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cover story

By **Dave Danielson**
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SCOTT & AMY FERGUSON

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In general, those who lead the way and reach their potential have an undeniable sense of energy and action.

That's the way it is for Scott and Amy Ferguson, Real Estate Advisors with Coastal Properties Group International and Christie's International Real Estate.

With a relentless, all-in approach to life, business and giving back, Scott and Amy achieve outstanding results for themselves and those around them each day.

An Early Entrepreneurial Spark

Scott grew up in Cleveland, Ohio. By the time he was in high school, his entrepreneurial spirit was already taking flight at the age of 17.

"As part of our senior class project, I got permission from the school to open my own business," he recalls.

So he launched a commercial janitorial business. With his youthful leadership and a business mind beyond his years, it continued to grow. When he turned 21, Scott sold the business and moved to Southern California, where he became a licensed real estate appraiser in Beverly Hills, Brentwood, Hollywood Hills, and other areas. He also co-owned and operated a chain of luxury tanning salons.





Our clients know we're all in, and are here to go through the process together with them. And when they know we've given 110 percent for them, they become our friends, and they share our names to others they know, that's success.



In time, he purchased a vacation condo in Florida to be closer to visit family more often.

“On one of my visits, I met Amy, and I decided to stay in Florida,” Scott smiles.

Amy was born in Grand Rapids, Michigan, and grew up in Golden, Colorado, where she was immersed in the outdoors and a strong passion and background with horses.

“I have always loved riding horses and being around them,” she says.

Along the way, Amy completed in rodeo, barrel racing, calf roping, and

took part in horse judging until she moved to Clearwater in 1992.

Through time, Amy honed her service and management skills, spending years in the medical industry as an optician, ophthalmic technician and Hospice Program Facilitator. In fact, she has been an active volunteer at Suncoast Hospice since 2006.

Like Scott, Amy’s entrepreneurial appetite has also been strong through the years — owning and operating her own floral business in Denver, Colorado, and also inventing and wholesaling an ecofriendly alternative to plastic produce bags.

Invested in Their Community

As Scott and Amy joined the same path in life, the two did a lot of community volunteering, as well as real estate investing in commercial and residential properties. At the same time, Scott had pursued a lifelong dream of being a police officer.

“I went to the academy and served as an officer for about five years in Largo and Belleair,” he explains. “I wanted to be part of the community and help people where I live.”

Five years ago, Scott decided to combine his interest in real estate and his passion for people and entered the real estate industry full time.

As Scott says, the move to real estate was a natural. In fact, he earned Rookie of the Year honors his first year in.

“I wanted to help other people through real estate. Instead of paying rent, they can have ownership and pride in their community and also gain a good stepping stone,” he says. “It really gets people on that wheel of ownership.”

Amy also earned her real estate license and joined Scott. Three years ago, Scott and Amy were invited to join Coastal Properties Group and Christie International due to their production and accepted the invitation to this top firm. Today, the two are building new levels of success for themselves and others with their team at Coastal Properties Group International, where Scott serves as Broker Associate.

Signs of Success

Each year, Scott and Amy are growing the impact they’re having on those they work with. In 2019, they are on track to break their 2018 record sales. In turn, they’re recognized as members of the President’s Society Award Group at Coastal / Christie’s International Real Estate.

As they grow, Scott and Amy are excited about the addition of Bri Palmer, who is teaming up with them as a Buyer’s Agent.

They enjoy the opportunity to team up in life and in business.

As Amy says, “We do really well together in the business, because I think we really complement each other. Plus, we do a great job of communicating and working well day-to-day with each other.”

Scott agrees.

“I get to work with my best friend every day,” he smiles. “And when we need to, we can divide and conquer. We play off each other. Amy and I are just stronger together.”

When they’re away from work, Amy and Scott love spending time with their French Bulldog, Harvey. They also enjoy Harley riding, working out and staying active, along with scuba diving. In fact, Amy, competes in Ironman Triathlons.

Amy and Scott also have a strong passion for giving back. They’re involved with a number of local organizations, including making a donation for each closing to the South Eastern Guide Dogs, and are members of their Cornerstone Society. They also support the Clearwater Marine Aquarium, as well as beach and waterway cleanups, and Amy

working with Suncoast Hospice patients, in the 11th hour transition. In addition, Scott serves as Chairman of the board at the Clearwater Suncoast YMCA, and he’s an active member of the Clearwater Rotary Club.

Giving Their Best

At the end of the day, Scott and Amy expend their boundless energy to give back and help others, including their team members, their clients and their community.

As Amy says, “What we do in real estate is all about making people happy. We’re here to help them with one of the greatest assets of their lives. As they consider the options in front of them, it means a lot that we can be there to support them, guide them, and hold their hand through the process.”

“It’s all about customer service and going above and beyond. I don’t care what you do in life to be the best of the best, you have to be available 24/7, and have solutions for whatever challenges come your way,” Scott explains. “Our clients know we’re all in, and are here to go through the process together with them. And when they know we’ve given 110 percent for them, they become our friends, and they share our names to others they know, that’s success.”

