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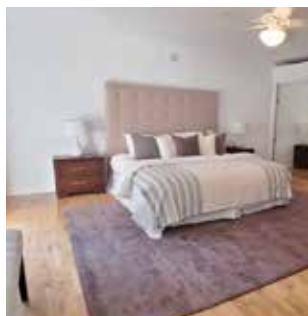
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AUGUST - Derrick Silvers. Photo Credit: B.Lively Images



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SEPTEMBER - Matthieu Benoot. Photo Credit: Carol Walker/Thomas Bruce Studio



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MAKING A DIFFERENCE

YEAR-IN-REVIEW



MAY
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OCTOBER
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YEAR-IN-REVIEW

HOLIDAY SPENDING



The holidays are a time for giving, but if you're house-hunting this holiday season, you'll need to be extra careful about your spending, especially if you've already been pre-approved for a loan. Follow these tips to stay off your lender's naughty list and keep your credit in tip top shape this holiday season.

1. Don't Apply for New Credit or Collect New Debt

We've all been there – you're checking out at a store and the cashier asks if you'd like to save 15% on your purchase by opening a credit card. This might seem like a great way to save some extra cash, but before you start signing paperwork, remember this: a hard credit inquiry can ding your credit in the process. It could also impact your debt-to-income ratio or signal to your lender that you are a greater risk than before. Putting your loan in jeopardy isn't worth saving a few dollars.

2. Don't Move Around Large Amounts of Money

If you give out or receive large amounts of cash for the holidays, make sure that you can explain these transactions, especially if they are unusual withdrawals or extra income. Money transfers from account to account will be closely monitored during the home buying process. If you can't explain these transactions, the money movement could appear suspicious and signal a red flag to your lender.

3. Don't Let Bills Pile Up

At 35%, your payment history is the largest contributing factor to your credit score. Between Black Friday shopping frenzies and last-minute sales, make sure you're staying on top of your bills. In fact, it's more important than ever to make sure everything is paid on time and in full. Just one late payment can have serious effects on your loan approval.

Home For The Holidays

While holiday bargains are tempting, it's important to keep the finish line in sight. If you've been pre-approved for a mortgage, you're one step closer to getting the home of your dreams. You wouldn't want a few financial missteps make your dream of homeownership come to an abrupt stop.



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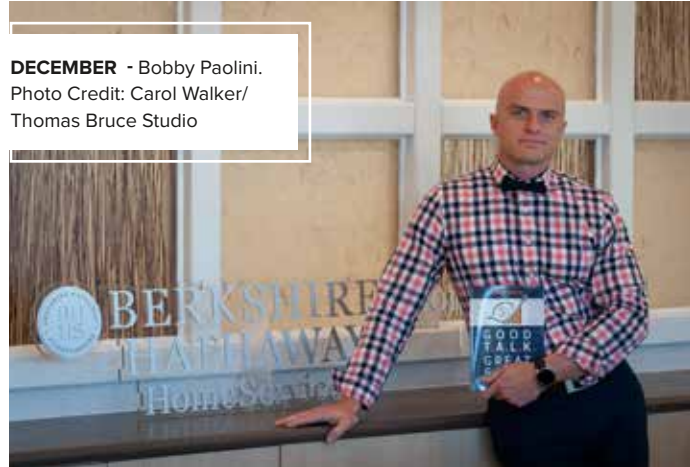
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Behind the Scenes

YEAR-IN-REVIEW



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NOVEMBER
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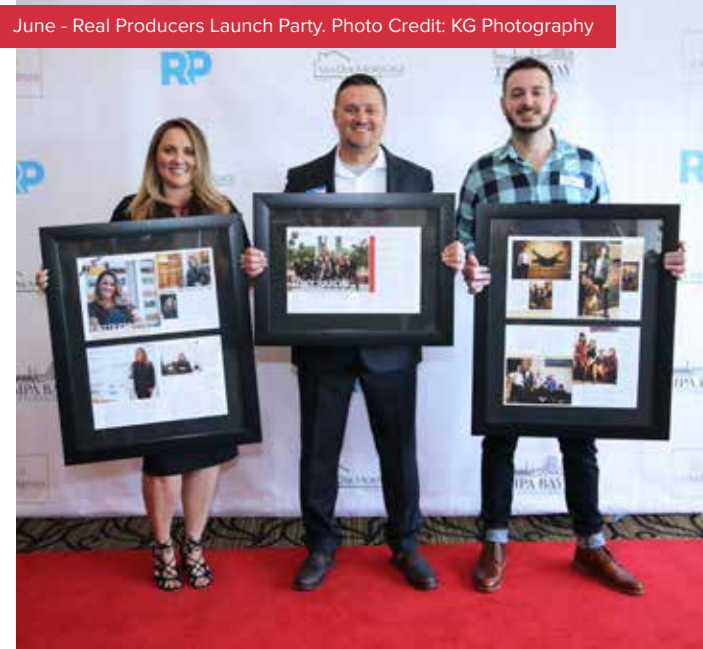
June - Real Producers Launch Party. Photo Credit: KG Photography



