn't looked back since.

During her second listing ever, amid the Great Recession, one of her clients needed to do a short sale. When her broker at the time told her that they didn't do short sales, she switched brokerages to over to Keller Williams. "I became a short sale queen," smiles Liane.





broker spotlight Written by Elizabeth McCabe
Photo Credit: Carol Walker/Thomas Bruce Studio

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She worked with investors selling short sales and REO properties. Then she teamed up with a broker for Keller Williams in South Tampa, working as their training director for a few years. In 2009-2010, she started to go back to full-time real estate before moving closer to St. Pete and working at Smith & Associates for almost eight years. It was here she became a top producer.

### **BECOMING A BROKER**

In April 2019, Liane decided she was ready for a change in brokerages or a new opportunity. She began exploring her options and also was chatting with Marc Rasmussen, the broker of DWELL Real Estate in Sarasota, her friend of 10 years.

Liane and Marc met 10 years prior when they both had real estate websites, managed by Real Estate Webmasters at the time. Liane says, "We were both techie nerds. I was always looking at his site to see what he was doing and started emailing him for advice since we were in different markets, and we started chatting and sharing ideas. One day, we decided to have lunch to talk about our websites, and became friends." Marc started DWELL in the Sarasota market 10 years prior after becoming a top producer himself, and had one agent working for DWELL in St. Pete. Together they decided to team up to expand the St. Petersburg DWELL team and Liane became Broker of the DWELL St. Petersburg location.

In May 2019, Liane and Marc launched DWELL St. Petersburg and it has been a success ever since. They recently celebrated their one-year anniversary.

#### **HELPING AGENTS SUCCEED**

"I love having agents like Kyle Hickey and Marie Hodges, who were doing well on their own but wanted to get to the next level in production," says Liane. "They needed mentoring and coaching to do that. Both agents have over doubled their production in one year with us. That's pretty amazing. It speaks to the systems that we're using," says Liane.

What is the secret to her agents' success? It comes down to a proven system that Liane has put in operation.

"We generate leads for our agents, teach them script and best practices, offer training and technology to help them get more done in a shorter period of time. They're more organized and efficient," says Liane.

In addition to helping her agents succeed, Liane also stays active in real estate. She says, "I do sell as a broker. I don't 'compete' with my agents. Leads that come in to DWELL's websites go to our agents, I work my personal sphere and leads from LianeJamason.com. It's not a bad thing to be a broker that still sells real estate here and there - I don't think of it as 'competing' with our agents. It helps me stay on top of what is happening in the market, what new projects are being built, etc. It keeps me fresh and better able to advise my agents when they say, 'Hey, I have a client looking for a condo under \$500,000 downtown.' I can rattle off which buildings to check for inventory. If you aren't actively selling at all, you just may not have that kind of market knowledge."

This year, DWELL had done \$35 million dollars in sales as an office. Liane herself has a career volume of \$134 million dollars. She prides herself on her drive, determination, and putting in long hours with lead generation every day. "You've got to have thick skin," she says. "You have to remember at the end of the day that real estate is a sales job. Pick up the phone, and don't take rejection personally."

#### **OUTSIDE INTERESTS**

Outside real estate, Liane enjoys the saltwater life – fishing, kayaking, boating and hanging out by the water. She adds, "I just bought a waterfront home that I'm renovating. It keeps me busy and I'm learning things I can pass on to clients – you don't have to pick the move-in ready house every time – you can make a fixer your own. I'm living in it while I'm renovating it."

A Florida native, Liane was born in Palm Beach County. Her family visits her as their schedules permit. She has one younger sister and a 4-year-old nephew she loves to spoil. Liane has lived in St. Petersburg since 2004. She enjoys the constant companionship of her 70-pound Siberian Husky mix, Meeko, meaning "Little Mischief." Liane says, "He gets into everything!" and has documented his constant antics on her social media.

In her free time, she enjoys making a difference for others at John Hopkins All Children's Hospital as a corporate donor and a pet therapy escort.

Liane loves real estate, the opportunity to help others and helping agents become the best they can be. She can't imagine a better profession with her leadership, grit, and determination.

For more information on this month's Broker, check out her website, www.dwellfl.com.



