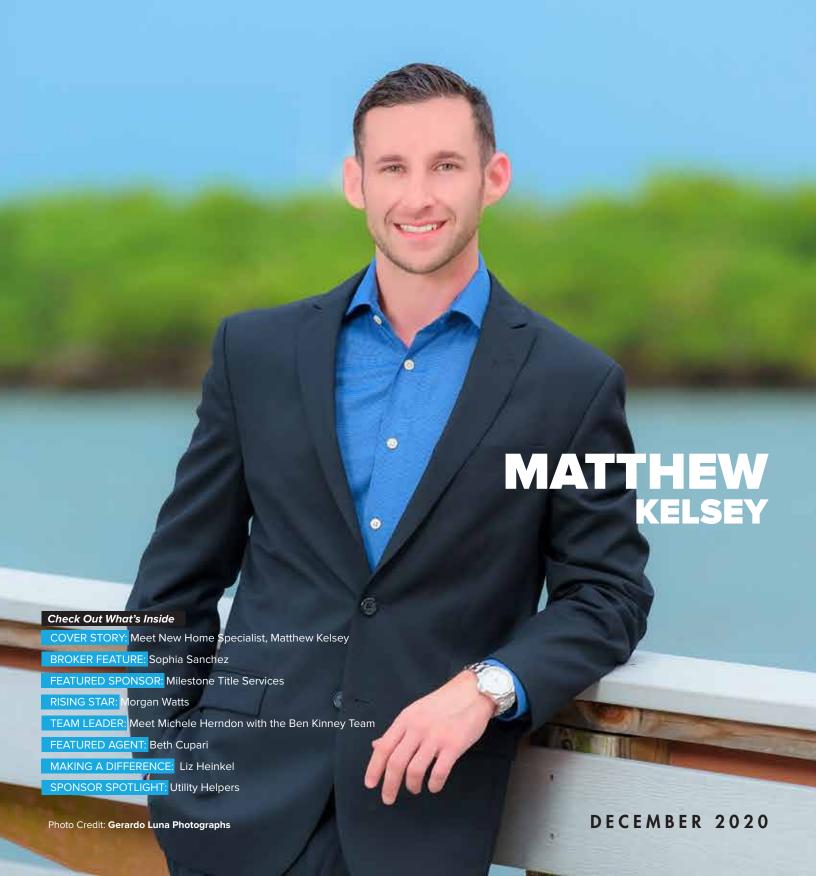
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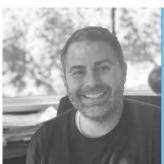


New Home Specialist, Matthew Kelsey





Sophia Sanchez























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

Well, we made it! It's December. Let's finish the last month of 2020 strong. Crush those sales goals. Reconnect with past clients. Make new connections as you expand your sphere of influence.

Merry Christmas and Happy Hanukkah! During this holiday season, take time to relax, recharge, and refresh. In the hustle and bustle of the holidays, make sure that you find time for your loved ones. Spread holiday cheer to those who are near and dear to you.

Gear up for a brand new year in 2021 – a fresh start, a new slate, a chance to begin again. Some Top Producers have had the best year of their life in 2020 as they hustled during COVID-19. Others are looking forward to 2021. Whatever the case, keep looking up, setting goals and accomplishing them!

This month, we have a jam-packed issue from cover to cover. I hope you enjoy it as much as we have enjoyed putting it together for you. I am honored to connect with Top Producers in the Tampa Bay area. It is an honor to serve as your Publisher and I am excited to meet more of you in 2021.

Until next month!



Don Hill, Publisher

Tampa Bay Real Producers

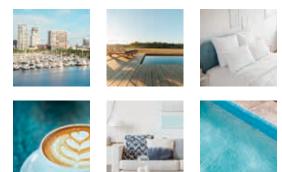
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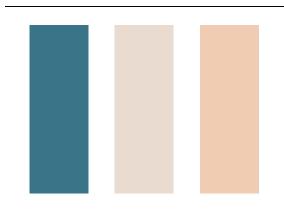


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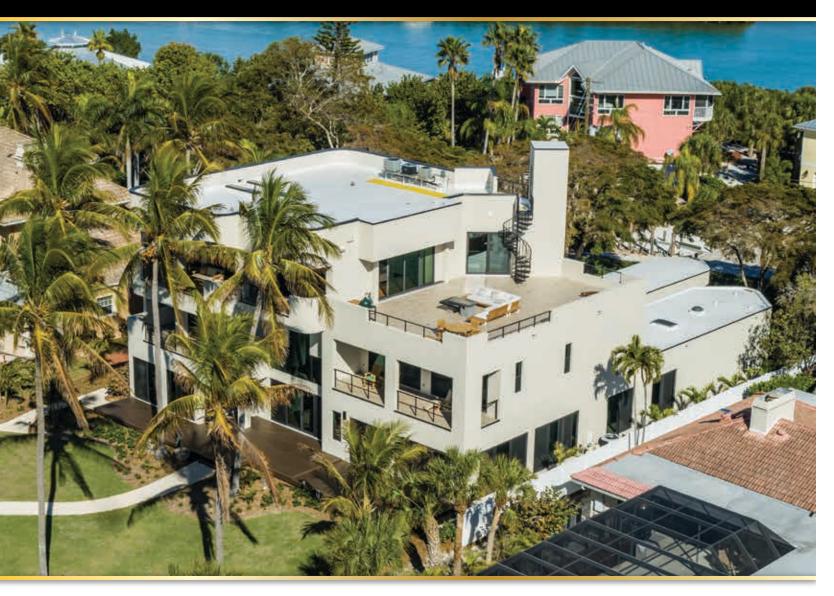
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Written by **Elizabeth McCabe**Photo Credit: **Gerardo Luna Photographs**





After double majoring in Biomedical Sciences and Marketing, Matthew Kelsey had a change of heart.

He explains, "I was going to go into medicine and be an oral surgeon." After calculating the amount of debt involved at the young age of 22, Matthew found a better way – real estate.

"I was 22 at the time. I knew that by the time I was 30, I would be \$250,000 in debt. Instead, if I went into real estate and did well, I could use the commissions I made and invest them," says Matthew.

While oral surgery was limited to producing an income related to the amount of time worked, real estate has untapped potential. "There are more millions made than any other profession," says Matthew. "It's a great path I could succeed in."