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MATT COOPER



THE POSITIVE PATH

There's a lot of things that life can dish out. Between the opportunities and challenges, there are some things within our control ... and some things outside of it.

Matt Cooper is a REALTOR® and Team Leader at Keller Williams Tampa Central.

Like all of us, Matt has experienced the ups and downs ... the hurdles and the high points. But along the way, from his start growing up in Seffner, Florida, he has grown and achieved success by staying on the positive path in life and business. In turn, Matt is this month's Rising Star.

A Crossroads and New Direction

As he came of age, Matt entered the workforce. There were roles in sales and marketing, including at a jewelry store. He also did extensive

work promoting events at local clubs in Tampa.

One day, a few years ago, Matt came to a crucial crossroads in his life ... he lost his job at the jewelry store.

As Matt considered his next steps, he decided on a new positive path ... into real estate.

As Matt recalls, "I remember my son turned one, and the next day I started working at Keller Williams, and I've been there since day one."

Fast Start

While the transition into real estate can notoriously be tough, Matt had some advantages on his side.

"I felt like the transition for me was eased a bit, because I came into it with a good understanding of sales

and marketing from my past experience," Matt remembers. "I was very passionate and willing to learn, and I listened to all the top agents. I also paid for and attended the different trainings and got a coach, and it has really helped us grow the business to where it is today."

That's an understatement. In his first year, Matt set the record for fastest capper for a Rookie Agent. Once he knew this was the career for him he created a team and, in just two years, they would sell \$20 million in volume to break all their team records.

"The decision to start a team was the vision of being bigger and helping people grow along with me. I hate being alone and always have wanted to have friends around me," he emphasizes. "I played soccer



... my whole life, and so I love being on a team. The whole team aspect is a natural ... I love seeing people succeed and grow."

Team Triumphs

Today, his team includes Mateo Vincent and Jessie Feitz, who handle the team's transactions and marketing needs, along with six buyers agents. In addition, Larry Buckner recently joined the team to lead commercial investment efforts. And Nick Stavros leads the team's luxury division.

Matt's team also includes someone very special in his life — his mother, Dianna.

"My mom went to real estate school with me," he smiles. "She dropped everything to get her real estate license with me. Although it took her three years to join my brokerage and team, she is set and thriving. And 2019 has had her best year yet."

"We have an outstanding team. That has helped us grow, and has allowed

me to focus on lead generation and sales," Matt explains. "Our goal is to help 200 families in 2020."

The passion Matt has for the business is clear.

"We love helping families achieve their goals," he says. "The more we do that, the more we can achieve our goals. That's really what it's about."

Family Foundation

Away from the business, Matt's world revolves around his fiancé, Nicole, and sons, Camden and Weston. Matt enjoys coaching his sons in soccer, and also likes to stay active riding dirt bikes, hiking, and spending time at the beach. He also takes every chance he can to read educational books about the industry and self-growth.

Giving back is also a big part of Matt's contributions to the community ... becoming involved in donating school backpacks for kids, and supporting various local recreational and high school sports teams.

As he says, "It's all about how we can impact families in our communities."

His spirit of giving back is an extension of the way he works with his team and clients.

"For me, success is about doing and being the best in every area of your life, including health, fitness, spirituality and work," he says. "It's not about the money. That will come by having the right habits and by having discipline in your life. If you have that mindset and want to make a positive impact, and doing the right activities, that will come."

As Matt looks to the future, he does so, looking forward to the positive path to come.

"I'm super optimistic because I'm full of faith, so I always assume things will work out," he smiles. "And that's how I hope people will remember me ... seeing my positive energy and knowing that I'm here to help them out."

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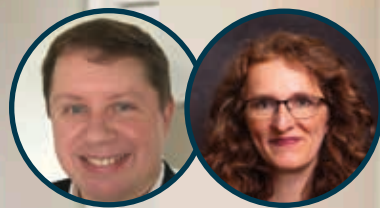
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By Dave Danielson

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CRYSTAL BRADY

INDELIBLE IMPACT

As much as we think about it and plan for it, we don't always know what the results will be from the choices we make in our lives and careers.

But sometimes they can surprise us by being even deeper and richer experiences that we could have hoped for.

Today, Crystal Brady is a REALTOR® with Homeward Real Estate. When she first made the decision to pursue real estate, she had a picture of what life might be like. But there's no way she could have known the indelible impact her career choice would leave on those she serves ... and on her.

A Head and Heart for Business

Crystal was born and raised in Tampa. From the start, she was someone with a vision for what she wanted to achieve.

"I think I was an entrepreneur from a pretty young age. It may have been when I was five years old we were asked to do a project for school about what we wanted to do," she recalls. "I literally drew a whole plan on a poster board of how I was going to design, develop and build a mall. As part of it, there was going to be housing for people on the top of this mall in a high-rise. And I had like this whole vision of building this place, and running it."