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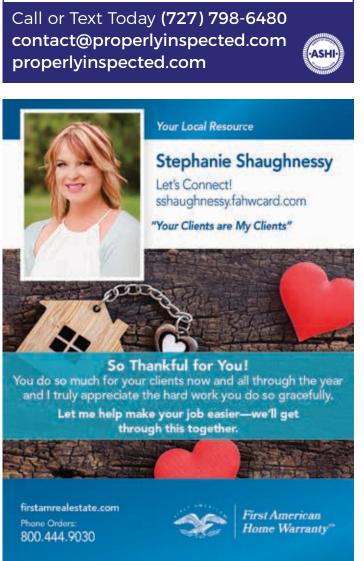
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### **Success Through Helping People**

A former high-end retail sales professional and manager, deeply ingrained in Helle Hartley, is the importance of making a positive impact on people's lives. It's what drives her as a real estate agent.

A Denmark native, Helle worked in retail management after university. In 1986, and early in her career, she decided to take a GAP year and joined the organization, Up with People. This traveling theatre troupe brings together a diverse group of young people from every corner of the globe to inspire them to make a difference in the world. For a year, participants travel all over the world, performing together and meeting different people. The group works to break down cultural barriers and foster cross-cultural understanding among young people.

For Helle, it was a life-changing experience. It instilled in her the importance of doing good for people and being of service. Helle says, "I formed lifelong bonds and friendships through the group. Today, we still host young people from the troupe, and I'm still in contact with the people I performed with for that year. It was an empowering experience."

Helle married her husband, Todd, in 1988. As newlyweds, they were debating whether to build their life together in Denmark or the United States. Since Todd didn't speak Danish, and he got a great job with Bank of America in Los Angeles, they settled in California. They enjoyed Los Angeles, but after a few years, they grew weary of the expensive lifestyle. Newly preg-

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"YOU

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PEOPLE."

nant with their first child, they moved to Florida in 1994. Todd took a position with a bank in Tampa, and they bought a house in St. Petersburg.

They quickly settled into life in Florida. Their son, Nikolas, arrived just a year after the birth of their daughter, Mia. After Helle's children went to college, she decided to get her real estate license and launched her new career in 2014 with Jim White's team at Century 21. Helle says, "I like sales, and I like home decorating, so I picked real estate, and I love it. It doesn't feel like a job to me." She hasn't looked back.

Two years into real estate, Helle was getting busy and needed help. She discussed the scenario with her husband Todd, and they decided it would benefit both of them for him to join her in real estate. As a real estate team, they could accomplish a lot more together. It would also allow them to strengthen their relationship and marriage. She says, "We complement each other. He is a patient, people person who enjoys prospecting. We give each other space, and he's reliable. I know he's going to do what he says he is going to do. I don't have to worry." Four years later, it is working out well for them.

Over 50 percent of Helle's business is referrals and she works mainly with sellers. She says, "I can guide people in the best direction to meet their needs and goals. I look at each client like a family member and appreciate all of them and want to negotiate the best deals for them." It's her excellent negotiation skills coupled with her high level of integrity, energy, and drive that fuels her ongoing success in real estate.

When it comes to obstacles, Helle reassesses all the time. She says, "Goal setting is an ongoing process. I have a list, and I like to cross things off my list. Life throws unexpected things at you, and you need to be able to respond. You have to be able to adjust." She believes flexibility is key to being able to navigate through life and ultimately reach her goals. When one route isn't working, she finds a different one, and that's how she keeps growing your business.

Helle has a deep sense of appreciation for her life, her family, and her work. Family is her number one priority, and she visits Denmark a couple of times a year. Dedicated to fitness and taking care of herself, Helle also teaches a weekly workout class. She says, "Every day is a gift. I'm grateful for my family, good health, and being able to work at something I truly love."

Helle believes success is when you find a balance between work and life and not letting people down. She says, "You do what you say you're going to do. My biggest goal is to make sure I do right by people." Just six years into real estate, the values Helle learned early in life while traveling with Up with People seem to be sticking with her. She moves through her life with integrity and grace and a swift determination to better serve her clients and the people in her life, and everyone she comes in contact with benefits from it.