Seven years ago, Matthew made the switch to real estate and hasn't looked back since. His goal is to be financially free in his 30s.

"My dream job is to own and operate a home builder while owning and operating a hedge fund," says Matthew. He is on his way to financial freedom through real estate with a career volume just shy of 185 million dollars.

He helped grow the sales volume of Homes by WestBay, LLC, the largest private homebuilder

in Tampa Bay. This company has launched a new home builder called Casa Fresca Homes, where Matthew is the producing sales manager. He has also helped with land acquisition, which has broadened his experience.

"We opened in October 2019 and sold 130 homes in two locations," says Matthew. He anticipates the company being a big player in the market in the next 12 months. Casa Fresca Homes is a "value builder for those who want a choice in the market." Homes are affordable at the low to mid 200,000 dollar range.

New Home Specialist

As a New Home Specialist, Matthew meets with potential buyers and represents the builder as the selling agent. In the process, he explains why his product is the best fit for them (or if it isn't).

"I help people through the process," says Matthew. "You can help someone see and participate in their dream becoming a reality and it's a lot of fun to work through that process."

In addition to working with potential homeowners, Matthew has also taken a leadership

• • •

role by managing salespeople and training them while continuing to sell properties.

Owning His Own Capital Fund

In addition to paving his way in real estate, Matthew is also making a name for himself in the financial industry. He is proud to own his own capital fund, Deployed Capital Fund.

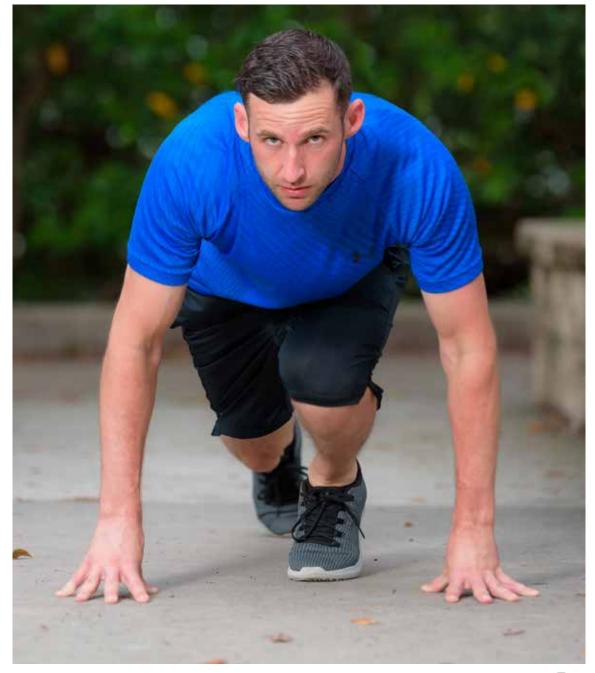
As their website states, "Deployed Capital Group is a real estate investment company that believes in helping the veteran community of Tampa Bay through real estate. Whether that is creating affordable homes for veterans, providing stable and sustainable work for veterans, or donating our time, talent and treasure to veteran causes, Deployed Capital Group is determined to make a significant and lasting impact in the veteran community."

Matthew says, "It's a private lending company but we're trying to help investors grow their business. It's a fun project that I've been working on and created to be a company."

Matthew officially launched his company in March this year although he has been in the financial industry for 12-18 months.

Focused on Family

An only child, Matthew is fortunate for his parents. He says, "I thank them a lot for all my success and their support and their guidance. We're a small tight-knit





group." The first in his family to graduate college, Matthew is excited about everything the future holds for this driven entrepreneur.

Outside Interests

In his free time, Matthew likes to play and watch sports. "To me, that is a big passion and a way to unwind from the stressors from day to day," says Matthew. Other pastimes include traveling, going to new places, and learning new cultures.

A social butterfly, Matthew enjoys going out every night. "I'm always doing something," he says. He likes spending time with his friends. He also likes to flip homes, averaging 10-15 homes each year. "It's a passion and it's fun. It's like playing Monopoly with real estate investments and new business ideas. I'm always working on new stuff."

Final Thoughts

"Passionately protest mediocrity," says Matthew, when sharing the best advice he has ever received. "Mediocrity is the death of society and people. It's a big problem in my mind. A lot of people settle to be OK. They don't reach their true potential and aren't happy with themselves and that's why."

Matthew is determined to get better each day and be the best he can do. He is encouraging others to do the same.

Real estate has been a godsend for Matthew. He concludes, "Real estate is the most versatile, rewarding profession in the world that is available to anybody." He can't imagine doing anything else.



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



Meet MORGAN MORGAN MORGAN

Becoming a REALTOR® Is a Childhood Dream!

"I always knew I wanted to do something with houses," says Morgan Watts. "When I was 8 years old, I used to have dreams about big houses. I would wake up and draw the floor plans."

Her father was a homebuilder in Long Island, New York. "A lot of my childhood was playing in model homes and construction sites," recalls Morgan.

In middle school, she went from dreaming about houses to designing houses. "My mom got me a computer program and I could design houses," smiles Morgan. "She would stick in her floppy disk and watch her house come to life by picking out cabinets and designing the interior and exterior of her home."

"In high school, I took an auto-cad class," says Morgan. "I built my dream house in the 10th grade. I would love to visit what my dream house was like when I was 15!"

For college, Morgan moved to Florida. She followed her heart, longing for warm weather and palm trees, and attended college at USF. It was there she worked for the "We Buy Ugly Houses" company, finding homes that were suitable for flips. Although she only earned \$10/house, it was something that was always on her bucket list. While she pursued a career in finance for eight years, Morgan decided to transition in 2014 and become a REALTOR®.

Becoming a REALTOR $^{\circ}$

"I got my license when I was pregnant with my oldest daughter in 2014," says Morgan. She couldn't see how she could have work-life balance as a financial advisor.

She planned her "escape," squirreling away \$100/paycheck and slowly increased it for a year and a half before making the leap to real estate. "I got my real estate license and used my vacation time to take the class."

While the original plan was to try real estate, it soon became a full-time career. Her first listing soon led to another. Her first client was a friend from college. When her house was sold by Morgan, her friend blasted it on social media, which was life-changing for Morgan.

"The people just kept coming," says Morgan. One satisfied client soon led

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to another and Morgan was soon looking for daycare for her daughter. "I feel like it was meant to be," she says.