She was drawn to the idea of creating and managing success.

"I knew when I went to college that I wanted to do something business-related, but didn't really know what," Crystal remembers. "I was in retail management while I was in high school and college, but I knew that wasn't the career I wanted to pursue."

After graduating from USF with a major in business management, Crystal worked several years for a home builder — Pulte Homes, as their Customer Relations Manager.

"I wasn't in sales, but worked with the home warranty and the orientations with customers and quality assurance inspections on homes," she says. "It was a nice role because I had a lot of independence and responsibility. That appealed to the management side of me ... really being able to be responsible for a lot of things and not have to answer to a lot of people. It was a way to get a lot of great experience."

In a few years, the economic bubble burst, and her job disappeared. She left the home building industry for several years, entering the corporate world.

Choosing a Better Life

Like many who endure the corporate labyrinth, Crystal felt it wasn't the path she wanted to remain on.

"That's when my husband encouraged me to step out in faith," Crystal says. "I said, 'I think I want to go into real estate.' I had a friend who was a REALTOR® who was doing well. It just seemed like a career I might enjoy. But I didn't

really know a lot about it at the time. At the same time, I knew that it would be an opportunity for self-employment, and to not have to work under people ... to have the chance to be in business for myself, which had always appealed to me."

Crystal's husband, Phil, encouraged her.

"He said, 'Why don't you just go for it ... it will be okay. I want you to be happy,'" she remembers with a smile. "And so with his encouragement, I went ahead and got my real estate license."

The benefits were immediate.

"I enjoyed my independence, being my own boss, and I liked the new culture I had created for myself. I had a better quality of life, which made me happy," she says. "And as the years went by, I learned how to leverage referrals, and build a little business for myself. Within the last five years, my success has really grown."

Reaching a Deeper Experience

After the first seven years in the business, Crystal made a mindset change that has resulted in substantial growth.

As Crystal explains, "I really started treating it like a business and started doing what I call unconventional prospecting to build my business, which led to an even stronger relationship aspect and connecting with people. Now, most of my business is referral-based, which was my ultimate goal."

In the process, Crystal uncovered other benefits.





•••

“I never knew the side effects that would come, too ... having great relationships and friendships, and my clients meaning so much to me. Before, it has been pretty much about business. Now, it’s so much more to me, and it’s a great thing,” she emphasizes. “I love having these relationships with my clients and being valued by them. Being able to help them makes me feel good. It has turned into this awesome full-circle thing in the end that I never really saw coming.”

Maintaining Priorities

The relationships Crystal enjoys at home are central to who she is. She looks forward to moments spent with Phil, her husband of 15 years, and their 7-year-old son, Chase.

Crystal knows the challenge of maintaining a work/life balance in real estate, and she is very thankful for the understanding and support she gets at home.

“Even from the time Chase was like two or three years old, he’d get in front of the mirror and pretend to sell houses to people. He has witnessed a lot of real estate in his short life, and it has grown to become a family affair,” she says.

At the same time, Crystal also retains sacred times of the week when she reserves time exclusively for Phil and Chase ... and their precious time without interruptions.

The results have been rewarding. Each year, Crystal



IT HAS BEEN VERY REWARDING IN AN UNEXPECTED WAY.

averages about \$11 million in volume, representing about 45 families she has helped. As she works to maintain that level, and the balance in time she’s able to spend with her family, she is excited about the challenges and the opportunities real estate offers.

“It’s surprisingly very rewarding to have close, personal relationships and connections with my clients. It’s probably the best part about my job ... where I’m really involved in people’s lives well beyond closing, and they’re involved in my life. That makes me excited to do what I do,” she says. “And there are times when I’ll be at a birthday party for a friend’s child, and people are literally lining up to talk to me about real estate. In their minds, I’m a real es-

tate expert that they want to go to when they need help purchasing, selling, or just getting advice in general. That makes me feel like I’ve made it.”

Unforgettable Results

Those are the moments that come back to Crystal as she thinks about the value of what she does.

“It has been very rewarding in an unexpected way. Because when I started in the beginning, it was just about training clients and trying to close the deal here and there. And now it’s just evolved into so much more.”

Through the churn of daily life, there are appointments, showings, and closings ... and the moments blur past. But in the midst of it all, Crystal Brady and her clients clearly leave a lasting, indelible impact on each other’s lives.

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By **Dave Danielson**
Photography by **B. Lively Images**

When you meet Barry Lively, you immediately understand the passion he has for what he does ... and the sense of gratitude he feels for being able to bring his talents home for the people he photographs.

As Barry says, “There’s nothing greater than when you see the look in someone’s eyes who appreciates what you’re doing. I just love what I get to do.”

A Lens for Life

Ever since he first picked up a camera when he was 18 years old, photography has been a part of his life. And after a corporate career in the financial world, he moved to St. Petersburg, and also made the move to pursue his passion for photography ... making it his full-time profession in 2014.