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# MARKA MIDLETON





## **Pouring INTO People**

In a business built on the bonds between humanity, the value of relationships can make all the difference.

One of those who works and lives with that truth at the center of his being is Mark A. Middleton. As a REALTOR® with eXp Realty, Mark is this month's Rising Star. And each example of excellence he achieves is based on the work he dedicates himself to each day pouring into people.

### **MADE FOR THIS**

With a personality made for striking up conversations, getting to know others deeply and really listening, some might say that Mark would have made an outstanding bartender. That's because he did.

"I worked a 27-year career as a bartender, and did really well with it," he recalls.

That's a massive understatement. It wasn't uncommon for him to make well over \$100,000 a year. Things change, though. Establishments change hands. And new paths are revealed.

That's what happened with Mark.

A few years ago, something he saw on Facebook gave him a nudge.

"I saw a REALTOR® on Facebook who was holding up an award. It listed her production total for the month. It was a big amount," he remembers. "Later that night, I was at dinner with some friends. I told them about the number and figured out what 2.5 percent of that would be. It was a large number. One of my friends said, 'If you go into real estate, you'd be a millionaire."

### **CLEAR PICTURE**

Mark didn't rush into things. But he kept it in the back of his mind ... until one day it came to the forefront again.

One of Mark's gifts is photography. It didn't take long before the picture of his future became clear.



"I was coming back from Yosemite National Park, and I decided to get my license. I sat down that night and dove in," he says.

When he got his license, Mark joined Keller Williams in March 2017.

"It was a phenomenal experience, with outstanding mentorship and remarkable training," Mark recalls.

The training provided excellent preparation, and Mark felt the best way to reach the kind of results he wanted was to jump in fully.

By the end of his first week working, Mark had his first listing. Within 90 days, he gave his notice at the bar. "I dove in, and I was either going to make it or not. I had to make it happen," he emphasizes.

He did make it happen. He applied his laser focus and earned Rookie of the Year honors.

"It doesn't matter if it's long-distance running, photography, or in my work," he smiles. "I'm into things 100 percent."

### **TEAM EFFORT**

The results followed the effort, and the results have continued to build — along with his team — the Floridays Real Estate team.

In fact, he started his team three months into his career.

"I had read everything that Gary Keller ever wrote, including *The Millionaire Real Estate Agent* book that Keller wrote in 2004. It's a real shortcut to becoming very successful in this business. In it, he talked about the value of having a team structure," Mark remembers.

Joining Mark on his team is a Transaction Coordinator, an Administrative Assistant, and seven licensed Agents.

"When I began my real estate career at 46, I found that it is an industry with little structure set up for you, tough competition, and takes a lot more than just a willingness to show up and work hard. I thought about how challenging it must be for a 23-year-old to start in the business,"



Mark explains. "So I decided to start a team to help others learn quicker than I did. Plus, I believe a team helps everyone. It increases and speeds up production and creates an environment where everyone does better. That decision sent me on a real trajectory in my career."

It has continued. In 2019, Mark and his team accounted for \$15 million in sales volume, and this year, the group is on track to finish with \$23 million.



When I began my real estate career at 46, I found that it is an industry with little structure set up for you, tough competition, and takes a lot more than just a willingness to show up and work hard.

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The warmth and friendliness Mark shares with people around him are reflected by the team.

"We're a small, agile group. We meet in person several days a week in the office," he says. "One of the things I enjoy the most is having the chance to work with and coach everyone on our team. We also have a leadership team."

One lesson he emphasizes is resilience.

"In life and in this business, we all run into brick walls," he points out. "The important part is getting up and starting to run again as fast as you can."

The family feeling is clear to see. Mark is quick to credit Team Leaders Christina Botto and Candice Kelly for their mentorship and vision.

"Those two are the glue that holds this team together through challenging times. They step up," he says. "We are like a family."

### **GOING THE DISTANCE**

In his time away from work, Mark enjoys a wide variety of active pursuits, including time spent on the water and anything outdoors. He is also an accomplished fine art photographer, having expressed himself through a camera lens over the past 24 years.



His work has been published in magazines and in art shows and galleries.

"I have a passion for international landscape photography, having shot in 84 countries around the world. My favorite subject is photographing the U.S. National Parks," he says.