Morgan didn't navigate the waters of real estate alone. She comments, "I was in Junior League at the time and met Nancy Blake at a networking event. I reached out to her and I sat down with Nancy and Kim Miller at Majesty Title." Nancy and Kim were instrumental in why Morgan chose real estate. "Both of them brought me into real estate and taught me everything. They are personal friends and mentors," comments Morgan. She is inspired by the quote, "Surround yourself with people who see greatness in you, even when you don't see it in yourself."

Blazing a Trail of Success

66

Real estate

has been

an amazing

career for my

mom. For me,

I couldn't have

a better job at

life when my

children

are young.

Morgan has blazed a trail of success in real estate. In 2016 and 2017, she was one of the top three individual agents at her brokerage, Keller Williams Tampa Central. In



2018, she was #1 producing agent in closed volume, which was an unexpected surprise for her.

"I was also the fastest person to cap in our office," recalls Morgan. "I capped in three weeks in 2018." Her best year is 2018 with 31 transactions.

Family Focused

When Morgan isn't selling homes, she loves being with her family. She is married to her husband Ryan and they are blessed with two children: Avery (6) and Hayden (2).

"Avery is a sweet little thing and Hayden is a firecracker," laughs Morgan. Time spent as a family is always time well spent.

"We love boating," says Morgan. "Most weekends we go out for at least one day on the water." They also love to travel, whether that is to Costa Rica, Key West, or skiing in the mountains.

In her free time, Morgan takes time to recharge through exercise. "I really like hot classes, including Hot Abs, Hot Pilates. Although they just completely drain you - mentally and physically - 30 minutes later you feel amazing," says Morgan.

A self-described "fake foodie," Morgan and her group of girlfriends like trying every new restaurant that opens in Tampa. They arrive during their soft opening and taste all sorts of delicious dishes to please their palates. "I think Tampa has an amazing food scene," says Morgan.

Final Thoughts

"Real estate has been an amazing career for my family and as a mom. For me, I couldn't have a better job at this stage of my life when my children are young. I can work as much or as little as I want. I feel very blessed," concludes Morgan.





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Written by Elizabeth McCabe

Photo Credit: Allie Serrano of Allie Serrano Portraits, LLC



SANCHEZ SANCHEZ

"I got into real estate 16 years ago," smiles Sophia Sanchez. "I have been a broker for six years."

Now she is the broker/owner of SANCHEZ&CO Tampa Real Estate. With a career volume of 153 million and five licensed agents, including herself, Sophia reflects positively on the risk and hard work it has taken to become an Indie Broker.

"We work relationally," explains Sophia. "We bring a high level of energy to the table. We are forward-thinking, especially doing things differently in the business. We don't want to serve everyone, nor be a Zillow specialist. It is about how I can make an impact for our clients and consistently develop a high level of service through innovation and skill."

Life Before Real Estate

"I had 39 jobs leading to real estate. This is the first one that has held my attention. I've always gotten so bored and made others a ton of money," says Sophia.

Sophia earned her degree in Video and Film at Savannah College of Art and Design while working three jobs to avoid debt. "I've always been a trendsetter," she says. "When I worked for a Big Box broker for 12 years, legal loathed me. I was the first to have an apple computer, the first to have a blog, and the first to have a drone promo video of Tampa. I was the legal department's renegade agent who was always asked later to train other agents to do what I was doing." Constantly pushing the envelope was the secret to her success with her forward-thinking marketing.

Sophia worked in marketing and public relations for over a decade. With her ability to create systems balanced with service and optics, she was an asset to understand business both creatively and financially. She worked with CNN as well as a number of small independent companies in arts and design. Sophia later transitioned her career to the contemporary art

world in the early stages of Art Basel in Miami and groups that helped to develop what it is today.

Passionate About Real Estate

"Real estate is my dream job," says Sophia. She finds great satisfaction in her profession.

"It is like summer camp," she jokes.
"There are no adults, only rules. You are the boss. You manage yourself and can grow in any area of your life as quickly as you can grow your capacity to learn and adapt. You pick what you want to do every day. Fill your day with things that bring you joy and find someone else to do the things that don't. Stick with what brings you happiness and success becomes a reality. I ask myself constantly, what do I want?"

A born entrepreneur, Sophia started her first company at the young age of 19. She says, "I did not want to be an employee. That was restrictive



encourage each other. It is a super safe place for personal and professional advancement and we champion each other on in all areas of our life. Life balance is a really big priority for us." historic Tibbets restaurant on the corner of Kennedy and Franklin St. Her paternal grandfather was in the Greek Navy and made his way to Tampa. Sophia says, big priority for us."

Sophia acknowledged how hard the company works to succeed and implemented Mandatory Fun every month which sometimes replaces a team meeting. They take turns on choosing the outing such as zip-lining or paddle-boarding so they connect with one another in a non-work-related setting.

An adventurous person, Sophia enjoys trying things she hasn't experienced before, whether that is trying new foods or learning new skills. She laughs, "I don't want to sit on the beach. I would be bored in 10 minutes."

Tampa Roots

Sophia, who is 100% Greek (don't be fooled by her last name), is rooted in the area. "I love my city and enjoy watching it grow. If there was ever a civic position to preserve the cultural integrity of Tampa I would apply in a heartbeat," she says. Her family has resided in downtown and on Davis Islands since the '40s and owned the

historic Tibbets restaurant on the corner of Kennedy and Franklin St. Her paternal grandfather was in the Greek Navy and made his way to Tampa. Sophia says, "In 1958, my grandfather invested 18,000 dollars for a waterfront lot and custom home on Davis Islands. Later it was purchased for 2.5 million dollars as a teardown." Check out her YouTube channel where she interviews her father about life on the island in the '60s.

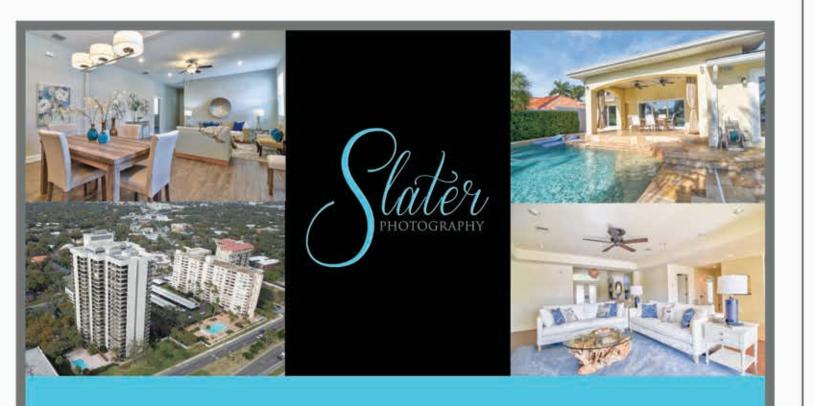
Final Thoughts

"I wish that all agents would acknowledge the hard work it takes to succeed in this industry," says Sophia.
"We should all work with a mutual respect and a common understanding of that." Building great relationships with her colleagues is important to her during every transaction.