June - Real Producers Launch Party. Photo Credit: KG Photography



September - Getaway Real Producers Event. Photo Credit: KG Photography



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YEAR-IN-REVIEW

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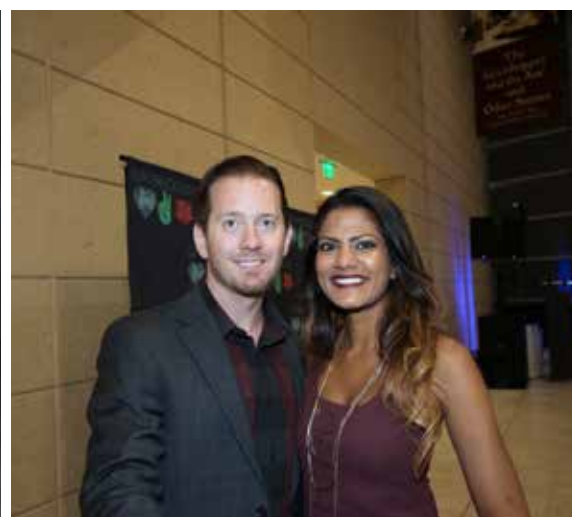
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NEW YEAR

TIME FOR A PROTECTION REVIEW

Ah, the New Year. So much hope. So much potential. Even those who hate the gym and other personal development make resolutions to have a better year. In this month's Insurance Corner article, I want to make a recommendation to our readers and your clients, to do an Insurance Protection Review.

So, what's an Insurance Protection Review? It's a 360 review of your life, your assets and the risk exposure you have out there. Sound complicated? Not really. For our clients we recommend doing this annually to make sure that their family and the things they care most about are protected.

In a typical review we look at several items. Here's a breakdown. Your auto insurance. What liability limits do you currently have? Does it adequately protect your assets should YOU be at fault and held liable in an auto accident? What about when the other party is at fault and they have NO coverage, or very limited coverage? As a broad rule of thumb, 100/300/100 Auto insurance liability and 100/300 uninsured motorist coverage is recommended to most clients. Of course, the higher your income and assets the more protection we recommend.

And what about the smaller coverages on your auto insurance? By smaller, I mean items like rental and towing cover-

age. These are 2 of the biggest areas we see missed by clients before they come to our Agency. Rental and towing is often a minor cost, usually less than \$15 per 6 months per vehicle.

For your homeowner's insurance, it's a good time to make sure you have adequate coverage for your home and your contents. The insurance term is "replacement cost," which I'm sure many of you out there have heard of before. Replacement cost is the amount of coverage you need to rebuild your home in TODAY'S pricing and value. Keep in mind this is NOT what your house is worth or appraises for. You don't want to be over-insured and you certainly don't want to be underinsured. Make sure to go back to your current agent to review the coverage you have. Additionally, what about your content's coverage? Most carriers give you 50% of your home coverage as contents coverage. For a lot of clients, that's overkill and you can perhaps lower it to 25% of home coverage and save money. And remember the jewelry coverage. It is always important to make sure you have your jewelry either scheduled on your homeowner's insurance or written as a separate rider.

How about will or trust and other important estate planning documents? While we do not handle these items specifically, we bring it up in a Protection Review to make sure our clients are thinking about a will, living

will, durable power of attorney and health care surrogate. These are important financial documents that are vital to your family's protection

Lastly, it's a good time to review your life insurance and disability income protection. Is your family adequately protected in both of those areas?