In addition, Mark is also an avid long-distance runner. In fact, he plans on again

running in the 46-mile Pinellas Trail Challenge, Ultra Marathon in September.

With a competitive drive to continuously improve and a hunger to help others, Mark gets his rewards through others.

"I'm not afraid to pour into other people. I'm fiercely loyal to people. I have their back," he smiles. "There isn't anything I wouldn't do to see them succeed."



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# Tony Baroni

### **MAKES A DIFFERENCE THROUGH**

# KW Cares!







Written by Elizabeth McCabe

It only takes one person to make a difference. Tony Baroni, a REALTOR® with Keller Williams, is one such individual.

With every sale that Tony Baroni makes, a portion of his commission goes to KW Cares. This 501(c)(3) charity was "created to support Keller Williams associates and their families with hardship as a result of a sudden emergency."

"A lot of people have benefited from KW Cares," says Tony, who is a top donator for this non-profit. In Lakeland, KW Cares raised money for a family after a real estate agent's death. They have also raised money for victims of the hurricane in Houston.

Tony adds, "KW Cares goes to places that are forgotten, including flooding in West Virginia that wiped out towns." Gary Keller had vacationed there over the years and raised money for the people who were forgotten (as it wasn't reported by the news).

KW Cares also helped real estate agents in Iowa. A long-standing brokerage in Iowa wasn't able to pay the Keller Williams agents. Tony says, "We covered all their commissions for two years, which was donated by agents in our organization."

This charity means a lot to Tony. He says, "Our leaders of the organization help equalize the stress. We're not the only ones doing the heavy lifting. All of us help to create the organization that we want." When he isn't giving back to KW Cares, Tony also serves on the board of BSAC – Brandon Sports and Aquatic Center. He supports their aftercare programs, scholarships, and summer camps. It also helps those with disabilities up to age 22.

As Nelson Mandela said, "We can change the world and make it a better place. It is in your hands to make a difference."

For more information on KW Cares, check out their website, kwcares.org.

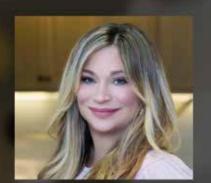




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# MEET CARLA ALLEN

# ACCOUNT EXECUTIVE AT HOME WARRANTY OF AMERICA



When it comes to homeowners making the biggest purchase of their lives, it doesn't make sense to leave things to chance. That's where Carla Allen, Account Executive at Home Warranty of America, is happy to help. A home warranty can safeguard homeowners from costly repair bills and provide peace of mind.

"We provide PEACH coverage – Plumbing, Electric, Appliances, Cooling, and Heating," says Carla. "A home warranty is a great budgeting tool to help homeowners save money on unexpected repairs that home ownership brings," she adds.

Carla genuinely enjoys her job. "It's a fun business getting to know people," she says. She also likes that the coverage protects all parties involved in a transaction.

### An Asset to REALTORS®

When it comes to protecting homes on the market, Carla helps REALTORS® safeguard their business and protect their clients. She has been in the real estate industry for 11 years now, moving to Florida in 2010. As her website states, "We offer advantages other home warranty companies can't match, like our 13-month home warranty terms. While some home warranties have 30-day waiting periods and run out after a year, HWA's coverage activates immediately and lasts for a full 13 months. Overall, a home selling warranty is one that benefits the home sellers, the home buyers and the real estate agents involved in the sale. It protects everyone's interests and eases everyone's mind."

Home Warranty of America is the only company that has a 13-month home warranty. They also provide a concierge team exclusively for REALTORS®. They cater specifically to real estate agents and assist them with claim issues their clients may have.

Additionally, another added benefit to purchasing a home warranty from Home Warranty of America is that REALTORS® and brokers may qualify for a discount on Errors and Omissions Insurance. Rekey service is also available, which provides six new locks and four new keys.

Best of all, all plans are under 600 dollars, which are affordable. There is also no cap on refrigerants, an added benefit to Florida homeowners.

#### **Standing the Test of Time**

Home Warranty of America has been in existence going on 25 years. This nationwide company has stood the test of time. One reason for their longevity is their commitment to help their customers in a timely fashion.