Sophia's unwavering passion for her city is the reason behind her drive to succeed as a local independent broker. Selling the Tampa lifestyle is easily at the forefront of her skillset. As Tampa continues to grow, she hopes that sharing our lifestyle with others will build up this already strong and diverse community.



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MOVING AHEAD

Tony Fowkes is CEO at Milestone Title Services. As he says, he and his team take the utmost pride in supporting others on their journey forward.

"One of the most rewarding parts about what we do here is being able to see people achieve their personal goals," Tony emphasizes. "We want to do whatever we can to help our clients achieve success in their business."

Tony puts his 17 years of industry experience to work each day in service to others.

"We enjoy getting involved and helping people in a variety of ways," he explains. "For example, with our real estate partners, we like to support them with their marketing efforts, introduce them to new strategies and technologies, and educate them about the title side of the business through the continuing education courses that we offer."

When you have questions, Milestone Title Services is always your resource.

"That's one thing I always emphasize to our partners ... that we're here for them whenever they have a question," Tony says. "Whether it's something that comes up before or after closing, or during the



evenings and on weekends, we're all about being here to support the relationships we have with our partners and their clients. We always want to go the extra mile and continue to be that support that is hard to come by."

TEAM SPIRIT

The value of teamwork can't be overstated when it comes to making a lasting difference. Tony is quick to credit the members of his team, who are located in offices across the state, for delivering that positive impact for their clients.

"I'm really proud of the team we have built here! We have an amazing and skilled staff that is truly relationship-centric. We reach out to clients to set expectations with them and always ask what we can do to help," he points out. "In the process, we are utilizing the latest, secure technology and advances in our field, yet we never lose sight of the bonds we've established. We maintain a strong, relationship-based approach, which is how our company has grown into what it is today. I just feel like we have the best group of people in the industry working here, who demonstrate the way they care about each client's goals and needs, every single day. It really is a team effort company-wide."

ELEVATING THE EXPERIENCE

In an industry where there are so many moving parts,

We have an amazing & skilled staff that is truly relationship-centric.





Tony and the team at Milestone Title Services focus on creating a streamlined experience and deliv-

"There can definitely be surprises in this business, and every single transaction is unique, working with a blend of different agents and lenders," he says. "That's where we pride ourselves on offering a level of coordination and organization ... doing everything in our power we can to make the title/closing process as smooth as possible for everyone involved."

LIFE'S HIGHLIGHTS

ering value.

Family is at the center of life for Tony, including his wife, Lindsey, and their daughters — Addison, who is heavily involved with basketball, and Delaney, who stays busy with a variety of creative pursuits.

In his free time, a highlight for Tony is time spent with his family at the beach, or boating in the inter-coastal waters. Travel is also a favorite for them, whenever possible.

Tony also has a passion for providing community support for local organizations such as Metropolitan Ministries and the nearest community food pantry. Organizations

that help pediatric cancer patients are also near and dear to Tony's heart, as is St. Jude Children's Hospital. "There is no better feeling than making the day of a child and their families who need it most."

At the end of the day, the ability to build and maintain strong bonds and provide value will always be at the center of the difference Milestone Title Services shares each day.

"That really holds true across the board with our whole office. We're more concerned with the customer experience and the relationships we build above all else. In fact, we become friends with those we serve, forming bonds with our clients, where they trust us to provide them with a true support system," Tony says with a smile. "In turn, most of our relationships stretch over 10 years and longer, because we are truly grateful for their trust and will always be there for them."

Those who work with Milestone Title Services know without a doubt that Tony and his team are here for them ... for the long-run.

FOR MORE INFORMATION **ABOUT MILESTONE TITLE SERVICES: EMAIL: TONY**@ MILESTONETITLESVCS.COM PHONE: 813-513-9848

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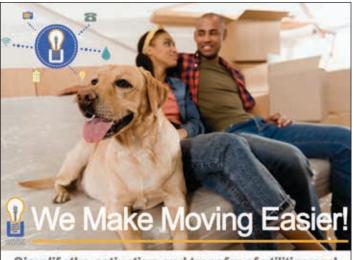
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- 1. Clean, wash or paint your patio furniture
- Declutter the porch
- Powerwash the porch
- Clean the grill
- 5. Check outdoor lights and/or add new lighting
- 6. Clean windows and doors leading to the outdoor living space
- Add plants and/or flowers
- 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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Realty and is looking for teachers and those in the hospitality industry to join the team because they tend to transition well into real estate.

Michele has accomplished a lot in real estate. In the neighborhood MiraBay where she farms, Michele and her team have helped more buyers and sellers than any other agent or team. Since she started in 2006, she has sold 300 houses in Mirabay of the approximately 1000 houses that exist in the community. An award-winning REALTOR®, Michele and her team have recently earned the highest sales volume award with her team in her market center for two consecutive months.

In this year of COVID, thus far her team has blazed a trail of success, exceeding their sales volume for all of 2019 in the third quarter of 2020.

Secret to Success

What is the secret to Michele's success? She says, "Just doing whatever it takes and always doing the right thing." Her compassionate heart, coupled with her commitment to her clients, has helped her to build her reputation, one satisfied client at a time.

Michele also underscores the importance of being kind to other agents. She comments, "It's just as important to be kind to them as it is with



Helping people build wealth through owning and investing in real estate. There is nothing better than that.

your buyers and sellers. A lot of agents lose sight of that."

Being part of the number one expansion team at Keller Williams and having access to systems, tools, and processes is also fundamental to Michele and her team's success in real estate.

Michele's Team

"We're always growing," smiles Michele. "We have one director of operations, who is the lead administrator and part of the leadership team. We also have another transaction coordinator who just does contracts to close transaction management. Right now we have seven agents on our team including my husband and myself." Additional team members are in training and waiting to earn their licenses before getting into production.