Remember the value of a Trusted Insurance Advisor can be extremely valuable to your family and business. To schedule time for an Insurance

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WHY REAL ESTATE AGENTS LOVE BOATING



2020 promises to be a great year full of new clients and opportunities. Have you ever thought of adding a boat to your sales staff? Here are 5 reasons why you might want to consider it:

1. WORK IS MOBILE

What could be better than grabbing your laptop and slipping out of the office to get some solid work done water-side? Boats are great places to get away from the noise for hours of uninterrupted strategy planning, inspiration, and execution. On a calm, sunny day, what could be better than researching ideas, running through a stack of email, and making contact with potential clients. All of us should have such a positive work environment!

2. FIRST IMPRESSIONS

Most of the time, pulling up to the curb in front of a home is the very best presentation a prospective buyer is going to get. Sellers spend most of their time and money on this “curb appeal” angle. However, for homes on the water, it gets so much better. The water side of a home is where the majority of the entertaining happens, so it’s almost always the best spot from which to approach. Even better if the home has a well-maintained dock to moor up on as you arrive for a tour. Nearly everyone wants to buy the dream that they will someday have their own vessel tied up to use at their leisure.

3. ENTERTAINING

Clients in from out of town? You just know that taking them out for a luncheon by boat or a sunset cruise will keep you in the forefront of their consciousness for months. Especially if you have the kind of weather we enjoy for most of the year here in West Central Florida. On top of that, it’s so easy to tailor the outing to the personality of the guest with everything from protected natural environments bordered by bustling shops and restaurants.

4. POSITIVE EMOTIONS

Serious scientific studies pertaining to the positive effects of negative ions on our brains aside, we all know the feeling we get when we’re around the open water. It’s the movement of the waves, the smell of the air, and the feeling of wellness and possibility that we can boil down to one word:

beautiful! It’s those good vibes that help motivate fence-sitters and negative-Nellies into a more upbeat state of being. It creates a positive outlook towards the future which we all need from time to time.

5. STATUS

When traditionally mundane procedures are assumed, such as arriving to view a property by terrestrial means, to do the same by aquatic transport can suddenly elevate an individual to another level. Most assume that stepping behind the helm requires some special knowledge or hard-won skill and is, therefore, only available to a very select group. The boating life will be the dream for many of your clients. Why not show them the way!

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RENOVATE AND STAGE NOW. PAY WHEN THE HOME SELLS.

It's no secret that investing in renovation and home staging can maximize the return for those who are selling their property.

At the same time, implementing all of those good ideas takes funds that can be in short supply as sellers prepare their homes for market.

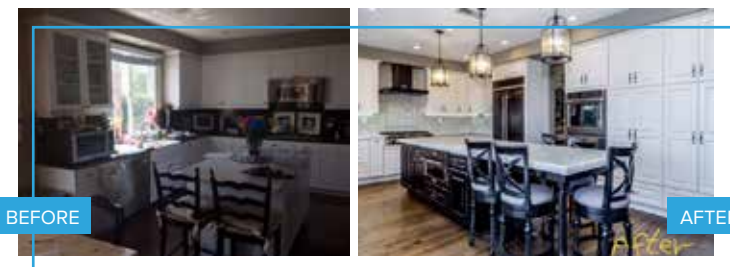
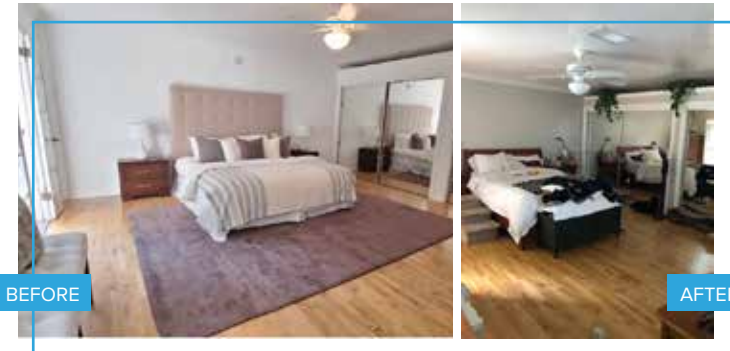
That's where Showhomes Tampa Bay comes in with a new product they're offering in cooperation with Zoomcasa that adds real power to home preparation.