One of the aspects of his work that is rewarding for Barry is the imagery he captures with his partners in the real estate industry. He enjoys putting his blend of creative vision, technology and collaboration to work with a focus on architectural photography and floorplan creation.

While Barry provides a full range of traditional photography services, there’s one service he’s been especially excited to offer as part of his real estate work for the past several years.

“I think one of the greatest tools I offer is the 3D virtual tour,” Barry explains. “Whether it’s used for a house that’s being flipped or in an estate home, the 3D virtual tour is a powerful way to create floorplans and create beautiful images of a home.”

Barry uses his skills with the 3D virtual tour to deliver quick-turn value with remarkable results.

“

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“It’s a great approach for the value of time and money. With this, I’m able to go in one time and show the interior of the structure, whether it’s a home, a commercial building, an institution, a museum, a hotel or a retail space. I can send the final pictures to people electronically,” Barry points out. “People are blown away with the imagery they get, including a full floorplan of the structure.”

In a tight-turn industry, Barry provides a truly responsive level of service based on flexibility, quality and quick turnaround timing.

“If I can start the 3D Virtual Tour photography process by noon, I normally can turn around the imagery the same day, with the full floorplan in a day or day and a half,” he says. “If the home is prepared to be photographed when I arrive, it really clears the way for me to hit the ground running. I know that my real estate partners have a house to list, and so I work to exceed expectations and give more than what’s asked for.”

A Focus on People

Those who work with Barry are struck by the sense of calm and comfort he brings to his work with subjects ... making the entire process rewarding.

“I always enjoy that process where I work with a subject, and they become comfortable quickly. That allows me to be more creative and collaborative, no matter what type of shoot we’re doing.”

Today, Barry enjoys a 100 percent referral-based business. One key to his success is to see those around him as collaborators instead of competition.

Barry also enjoys the opportunity to see how his work is used by his clients.

As he says with a smile, “That gives me so much joy in being able to do something that I love ... and then know that someone found a home for that picture. That kind of result is an example of the kind of encouragement that continues to fuel my passion.”

For example, he sometimes donates his work for silent auctions. Whenever possible, he likes to talk with the person who places the winning bid to ask what inspired them to get it.

As Barry says, “Through my work, I really try to elicit curiosity and evoke emotion.”

Away from work, Barry enjoys time with his family, including his son, his parents, who are celebrating 59 years of marriage, his four siblings, along with five nephews and two nieces.

He also loves staying fit. You’ll likely find him throwing a football, fishing, boating, or riding his scooter through St. Petersburg — the city he loves. As he says, “I feel like I’m living in a vacation.”

Barry also has a passion for music, the cinema, comedy and destination photography. Barry will be covering his fifth consecutive Super Bowl in Miami with a media partner of the NFLPA.

“One of my favorite things is when I’ve been invited to come along and explore ... and then I like to turn over all the great images I’ve been able to capture to those who were thoughtful enough to bring me along on the trip,” he emphasizes.

Made to Last

Each day, Barry shares his warm, creative energy to help people see themselves — and the world around them — in remarkable new ways.

“Photography doesn’t define who I am, but it clearly brings who I truly am to the surface,” he says. “I think people see the passion for what I do. And I enjoy it when people pull me into their moments and want me to be part of it.”

As he looks at his profession and passion, Barry feels truly thankful.

“Success for me is freedom. My time spent in the corporate world led me to a road where photography found me,” he explains. “I think freedom for me is being able to do what I love and knowing that I can leave this Earth with a good legacy. I want to make people happy and leave lasting images that will live forever. That’s the legacy.”