Michele, who joined Keller Williams in December 2008, admits that she didn't know what a team was until she joined Keller Williams. She started a real estate team several times. In 2011, after struggling and hitting a ceiling, she scaled down her team to herself and an administrator. Six years ago, she and her husband started building a team again.

Through building a team powered by PLACE, Inc., she has learned to be flexible. Michele explains, "We hold true to our standards with a certain amount of flexibility. It's not that you give up on the standards. You have team members reach them in different ways."

Michele herself has grown professionally and personally especially in the realm of emotional intelligence. "I've been a student of emotional intelligence due to the influence of my partner, Ben Kinney, for the last three years. It has helped me become a better leader. I'm learning about leadership every day and improving for my team in that aspect."

Outside Interests

When Michele isn't working and mentoring others on her team,





she savors time with her family. She and her husband dated 11 years before getting married and just celebrated their 20th anniversary and enjoy a wonderful life together. They have one teenage son who was their miracle. In addition, they enjoy the constant companionship of their King Charles Cavalier named Sprinkle and their cat named Crazy Hazy.

To relax and unwind, Michele enjoys shopping, reading, boating, and spending time at the beach and the pool. Being on, in, or near the water brings her joy.

"I also love to cook," adds Michele. "I love to cook old-time recipes from my grandparents. There is no better way to show love than to cook for someone."

inal Thoughts

Michele is living her dreams in real estate and can't imagine a better career.

She concludes, "Real estate is pursuing the American dream and we get to deliver that dream daily. It may sound cliché, but it is what we do. Helping people build wealth through owning and investing in real estate. There is nothing better than that."

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Written by Elizabeth McCabe



Simplifies Life for Agents and Homeowners!

Dream it. Do it. Jonathan Brown and Elijah Ramsey did just that when they came together to form their company, Utility Helpers, in August 2017.

Jonathan, who was in the cable industry for 16 years, saw how the industry was evolving. With his expertise in cable, he partnered with his friend Elijah, a REALTOR® and broker for 18 years. Elijah knew the stressors that agents and homeowners face when dealing with utilities and home services. Together, they decided to make a difference for others. After all, necessity is the mother of invention.



Utility Helpers is a godsend to agents and buyers. As Jonathan says, "With all the stressors people have going on - appraisals, home inspections, underwriting, packing and moving, the last thing they want to worry about is utilities." Often buyers forget to set up utilities and home services until they are at the closing table, or after. That often leads to a long wait for getting internet and cable installed, or even worse losing power or water service.

and hard sales pitches.



As a utility concierge service, Utility Helpers helps home buyers set up accounts and schedule installations and activations for utilities and home services, including electric, water, sewer, trash, cable, internet, and phone. Jonathan adds, "We also assist with moving trucks, including professional movers or rental

It's not always easy to find who provides some of the services, so often buyers end up asking their agent who they need to call. With Utility Helpers, hours are saved as that work is left to their dedicated team of experts. In 15-20 minutes, all of the services can be handled vs. a homeowner spending 4-5 hours for the same task, not to mention listening to horrible hold music,

Services Offered

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trucks. If people need quotes for insurance, we can connect them to a licensed agent that will shop many of the top insurance companies to make sure they get the best terms."

A one-stop shop, Utility Helpers makes it easy for customers to get the services that they need from local experts. Not to mention a considerable time savings.

Process

Utility Helpers makes the process seamless from start to finish. Jonathan explains, "We typically get the service request from the real estate professional right after they go under contract. As soon as it is received, it goes through our research department." Our research professionals (as opposed to a computer) verify that we have all of the correct available providers for the buyer's new home.





The homeowner receives a welcome email letting them know that the concierge service was provided by their agent, and explains how the service works and all of the services Utility Helpers will be helping them with. Also included in the email is a button that allows the home buyer to choose the best time for them to chat with their representative and automatically schedules the call with their personal representative.

"We set up everything in one call," adds Jonathan. "We can schedule a call back at the customers' convenience and a time can be scheduled when it's convenient for them."

Who doesn't like saving money? "Our concierge representatives make it so easy for home buyers to compare services like TV, internet, and phone. They ask questions to determine

exactly what you need, explain the pros and cons of each provider and package, then schedule the installation and make sure you get the best promotional rates!" says Elijah.

Utility Helpers also has a single organized email that they send to clients with installation times, confirmation numbers, and any other pertinent data regarding their utility and home service accounts. Jonathan explains, "We provide specific instruction on everything and the system confirmations from the providers of all the services that they set up in one email."

Having one email makes the process much easier than having many different points of contact for various services. In the event that the customer has to connect a service, Utility Helpers provides detailed instructions, even indicating what prompt to press while on the phone. It doesn't get any easier than that!

Generally, this call happens about 2 weeks before closing. In the event that Utility Helpers receives service requests less than 5 business days prior to closing, they are still happy to help, but there may be a couple of extra tasks that need to be handled by the home buyer.

"Sometimes closing dates change. When that happens we also streamline the changing of activation dates, instead of the buyer having to worry about coordinating with each one," explains Elijah.

Better than the Rest

When it comes to the competition, other companies aren't able to provide the accuracy and customer experience that Utility Helpers does. Services are often based upon the zip code and aren't always accurate. As Jonathan says, "There are people who say that do what we do, but they don't do everything that we do, and we do it better."

Best of all, if the request comes from a real estate professional, the service is free for clients and agents. It doesn't get any better than that! The team at Utility Helpers works with anyone who touches a home purchase contract including agents, brokerages, transaction coordinators, lenders, and title companies.

Rave Reviews

Utility Helpers has countless 5-star reviews on Google. Here are a few from recent clients:

"Amazing service. I had no idea it existed. When purchasing a home so many things could fall through the cracks. A service like this makes it so easy to stay on top of those little things. My representative Destinee was so warm and friendly. She answered all of my questions and followed through on everything. I can't say enough good things about this company. – Lucia Leonord

Took so much pressure off with moving long distance, just as easy as 1-2-3, and everything was set up with the best prices.... Thanks Utility Helpers, took 5 things off my list instantly.