As their website states, "At Home Warranty of America, Inc. we have built our business on simplifying the lives of customers and helping them immediately, in a time of great need and uncertainty. We strive to always offer our customers fast, easy solutions with our network of qualified service technicians."

During COVID-19, Home Warranty of America continues to help clients. Although this is an uncertain time for many, Carla has helped her clients, bringing hope in the light of the storm.



Carla says, "Not all home warranties are created equal, especially with cost, coverage, and care. I actually care about what I am doing. I even answer my phone after hours. I make myself available to REALTORS® when they have a question. Whether it's air conditioning, septic systems, well pumps, or pool coverage, I protect REALTORS® and their clients and help close the deal."

#### **Helpful Tips**

"If I were a REALTOR®, I would always recommend a home warranty for my clients, thus protecting myself, my broker, and my client," says Carla. A home warranty can provide peace of mind to the buyers post-inspection. "It seals the deal, so to speak," says Carla.

For more information about Home Warranty of America, check out their website, www.hwahomewarranty.com.

#### Carla Allen

Your 13 Month Home Warranty Partner
Direct: 813.514.3255
Email: carla.allen@hwahomewarranty.com



# **20 Ways to Revitalize Your Outdoor Space for Spring:**

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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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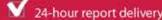
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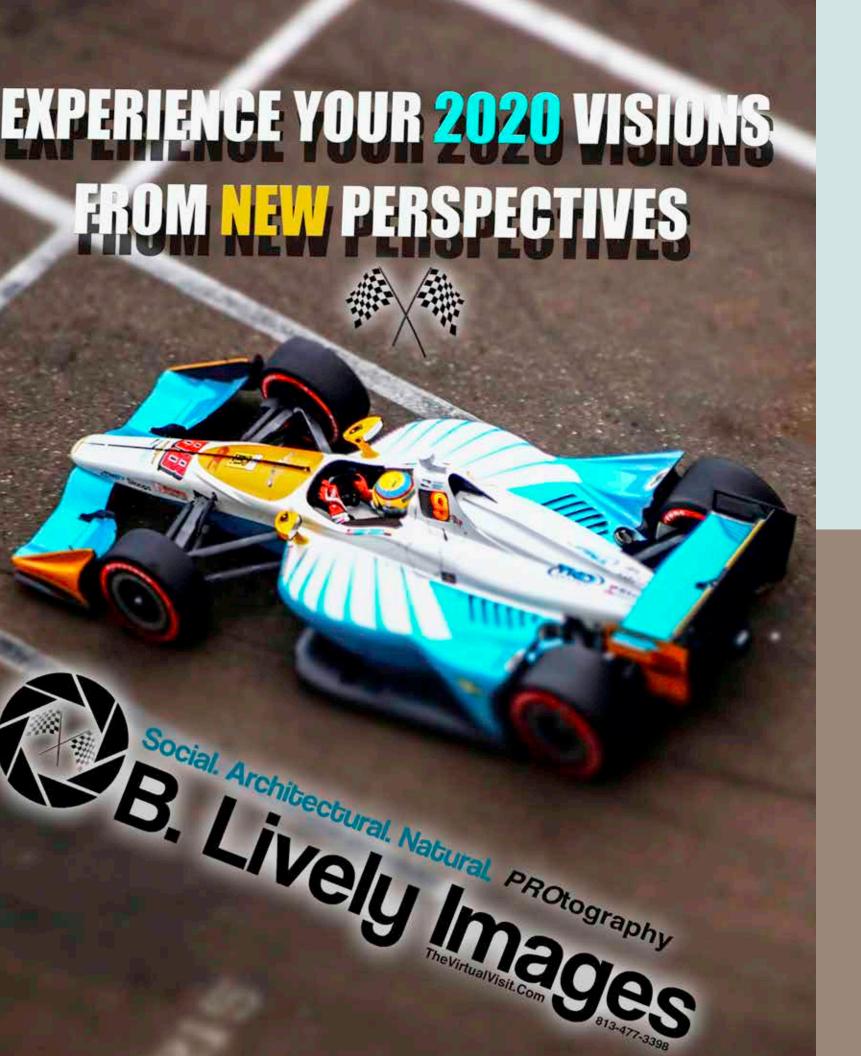






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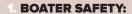


# SUMMER FUN, the insurance that protects us,

AND HOW TO STAY SAFE!