The product is simple, straightforward and effective ... and is called "Renovate and Stage Now. Pay When the Home Sells."

An Offering that Makes Dollars and Sense

Liliana Warr is Franchise Co-Owner at Showhomes Tampa Bay. Her excitement about the new offering comes through loud and clear.

"As specialists in staging and home preparation, there are many things we can do



to help homeowners maximize the value of their homes when they put them on the market. The biggest challenge is people often don't have the cash to do this, and they leave money on the table, compared to when the home is in its best possible condition," she emphasizes. "Through our collaboration with Zoomcasa, this product allows for these improvements to be made and then paid for when the home sells. It's a real game-changer that we are proud to be able to offer in this area."

Small Enhancements Delivering Value

The product is not about making large, wholesale changes to a property. Instead, it allows property owners to arrange for items such as painting, carpet upgrades, and other improvements and repairs without any up-front expense ... relatively inexpensive enhancements that can really add value.

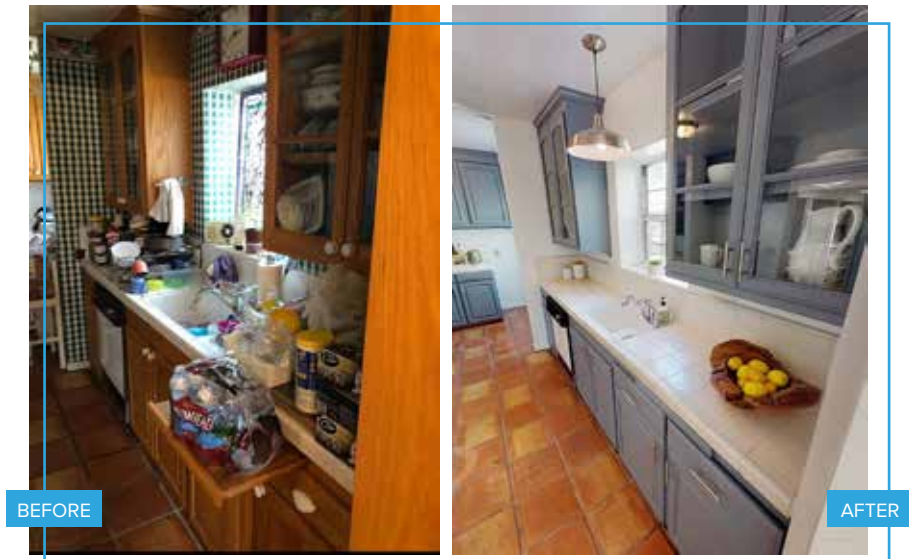
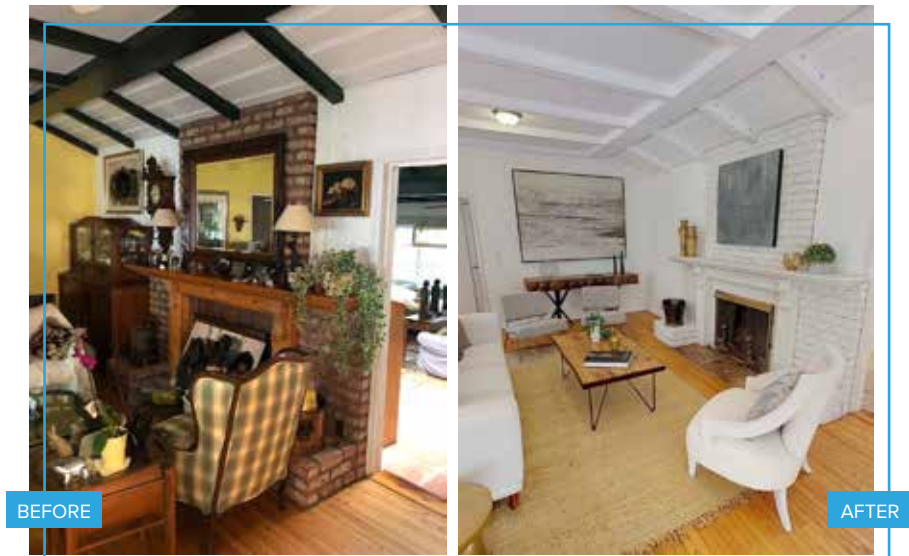
"This service isn't about making major renovations to a house," Liliana explains. "It's about making those repairs and efficient, smaller updates that can really result in a larger return. So what we're offering is all about offering value and maximizing return.