- Holly Tate I'some

This is an easy and organized service. Exactly what I needed during the stressful process of buying a new home. Thanks! – *Vanessa Torres*

Partnering with Top Producers

Utility Helpers partners with many Top Producers in the Tampa Bay area, and across the U.S. "Our goal is to earn the business of at least 80% of the top 20% of agents in the Tampa Bay area by the end of 2020." says Elijah. "We make a great extension of their team, and boost the customer experience. When we call the customers, we let them know that this service is provided as an extension of their agent, at no cost to them."

Build your business with the help of Utility Helpers!

For More Information: Utility Helpers LLC 813-291-3600 www.UtilityHelpers.com

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Top Producer Liz Heinkel has a heart for others and for her community of St. Petersburg.

She says, "When I sell, I give back. That's what we're meant to do on this earth. You do what you love but we are also called to service." A Rotarian, Liz puts service above self.

Liz is excited to be the incoming President of the Rotary Club of St Petersburg, a 100-year-old service club that has chosen the St. Petersburg Free Clinic as their focus for the year 2020. "This year we are raising \$100,000 for the Free Clinic's 'Pack-A-Sack' program," she says.

Service is at the heart of the Rotary Club International. This large organization has global projects, including *End Polio Now* as part of the Global Polio Eradication Initiative. According to their website, they have "reduced polio cases

There are so many people who need our help. Do WHAT YOU CAN with WHAT YOU HAVE.

by 99.9 percent" since their first project to vaccinate children in the Philippines in 1979. Through helping to immunize 2.5 billion children in 122 countries, Rotary has "contributed more than \$1.8 billion toward eradicating the disease worldwide."

The Rotary Club International is also working on providing clean water to small villages in Africa. For the cost of \$6700, a community can drill a water well for a needy community. As Liz says, "Together people's funds make a tangible difference for underserved communities worldwide. Never underestimate the power of one person's contribution to change lives."

Liz is also a member of INFINITY, the League to Aid Abused Children & Adults, Inc. This group was started in 1980 by Pat Watters and Marilyn Johansen and has grown through the years. Their mission is to raises money for Brookwood – which is a foster home for teenage girls, CASA (Community Action Stops Abuse), and Suncoast Centers whose mission is to strengthen, protect and restore lives for a healthy community, coming to the rescue of abused women and children.

Last but not least, Liz is also a patron of the arts and is a member of the Stuart Society which is a fund-raising arm of the St. Petersburg Museum of Fine Arts. It is particularly focused on children's programs so that all children are taught to see the beauty in fine art.

"The motto of service above self goes into every part of your life," says Liz. She gives back 10% of each commission to the betterment of the community. Along with the St Petersburg Free Clinic, INFINITY and the MFA, Liz has a heart for the Great Explorations Children's Museum, Ready for Life (that aids children aging out of foster care), and the Boley Centers, a non-profit that serves homeless Veterans and youth in the Pinellas, Manatee and Pasco County areas. "There are so many people who need our help. Do what you can with what you have," says Liz.

Liz sees a purpose in her profession, which is to help others. Making the world a better place is what it is all about to this Top Producer.





MEET BETH CUPARI AT FLORIDA EXECUTIVE REALTY

She's Been a REALTOR® Since 2002

Born in Birmingham, Michigan, Beth Cupari attended Miami University in Ohio before blazing her own path in life. She graduated with a business degree before taking a job with Sherwin Williams.

"I was the Sales Representative for Dutch Boy," she says. "I worked as a Regional Account Manager." She was then promoted to the headquarters where she excelled in sales, marketing, and corporate training.

As a spokesperson for Dutch Boy Paints, Beth did a number of television appearances for HGTV and Lifetime on different painting and decorating techniques, such as faux finishes. Little did she know that this would be invaluable for her future career in real estate.

Launching into Real Estate

In 2002, Beth moved to Florida and took the advice of her sister-in-law to launch into real estate. Her corporate job at Sherwin Williams involved a lot

of travel, which wasn't the best fit for a mother of two young boys.

"I really loved real estate and got my license in six weeks of moving here," says Beth. Some things are simply meant to be.

Beth has been in real estate for 18 years now, starting with Bay West Real Estate, which turned into Century 21. She then went to Taylormade Properties in West Chase before moving to Florida Executive Realty four years ago. She loves her brokerage and the support that they provide agents, especially regarding data that can be helpful to clients.

Beth has a career volume of over 180 million. Eager to be the best

REALTOR® she can be, Beth takes the time to earn new designations in real estate at least every two years.

"I'm an Accredited Stager," she says. "I spend a lot of time staging my listings. It's a value added to my customers with my background at Sherwin Williams." Most importantly, Beth loves to stage homes with her eye for design. She became an Accredited Stager in 2007, when the market was starting to lag and it was getting harder to sell houses. Staging properties makes listings sell in less time and for a greater price.

"I probably get one call a week from a client who is thinking about redoing something," says Beth. They trust Beth to help them pick out the right

selections for their home and what buyers are looking for.

She also excels in negotiation. "That's one of the things I taught as a corporate trainer," says Beth. As a Certified Negotiation Trainer, she uses her business expertise to help with her real estate. "A lot of agents don't have that background," she comments.

Beth has built her business, one satisfied client at a time. A total of 85% of her business is from referral and repeat clients. This trusted REALTOR® provides excellent service to her clients.

Balancing Work and Family Life

As any successful agent will tell you, it's challenging to balance work and family life. Although Beth admits it's a continuous challenge, she has learned to harness her personal time to relax and recharge.

"My favorite thing to do is jump on my bike and hit the trail," Beth smiles. "Sometimes I take my racing bike or my mountain bike for long distances." Biking has been a welcome activity, especially during COVID-19.

Another pastime of Beth's is to restore old furniture. She comments, "I hate sending things to the landfill. I do a lot of furniture renovation. People drop off their furniture, and I paint it or stain it and often give it that distressed look. I love doing it and it's very therapeutic for me."

Cooking and baking are therapy for Beth too. Anything Mexican pleases her palate. Of course, she loves spending time with her two adult boys, Carson (21) and Owen (19). Both are in college, which has made Beth an empty nester. Carson attends St. Pete College while Owen attends Appalachian State in North Carolina.