Ah, summer. Time for BBQ, pool and fun. Summer is the season of outdoor adventures such as swimming, boating, and trips. It is also a time when many minor or more serious accidents can occur. The following tips can help you keep your family and friends safer by preventing some common summertime home accidents and injuries.





Be prepared with a boat safety kit. You can't always predict an emergency, so be prepared for any situation. Your boat safety kit should be kept on board no matter the size of your boat. Below are some essential items your safety kit should include. Flashlight - A flashlight and extra batteries can help you see around your boat in the dark and allow you to be seen if you run out of fuel or if your craft stalls. Duct tape - Spring a leak? Temporarily bandage the hole with duct tape. Bucket - Even if the boat isn't leaking, water may otherwise enter the vessel. A bucket can help you bail it out. First aid kit - A properly equipped first aid kit, plus the knowledge on how to use it, is vital in case of an accident or

medical emergency. Whistle - As a recognized signal calling for help on the water, a waterproof whistle is another must-have. Ropes - These are critical for pulling someone in who has fallen overboard, securing your craft to the dock and tying down loose items in extreme weather. **Mirror** - A mirror or any reflective object can signal for help. Garbage bags - Use them as rain ponchos and protection for items on board. **Fire** extinguisher - Just because you're on the water doesn't mean you can't have an onboard fire. All passengers should know the location of your fire extinguisher and how to use it. Life jackets - You should have a U.S. Coast Guard-approved life jacket for every person on board. Read on for information on picking out the right life jackets. Of course, a good boat insurance policy will protect your boat, your passengers and your liability in the event of an accident.



### 2. DEHYDRATION. **HEAT EXHAUSTION, AND HEAT STROKE**

Higher temperatures and time spent outdoors can easily lead to dehydration in the summer. Symptoms include dry mouth, thirst, headache, dry skin, and fatigue. To prevent dehydration, drink water and plenty of fluids such as fruit or vegetable juice throughout the day. Eight glasses is the standard recommendation.

Heat exhaustion occurs when the body overheats. This often occurs when higher temperatures are combined with high humidity and strenuous activity. Symptoms of heat exhaustion may include rapid pulse, heavy sweating, dizziness, fatigue, muscle cramps, nausea, and headache, as stated by the Mayo Clinic. It can lead to heatstroke - a life-threatening condition. To help prevent heat exhaustion:

- · Wear lightweight, loose-fitting clothing.
- · Drink plenty of fluids.
- · Rest frequently in a cool place.
- · Get acclimated gradually to exercising in the heat.
- · Avoid strenuous activity during the hottest hours of the day.



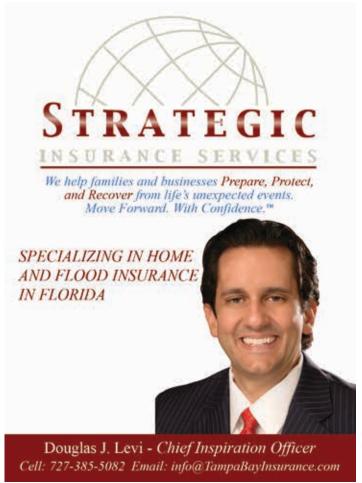
### **GRILL FIRES AND BURNS**

Grilling outdoors can lead to burn injuries and even cause fires. For greater safety with an outdoor grill:

- · Check for propane leaks regularly.
- · Clean grill often to avoid grease fires.
- · Use grill away from the house, children, and guests.
- · Keep matches, lighter fluid, and grilling equipment in a safe place, out of the reach of children.
- · Install a shutoff timer if your grill connects directly to a gas line.

Your homeowner's insurance would protect your grill and home, in the event of a fire, or other accident, even if it's your fault! That being said, stay safe and enjoy the summer!

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In the competitive landscape you work in, any advantage can make the difference that counts for you and your clients.

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That's where Dwell Home Staging comes in as an outstanding resource to help your properties stand out.

Kristy Craig Anderson is Owner of Dwell Home Staging, a company that is a natural extension of the gifts and interests she has held throughout her life.

Prior to the start of Dwell Home Staging, Kristy worked in education for 12 years, serving as the Assistant Principal at a Middle School.