These are small steps that can really add up to make a big difference."

For those looking for an added advantage, Liliana says the offering packs a lot of power.

"This package is offered mostly at the broker level as a tool for agents to use to help their clients realize a greater potential return. The Brokers can rebrand and rename the offering for their own purposes to fit within the benefits they deliver to their clients," Liliana explains. "In turn, we see this as a way for real estate agents to offer even more to their clients and boost their number of listings. It's an important advantage in the market and this is the direction to go if the REALTORS® want to increase their value instead of discounting their fees."



Real Results

As Liliana points out, the results of this offering can make a very tangible difference.

"For example, if you make \$10,000 in upgrades and staging, our experience has shown it's reasonable to experience a purchase price difference. A home that would otherwise sell for \$300,000 could realistically sell for \$350,000."

As part of developing a product that's in everyone's best interest, no interest is charged.

"During the inspection process, if a problem is detected, we pay for repairs upfront and then are repaid at closing with no interest fees," she adds.

Liliana is proud of the difference her team at Showhomes Tampa Bay has made for area real estate partners and their clients through the years.

Now, she looks forward to expanding the value they deliver to the region with this new offering.

As she says, "It's very exciting, because we think every client deserves to get the most they can from their property. In turn, at the same time, it is a way to benefit our REALTOR® partners directly."

For more information about **RENOVATE AND STAGE NOW ... PAY WHEN THE HOME SELLS** contact Showhomes Tampa Bay today! www.showhomestampa.com Phone: 813-737-0048

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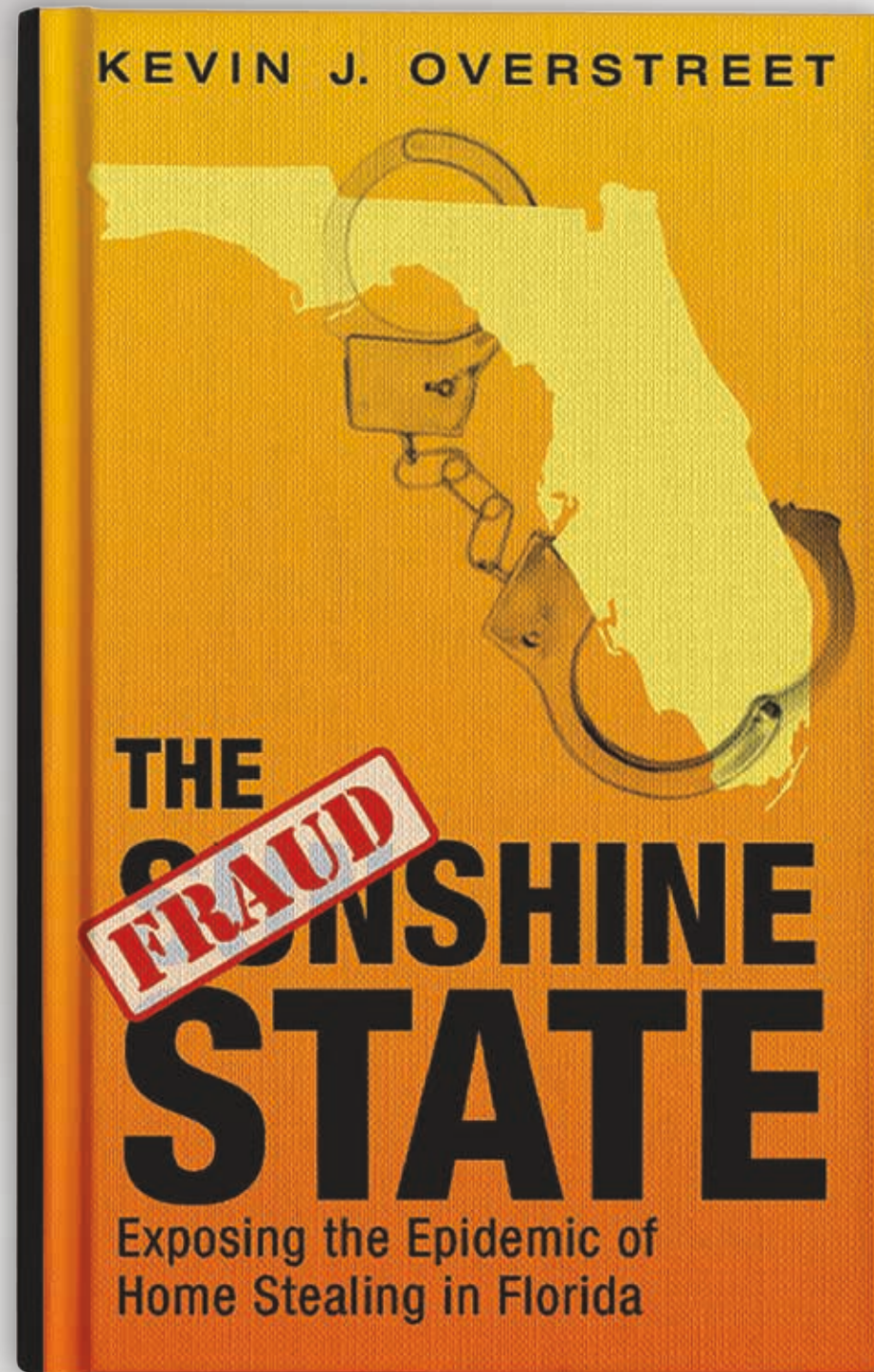
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Let's stay in touch all year!