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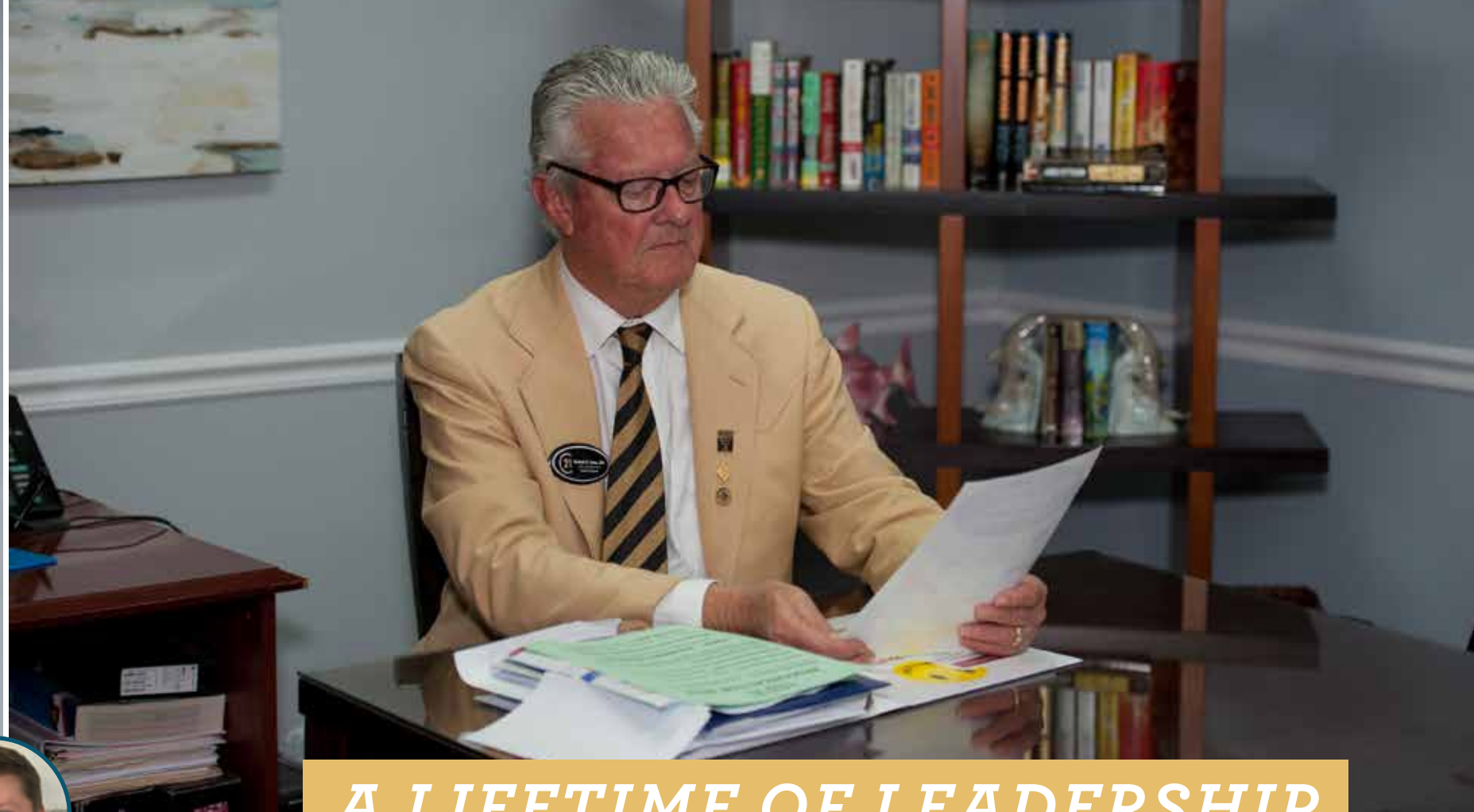
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RANDALL IERNA



A LIFETIME OF LEADERSHIP



▶▶ leader feature

By **Dave Danielson**
Photo Credit: **Carol Walker/**
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It's important to recognize success whenever it happens. Each instance represents an investment of time, resources and energy.

That's what makes the achievements of Randall Ierna's ongoing career so remarkable.

You see, his consistent lifetime of leadership includes an exemplary real estate career that first sparked in 1974. Along the way, Randall has earned the lofty designation of REALTOR® Emeritus.

Yet for all of his accolades, accomplishments and numbers he's amassed through the years, the things that are the most rewarding for him are those he's doing right now as Managing Broker with the Century 21 Real Estate Coast to Coast office in Terra Verde.

Service from the Start

After graduating from Florida State University in 1969 with a major in marketing and management, Randall was drafted in the U.S. Army, where he served as a Com-

pany Clerk for two years.

After his service, Randall lived in Columbia, South Carolina, where he sold shell homes with Jim Walter Homes before earning his real estate license and starting with Edens Real Estate. After two years there, Randall moved to Florida, and began his long-running success with Century 21 Real Estate in 1976.

It didn't take long before Randall would enter the Broker track. He founded Century 21 Spinning Wheel in 1980, sold it in 2001, and became a Managing Broker. He has served in that capacity for many years in various locations and offices — including his current chapter back at the Terra Verde office since 2009.

Real estate has been rewarding in many ways for Randall.

"I enjoy the process of helping people sell and buy, and I get a great deal of satisfac-

tion when I go to a closing. It's not just about the money. It's helping people buy or sell. And that has never changed. I have always felt good about what I do," Randall explains.

Building on His Best

Randall's work and expertise in the industry are truly expansive. And he continues to add to it.

"In addition to residential work, I do commercial real estate, and have done that for years, including commercial land and different buildings, such as churches, apartments, warehouses, office buildings and strip centers," Randall says. "Right now, I'm concentrating on high-end residential lots and commercial lots. I consider myself to be a general practitioner."

In the process, Randall takes immense pride in helping others, including those he has had the honor of leading and mentoring through the years.



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I've been fortunate to have success in each stage of life. And I believe that even out of the failures come success.

...
“I've had a chance to train over 300 agents through time,” he recalls. “Some have been extremely successful in the business, some have started their own companies, and others have gotten out,” he says. “One of my favorite parts of this is training people on the fine art of listing and selling homes.”