"This has always been an interest of mine," Kristy recalls. "I had always done interior decorating in addition to my full-time job. In late 2014, I started offering home staging on the side."

### **Entering a New Stage**

It didn't take long for her interest to take hold in more ways than one.

"Everything moved so quickly from that point. In fact, within six months, I left my job in education and was doing staging full time," she recalls.

At the same time, the tools of Kristy's trade — the furniture, decor, and other staging items — grew, as well.

"It started with my husband building shelves and a storage unit. That was filled and quickly became two, and then three ... and now we've moved into our 2nd full warehouse — a 26,000 square-foot facility which also houses our new retail endeavor, Dwell Home Market (www.mydwellhome.com)," she says. "It's been a crazy journey. I loved what I was doing in education, but I knew I had to run my own business."

Today, Dwell Home Staging offers a full range of services, specializing in vacant and luxury home staging, in addition to Air BnB, model home design, and their retail space Dwell Home Market.

Kristy's youth shaped her passion for what she does.

"Growing up I moved from apartment to apartment every six to 12 months. I remember decorating those places from the time I was a little girl," she















says. "The cool thing is being able to do that every day and helping people make homes out of houses. That's the best part of what we do for our whole team ... moving people from one stage of life to another ... whether it's buyers or sellers."

Today, Dwell boasts a team of 24 members, including four stagers in addition to Kristy, a two-person sales team, an office administrator, a retail sales team, a marketing professional plus logistics experts, movers and drivers.

#### Designs and Dreams

One of the most rewarding parts of Kristy's work is partnering with real estate professionals and helping to move their clients closer to their dreams.

There are some reminders that help the process working as smoothly as possible for everyone involved.

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"Usually, it's ideal if our REALTOR® partners reach out to us two weeks in advance for vacant or luxury properties," she says. "That's ideal, but because we are large, we can often stage a home in as little as 48 homes as our schedule allows. I think that's one of the things that helps us stand out. With our larger team, we have in-house trucks, and we have the capacity to complete home staging projects relatively quickly."

As Kristy says, true success for her is about putting the right people in the right roles.

"I think it's about growing a team of people who are each living their purpose through their job. I'm proud to, be able to do that, and that helps define success for me and for Dwell," Kristy emphasizes. "It's about helping people grow. We've had people who have started in one job and then have moved

into other roles ... finding their gifts and then running with them."

### Value-Added Offerings

One of the value-added offerings that Dwell Home Staging brings to the market is the VIP REALTOR® Partner Program.

As she explains, "With the program, we enjoy honoring the partnerships we have with those in the industry. We're proud to have collaborations with agents who want to make Dwell their staging partner. As part of that, we offer priority scheduling and discounts."

Dwell Home Staging also offers real estate photography services through

Tony Sica, who Kristy explains is like an extended part of the team.

"We offer free real estate photography with Tony for all of our Premiere and Luxury staging packages," she says. "We handle all the scheduling, he creates the images and sends those to us, and we get them to clients within two days of the shoot."

Kristy has the drive to give back. Part of that is educating others in the industry about staging techniques through lunch and learns and other special training sessions with local brokerage offices. Dwell also provides free staging and design services for non-profit organizations many times a year.

At the end of the day, Kristy and her team are driven to help partners and clients experience a premier product and experience.

"We want to make this efficient and fun for everyone, while providing outstanding design work and results in our market."

### For more information about Dwell Home Staging:

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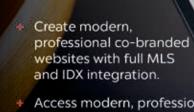


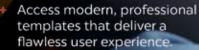


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# Title Fraud: The DIY way to protect your property's title from being stolen (and a FREE GIFT!)

**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 <a href="https://www.fraudshinestate.com/DIY">www.fraudshinestate.com/DIY</a> 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!

- Check Now: Visit our website at www.fraudshinestate.com, and click the 'Check Now' button located on the Home page. By simply inputting the property address, our system will perform an instant search and deliver the results directly to you.
- 2. **30-Day FREE Trial:** Go to <a href="www.fraudshinestate.com">www.fraudshinestate.com</a>, 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.

Thank you for your time.





Kevin J Overstreet
Founder/President:
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