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I've been a title insurance agent since 1998, and have founded several successful independent title agencies. During my 22 years, I've overseen the closing of over 40,000 real estate transactions. While the vast majority of people in the real estate industry are good, caring people, this is also the industry in which many criminals have chosen to victimize people. Throughout my career, I've witnessed many (often brilliant) ways in which 'bad people' are using scams and schemes in real estate. This is particularly true in Florida, where several factors have come together that make Floridians prime targets for fraudsters.

Last year, I decided to begin a book series on the subject of fraud in Florida. The first book is about title fraud in particular, and is named "*The Fraudshine State...exposing the epidemic of house stealing in Florida.*" The anticipated release date of the book is 2/13/2020. Every Florida real estate agent, as well as every property owner, needs to have the knowledge shared in my book.

More information about title fraud, and the solution we've created to stop it, can be found at www.fraudshinestate.com

The fine people at Real Producer have asked that I share some of the concepts from the book with their readers. Space is very limited on these two pages, but I'll do my best to get your wheels turning with each submission. Over the next few months, I'll give you an idea of what title fraud is...how it happens...and how it can be stopped.

Title Fraud is the biggest crime you've never heard of. If you receive this publication, it means you're one of the top Realtors in Tampa Bay...and it's likely that you've been involved in the sale of one or more properties that were stolen!

This of course seems absurd to you, as it does to everyone, until they learn just how easy it is for criminals to steal title to properties.

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



Here are the problems:
Title insurance offers no protection
Ease of Public Records access

Let's examine each one individually

Title insurance offers no protection:
When someone purchases a property and the conveyance deed (typically a Warranty Deed) is recorded, three things instantly happen:

1. They become the official 'owner of record' of the real property
2. They become an easy target for title fraud
3. **Their title policy expires!**

I'll assume that #3 got your attention, so I'll explain. Title insurance is the only type of insurance that insures against the past, while offering no protection against future issues. This is a major paradigm shift in the way everyone views insurance, as all other types of insurance are forward-facing.

The 'Effective Date' of an Owner's Policy of Title Insurance is always the exact time (to the minute) that the Deed was added to the Public Records of the county in which the property lies. That is not the date/-time the period of title insurance begins. That is the time the coverage period ends!

Effective Date = Good Through Date

Please note that I'm referring to the Owner's Policy (for the buyer). The Lender's Policy insures a different type of interest and is not affected by the above facts.

Ease of Public Records access: In the state of Florida, nearly every county offers anonymous, unlimited and free access to images of all documents (unless otherwise protected by law) to anyone with a computer and access to the internet. It is remarkably easy for nefarious individuals to locate the property(ies) that fit the criteria for their crimes. In the book *The Fraudshine State*, I had to be very careful to not go into the actual details of the many ways this is done. It's my intention to expose, and put an end to, title fraud. Not to teach people how to commit it. Please keep in mind though, anyone who has worked in the Title Department of a title agency for more than a few months has all the knowledge they need in order to commit title fraud.