Leading by Giving

Today as Managing Broker, Randall focuses on three main roles.

“My primary jobs are recruiting, training and maintaining our office of about 20 agents.” One of our team members is a flight attendant, who has been with us for several years. I've helped her learn how to farm her area. She's done very well with her location.”

Randall's personal investment in the success of those he works with pays dividends all the way around.

“Several of my agents have been with us for 20 to 25 years. They're seasoned veterans. They manage themselves. I have several new agents that I've been training. I always try to keep a couple brand new agents around. I did a training session this morning with a new agent,” Randall emphasizes. “I get a lot of satisfaction in helping people and empowering them to learn more about real estate and helping them be successful in real estate sales.”

As Randall has learned, where there's a will there's a way to success.

“I've found that, usually, the people who drop out don't have the desire or the training,” he says. “I try my best to instill in them that desire and training.”

What Matters Most

Away from work, Randall cherishes the time he spends with his wife, Sparky.

“Sparky is an interior decorator and designer. She is a real source of inspiration to me. She does well with what she does,” Randall smiles. “She has a tremendous eye for detail, and she does amazing things. She just finished working on a \$2.5 million house, doing all the staging and designing and paint colors. She is always on my side.”



Also, at the center of Randall's world are his children, Thomas and Michelle, and three grandchildren.

In his free time, Randall enjoys another one of his lifelong pursuits—playing drums. He plays with the Silver Back Rock 'n Roll Band. In the past, he also played with the Molten Mike Blues Band that produced five CDs and toured Australia.

When you talk with Randall, you know right away that one key to his ongoing success in all areas of his life is his positivity.

“I've been fortunate to have success in each stage of life. And I believe that even out of the failures come success,” he says. “And a big part of that has come from being with

Century 21 ... one of the most recognized names in real estate in the world.”

Those who work with Randall know that they're getting his very best.

“When I deal with clients, it's a one-on-one thing. I cater to their needs, whether they're a buyer or seller,” he says with a smile. “I always want to leave feeling satisfied that I've done the very best job that I could do for them. It's a great feeling to say that in, all but a very few cases, I've done what I set out to do.”

When you look at what Randall Ierna achieves, it's easy to see that his lifetime of leadership continues by building results ... one deal — and one person — at a time.

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YACHT TALES

7 REASONS TAMPA FAMILIES LOVE BOATING!



BOATING IS A WAY OF LIFE THAT MANY IN THE TAMPA AREA ARE PASSIONATE ABOUT! WHY? HERE ARE 7 REASONS TO THINK ABOUT (AND I'M HOPING YOU CAN ADD TO MY LIST):

1. CONNECTS YOU WITH THE FAMILY

One of the great things about being out on the water with the family is the emphasis on personal relationships. There's no tv, video games for the kids, or phones to isolate us from each other. I have sparkle princesses, dancers, and athletes in my family, and we all love to go boating together!

2. BRINGS FUN & ADVENTURE

Don't forget all the boating activities and the fun workouts they provide: waterskiing, wake boarding, kayaking, snorkeling, etc. All are fun, aerobic activities for active families and great ways to spend time with family and friends. Boating will take you places you never would have gone and provides a way to make great memories in the process.

3. ELIMINATES STRESS

The workplace has become more stressful and stress is bad for your health. You know that. Boating is a great stress-reducer! It provides freedom to breathe and rise above the pressures of life.

4. A GREAT WAY TO WATCH A SUNSET

Tampa has some of the most beautiful sunsets in the world. Seeing them from a boat? Spectacular! We once saw a sunset on one side and a double-rainbow on the other. The sad thing? We were the only ones watching it.

5. A WAY TO MEET NEW PEOPLE

Getting involved in your local boating community is a great way to meet new friends. There are lots of options for you – yacht clubs, boat clubs, sailing clubs and marina social clubs just to name a few. Being part of a community of caring, adventurous people is fun! Why not check it out?

6. CONNECTS YOU WITH NATURE

Seeing animals in the wild can be an incredible experience. Learn to snorkel or scuba dive off your boat and let our underwater world become your own backyard. Have you ever been to Egmont Key?

7. IMPROVES YOUR QUALITY OF LIFE

Boating will improve your quality of life through all of the reasons mentioned above and many, many more. Some say if you've only seen Tampa from land, you've only seen half of Tampa. We agree