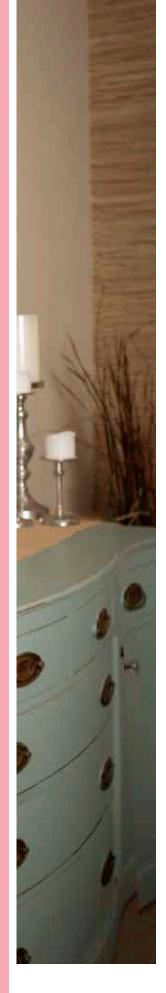
"I also have two rescue dogs – Archer and Fozzie. Archer is an Australian Cattle Dog with some Jack Russell. Fozzie is a Poodle and a Dachshund," says Beth.

A woman of faith, Beth likes making a difference in the community. Her brokerage donates to five charities. "A percentage of my commission goes to the Hope Foundation, which supports these charities." After a sale, clients get a letter that Beth donated on their behalf. Beth is also involved with the





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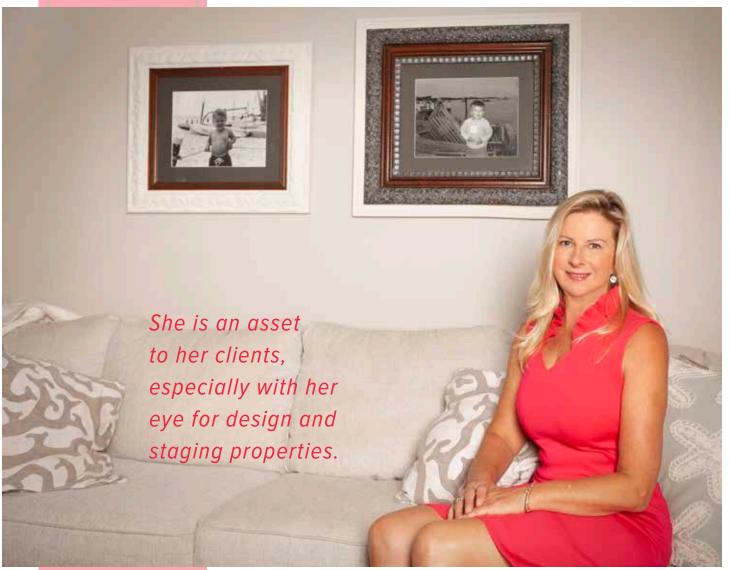
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Humane Society and Habitat for Humanity.

• • •

Beth concludes, "I love what I do. Once a year, I reevaluate the situation asking myself, 'Is there something else I would rather do?'" Real estate is a dream job for her. She is an asset to her clients, especially with her eye for design and staging properties. She can't imagine doing anything else.





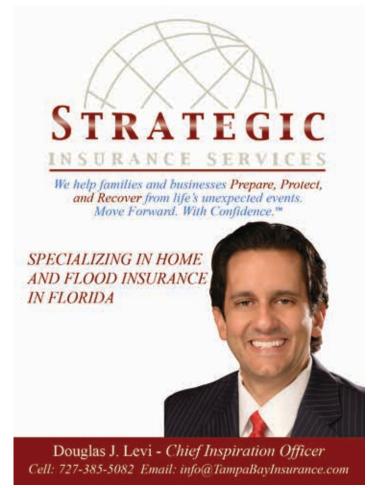
Tips for getting the BEST RATES on your AUTO INSURANCE

As we head into the New Year (thank GOD), now is a time where people review their expenses and budget. One item to review is your car insurance. Quoting your car insurance frequently helps ensure you get the best rates and coverage that the market has to offer. Don't wait for a big rate increase to shop. Look for a good independent agency that has a process in place to do an annual insurance review, to do the market comparison for you. At our agency, Strategic Insurance, we have a systematic process to review the market for our clients and can compare over eight auto insurance companies to make sure you are getting the best coverage and rates. In addition to pro-actively reviewing carriers, here are three other suggestions to get the best rates possible:

- 1. Usage-Based Driving. This is one of the newest and most popular options we see today. Clients have said for years that they are "good drivers" and should get better rates. With the latest technology, the insurance carriers can load an app on your phone or a dongle that plugs into your car's USB port to monitor your driving. Carriers commonly monitor your average speed, time of day you drive as well as the number of hard brakes you do. Based on that data, we are seeing carriers give anywhere from 5%–20% discounts based on your driving. Call your carrier and give it a try today.
- Higher deductibles. With all insurance, the higher the deductible the lower the premium. Look at increasing your comp and collision deductibles to help lower your costs.

3. Discounts. Make sure you are taking advantage of all your available discounts. Do you have a teenage driver who gets good grades? Carriers often utilize a good student discount! Drive your vehicle less than 5k miles per year? Carriers often offer a low mileage discount. There are MANY options for discounts and sometimes UNLESS YOU ASK you will not necessarily be offered by the carrier or agent. It is always best to be pro-active, not reactive.

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-Debra Valdes, McBride Kelly & Associates Realty



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326 S Hyde Park Avenue, Tampa, FL 33606 813-251-2700 www.baytobaylending.com info@baytobaylending.com



Selling a Home + Property PreQual

A Hassle Free Closing

For this article, I'll give you your 'Call to Action' up front. NOTE: This costs you, the listing agent, absolutely **nothing!** Go to www.propertyprequal.com and click on the 'register' button at the top left of the home page. You'll then be taken to an application page to input your information (which will never be sold or misused). Once you click 'Submit' at the bottom, your request will go to our onboarding team. Someone from PPQ will approve your account and reach out to you within 24 hours to run through a basic demo of how your new PPQ Agent account works. This is when you'll learn about all the FREE PPQ marketing materials at your disposal, as well as how best to put them to use.

A real estate transaction can be an exciting experience for buyers and sellers. Sellers are moving on to their next adventure and probably getting a nice equity check at closing. Buyers are realizing their dreams of homeownership and starting a new chapter in their lives. Unfortunately, what happens far too often are roadblocks, obstacles and surprises that tarnish the joy and excitement from what should be a great experience. Even the most seasoned and proactive agents still often experience the pain of delayed or canceled closings. It's heartbreaking for the clients and commission compromising for the hard-working real estate agents.

Property PreQual is the home selling tool created to all but eliminate the many issues that can negatively affect the real estate transaction. Property PreQual addresses many of the pain points that stand in the way of a successful closing (payday).

Space on these pages doesn't allow for me to convey to you a full understanding of PPQ, so below is a glimpse at a portion of what the Property PreQual does and why it's the answer for all parties in the transaction. To schedule a full presentation with your team or company (minimum of 5 agents), please email info@propertyprequal.com or call us at 813-438-6975.