The 'due diligence' done by everyone involved in a real estate transaction is drastically insufficient at stopping title fraud.

Insider info: only ONE person at a title agency is required to be a licensed Florida Title Agent, and have criminal and background checks. That should get your attention a bit as well!

That's my time for this issue, folks. I appreciate you taking the time to read this, and I hope it has been at least a little enlightening. Keep an eye on these two back pages for more education on title fraud, as well as other all-new content.

Also, don't miss Become A Better Agent, LLC's February Realtor training event, BABA35. Details and registration are available at www.babaevent.com

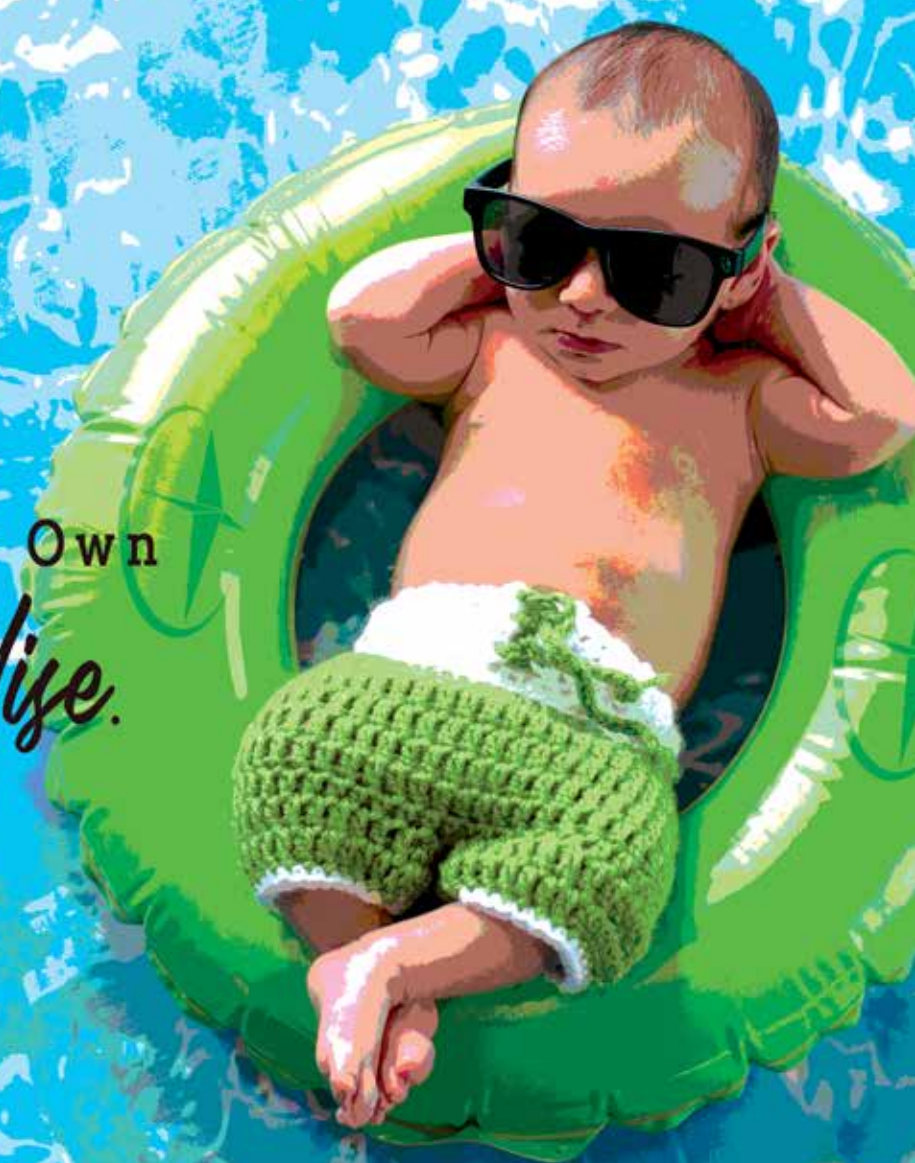


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