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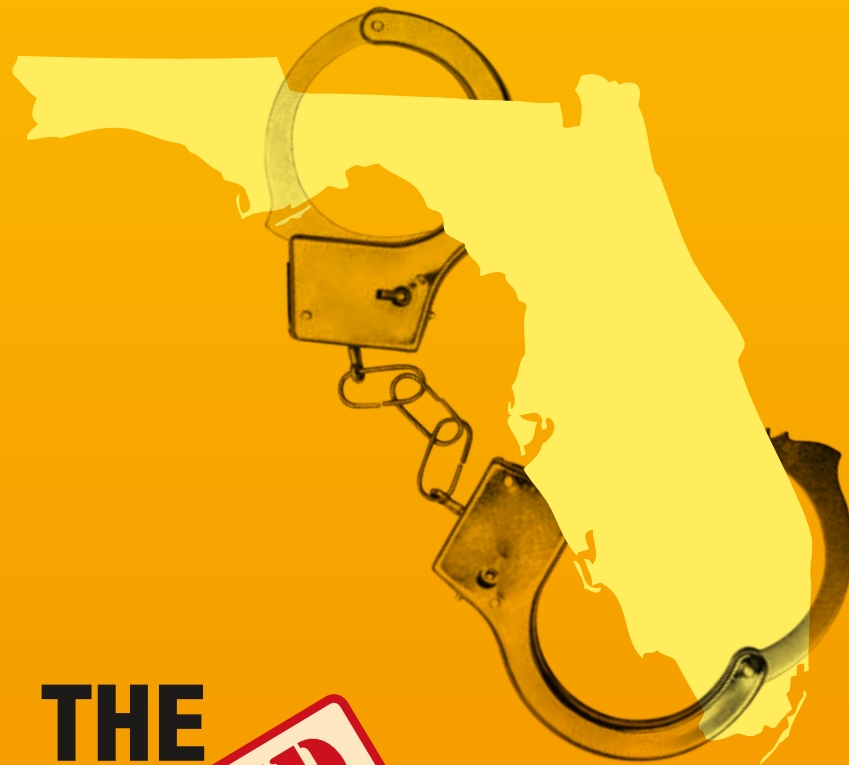
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future sins!**

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



Hello Real Producers!

In last month's issue of Real Producers, I introduced you to a particular type of fraud that every property owner is susceptible to...and unprotected from. Title fraud is one of the fastest-growing, most lucrative, and safest-to-commit financial crimes in America.

In this month's article, I'll give you an idea of just how easy it is to get away with title fraud.

As you all know, all documents related to real estate (with very few exceptions) are recorded in Public Records. In many states, particularly Florida, the images of all documents are also available online. Anyone (good or bad) with internet access and knowledge of how real estate title works can access, view and print all documents in nearly all 67 Florida counties. This includes tens of thousands of people who work in the real estate industry, such as title people, mortgage people, Realtors, etc.

Access to all documents online is anonymous, unlimited and free.

Couple this with the advent of 'E-Recording' in Florida, and title fraud becomes even easier to commit.

INSIDER TIP #1: While the E-Recording process is meant only for recording original, properly executed documents, there's no way for the County Clerk to know if the docs are actually legitimate. When scanning a given document to the county, the sender simply clicks a button confirming they're scanning a document that had 'ink to paper'. Criminals obviously don't mind lying when they click the button to confirm. There's almost no security on this.

INSIDER TIP #2: The County Clerk is under no legal obligation to confirm the legitimacy of any document prior to adding it to the Public Records. This is statutory. They simply ensure the document is formatted to the County's guidelines and that the correct payment is included for recordation, document stamp taxes, intangible taxes, etc. Online, there exist multiple 'templates' for any and every type of document that can be recorded in Public Records...and there is NO requirement that they be prepared by an attorney, title company, etc. Even if this were required, the fraudster can simply make up a name of a law firm or title agency. In fact, the ones who continue to get away with title fraud do exactly that.

Consider this: As I'm typing this, I just did an online search that took around 90 seconds, and found ALL DEEDS recorded in Hillsborough County during the week of 12/2/19 to 12/6/19. There were 1,446 of them! That's the number of new property owners in one week, in only one county...who just became potential victims of title theft. If you recall from last month's article, each new buyer's Owner's Policy of Title Insurance expired the moment the Deed was recorded. There is nothing stopping a criminal from stealing the title of any property on that list.

Now, the fraudster simply fishes around in the Public Records for the scenarios that meet the criteria of the properties he has chosen to target. He has a literally unlimited source of 'leads'. There will be another 1,000+ targets every week. Of course, there are also the other 66 counties in which he can operate. There are approximately 400,000 to 500,000 new Deeds recorded each year in the state of Florida. And, of course, there are also Millions of properties that don't sell. Every owner of these properties is equally exposed to title fraud. Many are already victims and have no idea.

When I explain this to folks who 'get it', the most common misconception is that only old, vacant, unencumbered (free and clear) properties are targeted. This couldn't be further from reality. Recording a fraudulent Deed is no more difficult than doing the

same with a fake Satisfaction of Mortgage, Assignment of Mortgage, or any other document.

Space doesn't allow in this article, but next month I'll share with you (excerpts from) one section of my book The Fraudshine State (scheduled to release in February of 2020). It is a true story of someone my title people caught in the act. He was attempting to sell 16 properties, of which he had stolen the title (in most cases). I give you my word that you will be absolutely STUNNED by what he was (and still is) doing.

Here are a couple teasers about the fella we caught:

- He's a local Real Estate Agent.