1. Inspection Surprises

Nothing is worse than getting an inspection done and discovering repairs that were unknown and unforeseen to the seller and buyer. Surprises typically result in the buyer either cancelling or looking to renegotiate the sales price downward. Sellers are faced with costly repairs or reducing the price of their homes. With a Property PreQual inspection, everyone knows the condition of the home from the time of listing. The main advantages are NO surprises and control for the

seller to make repairs or obtain repair bids. Buyers are able to get a look under the roof prior to making an offer allowing for full transparency and less after-contract negotiations. While this inspection is done prior to a buyer being in the picture, it is NOT a 'seller's inspection'. Rather, the inspection is completed for Property PreQual, LLC. All guarantees and warranties of each inspection pass to the buyer at the time of sale. This eliminates the need for a buyer's inspection, saving them money and making your listing more attractive to them.

2. Contract Loopholes

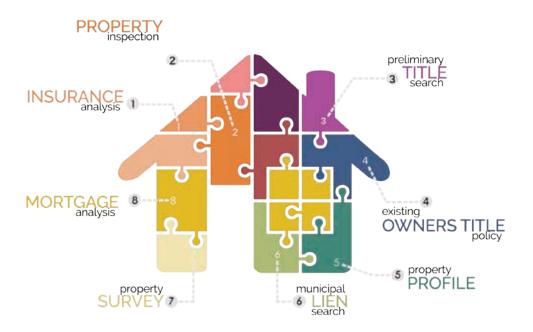
As you know, the Florida Residential Contract for Sale and Purchase sets strict timelines for many elements of the contract. Why wait until going under contract to begin the process of securing the required documents? Property PreQual gathers and delivers many of the required documents such as a Preliminary Title Search and Report, Municipal Lien Search and copies of the Existing Owner's Policy and Survey (if available from the seller) at listing and should be attached in the MLS listing. All information in the PPQ report is available to the buyer and buyer's agent even before they tour the property. A buyer is able to review everything upfront and a seller has the peace of mind that there will be no surprises like title defects, liens, open permits, etc.

3. Cancelled Contracts

After going under contract and becoming emotionally invested in the new purchase/sale, NOBODY wants to cancel and have to start over. In most cases, cancellations of contracts are the result of surprises or unforeseen issues. The Property PreQual mitigates said issues by shining light on many aspects of the contract and closing process for the buyer before the process even begins. Nothing is left to chance as the research and diligence begins at the beginning of the listing period instead of during the pending period. A significant amount of time can be saved with shorter or no inspection periods and curative issues being speedily addressed by the seller and his/her team during the listing period. **PPQ replaces Due Diligence with DONE DILIGENCE!**

4. Unknown Title Defects & Lien Issues

Most title defects, liens and open permits can be cured but many take time. Sellers and title agencies are at the mercy of local municipalities regarding utility liens, code violations and permitting information, etc. Many of the municipalities have an unacceptably long resolution period. If defects are discovered and addressed during the listing



period, they are unlikely to cause closing delays or unresolvable issues. Additionally, the listing agent is able to definitively determine that all the parties to the property have been included in the listing agreement by cross referencing with the preliminary title search. Delays cost time and money, but the Property PreQual's proactive measures tighten the timeline and allow for curative action(s) if necessary. PPQ shortens the time needed for the transaction while simultaneously creating more time for all parties involved to complete their portion(s)!

5. Delayed Closings

No one wants to have to sign an extension of contract! Delays cost agents, sellers and buyers time and money. Sellers have to wait to move out and get paid. Buyers can be facing temporary homelessness. Property PreQual greatly helps to close the deal in record time. No surprises means nothing will pop up at the last minute that takes additional time to resolve. The more time to close a transaction, the more opportunity for something to go wrong. Property PreQual cleans up and clears up the issues that can stand in the way of closing on time.

The process of a real estate transaction has remained essentially the same for the last couple of decades. New solutions and technologies have been developed, but the basics have not progressed. Standard operating procedures have been: seller wants to sell, listing agent lists and nearly everyone else involved in the process gets to work on or after the date of contract execution. Property PreQual was designed to disrupt this status quo by replacing Due Diligence with DONE Diligence.

Here's a simple way to look at PPQ. It is the CARFAX of home sales.

Without PPQ, the first question the buyers typically ask and answer is 'Do we want to live in this house?'. Then a LOT of due diligence begins...creating many more questions in need of answers. With PPQ, 'Do we want to live in this house' is one of the last questions a buyer must answer. The PPQ Report has answered nearly all other questions for them before they ever walk in the front door!

Property PreQual is THE LISTING TOOL that serves the transaction to get everyone to the closing table faster and with less headaches.

Imagine how rewarding it would be to all parties to arrive at the closing tables with only satisfaction and no hassles. Property

PreQual is the way to make that happen and take your business to next-level service and productivity!

Beat the masses! Create your PPQ Agent account now and start ordering the Property PreQual for listings by going to propertyprequal.com. Don't have any listings yet? Email info@propertyprequal.com today for our exclusive agent resources for your social media and listing presentations.

Special Gift for Tampa Bay Realtors! All real estate agents who sign up (free of charge) before January 1st, 2021, and order at least one PPO before July 1st, 2021 (our early adopters) will forever have two distinct advantages over those who wait, which are: 1. Your clients will be 'locked in' at today's low pricing with payment deferred until closing. Further details regarding pricing will be explained by a PPQ team member during your onboarding process. Future price increases will simply not apply to your clients, ever, helping you stand out from all those who wait. And, even cooler, 2. You will be added to the 'PPQ Realtor Directory' where sellers can find all of the PPQ early adopters. Upcoming marketing of PPQ will drive sellers to www.propertyprequal.com often before they have chosen a listing agent. The PPQ site will make them aware that by choosing an agent from the directory, they'll not only save money and/or defer payment, they'll also be working with an agent who is versed in the many ways to most effectively use PPQ to sell their homes faster and for more

Important: PPQ is totally independent from any and all real estate, mortgage, title and any other companies that play a role in the sales process. No one involved in the transaction can influence or dictate the results of the PPQ report. PPQ's 'client' is the Transaction itself and is a holistic solution to many of the complications that often plague real estate transactions.



Thank you for your time, Real Producers. My team and I are very excited to play a role in your continued success!

Kevin J Overstreet

Kevin J Overstreet
Founder/President
Property PreQual, LLC