- We turned him in to the authorities in December of 2018, and (as of this writing on 12/9/19) he has seen no consequences.

- The Feds have an open case on him, in their Property Crimes Division...and have not pursued him.

- He has sold some of the properties since we caught him (and yes, he's aware we caught him. He laughed when it happened and likely still is).

- It's quite possible he's still doing his thing, just with different (probably made up) people and companies.

- He was sloppy, which is what caused the red flag with my (incredibly detail-oriented) Closing Manager at one of my title agencies. Prior to coming to our closing table, his crimes were undetected by several title/mortgage/real estate people.

- He had several accomplices, two of whom are closers at a local title agency. Did you notice I used the word 'are', as opposed to 'were'? They were exposed to the company they work for and not fired. They've probably closed transactions for the clients of some of the Realtors reading this article.

Here's an even better 'teaser': My teams and I have created the only way in existence to actually STOP title fraud in Florida. Stay tuned to future issues of RP, for the answer to the question "what can be done?" We've been developing the cure for nearly two years, invested a ton of capital, achieved 'proof of concept', and will soon be bringing it to the Florida real estate market. This is not anything made to compete with other title companies. Rather, it's designed to enhance all of them. When title insurance ends, Fraudshine State begins!

The time is drawing near for us to wage war on title fraud, win said war...and start turning The Fraudshine State back into The Sunshine State!

For more information on title fraud, please visit www.fraudshinestate.com. Thank you for your time.



Kevin J. Overstreet
Founder/President:

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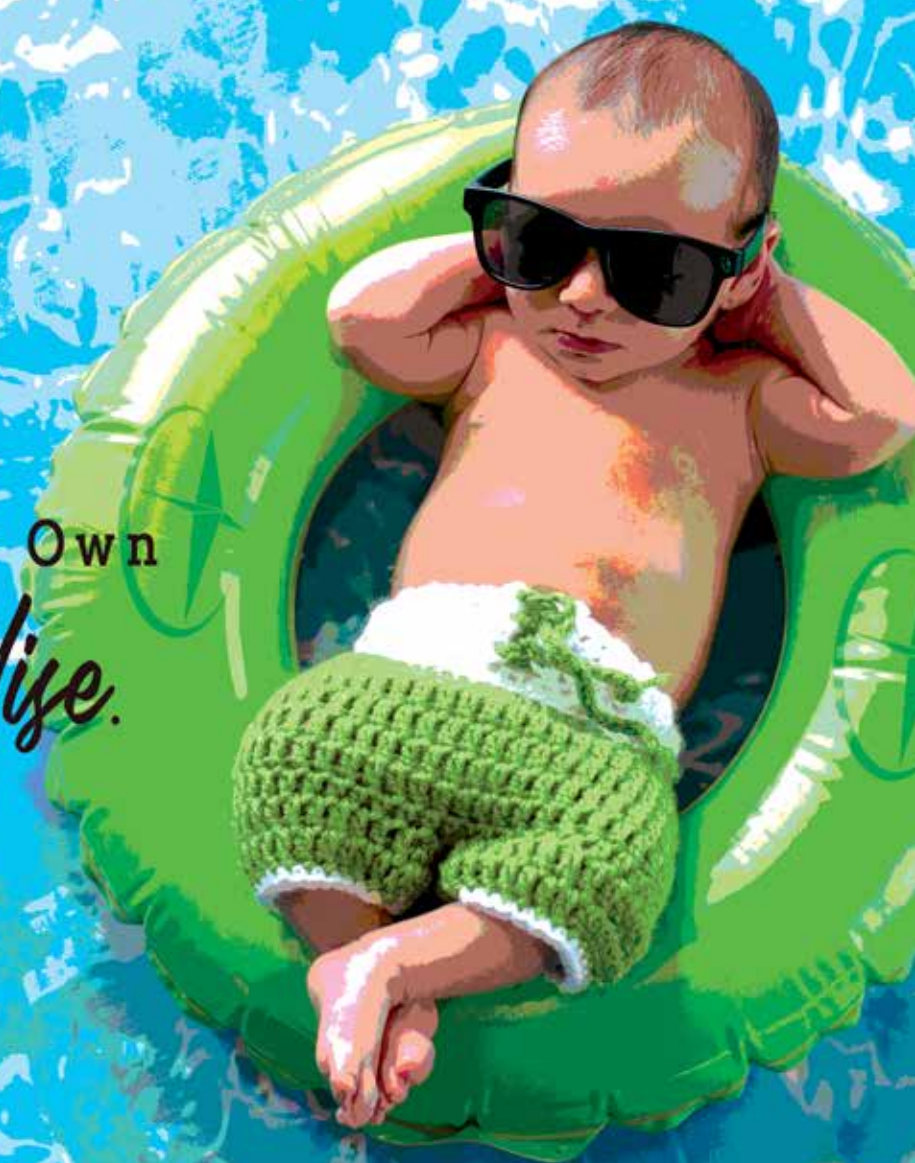


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