

TAMPA BAY

# REAL PRODUCERS.®

CONNECTING. ELEVATING. INSPIRING.



## Liz HEINKEL

Photo Credit: Carol Walker/Thomas Bruce Studio

**Check Out What's Inside**

**COVER STORY:** Liz Heinkel

**RISING STAR:** Victoria Savariyar

**FEATURED AGENT:** Karla Dorsey

**TRAVEL TALES:** Jane McCroary

**BROKER FEATURE:** Mike Wyckoff

**SPONSOR SPOTLIGHT:** Beacon Windows

JULY 2020

# PARTNERS IN SUCCESS!

As our nation continues to navigate these challenging times, we want you to know that Milestone Title Services, LLC is here for you. We are committed to providing a safe environment for our agents and clientele. During uncertain times and for years to come, please know that our team will continue providing peace of mind, through innovative solutions, and a customer centric approach.

Contact us today; we'll show you what we can do to be of value to you and your customers.

**Closing Locations throughout the State of Florida**



HQ - 14310 North Dale Mabry Hwy., Suite 200, Tampa FL 33618

813.513.9848 | [www.milestonetitlesvcs.com](http://www.milestonetitlesvcs.com)



# GROW YOUR BUSINESS WITH FREEDOM MORTGAGE!

We have home financing options to meet every homebuyers' needs.

- ③ First-time homebuyer programs
- ③ Purchase and refinance
- ③ Conventional, FHA and VA financing
- ③ Local down payment assistance programs

*Call me today to learn more about what Freedom Mortgage can offer you and your homebuyers!*

**Hiram Camacho**

Business Development Manager | NMLS# 355242

o: 407-487-2592 c: 407-433-2221

hiram.camacho@freedommortgage.com | freedommortgage.com/hiram-camacho










2813 South Hiawasse Road, Units 202-204, Orlando, FL 32835. Branch# 1835734. This information is intended for mortgage professionals and business entities only. Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Freedom Mortgage is not affiliated with the U.S. government, HUD, FHA, VA, or any other government agencies. Freedom Mortgage Corporation, NMLS #2767 (www.nmlsconsumeraccess.org), 907 Pleasant Valley Avenue, Mount Laurel, NJ 08054, 800-220-3333. For complete licensing information, visit [www.freedommortgage.com/state-licensing](http://www.freedommortgage.com/state-licensing). Equal Housing Opportunity.



RT1376(0320)

© 2020 Freedom Mortgage Corporation.

## TABLE OF CONTENTS

|   |   |  |
|---|---|--|
| <br><b>08</b><br>Preferred Partners  | <br><b>10</b><br>Publisher's Note                    | <br><b>14</b><br>Cover Story:<br>Liz Heinkel                |
| <br><b>20</b><br>Partner Spotlight:<br>Class Act Inspections and 360 Pest Control | <br><b>22</b><br>Rising Star:<br>Victoria Savariyar | <br><b>26</b><br>Featured Agent:<br>Karla Dorsey           |
| <br><b>30</b><br>Travel Tales: Jane McCroary                                     | <br><b>34</b><br>Broker Feature:<br>Mike Wyckoff   | <br><b>38</b><br>Negotiate as if Your Deal Depends on it! |
| <br><b>42</b><br>Making A Difference:<br>Southeastern Guide Dogs                 | <br><b>46</b><br>Insurance Corner                  | <br><b>48</b><br>Sponsor Spotlight:<br>Beacon Windows     |



If you are interested in contributing or nominating Realtors for certain stories, please email us at [don.hill@realproducersmag.com](mailto:don.hill@realproducersmag.com).

**DISCLAIMER:** Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of N2 Publishing but remain solely those of the author(s). The paid advertisements contained within the Tampa Bay Real Producers magazine are not endorsed or recommended by N2 Publishing or the publisher. Therefore, neither N2 Publishing nor the publisher may be held liable or responsible for business practices of these companies.

CONTRIBUTORS TO  
**TAMPA BAY**  
 REAL PRODUCERS



**Don Hill**  
 Area Director



**Elizabeth McCabe**  
 Writer



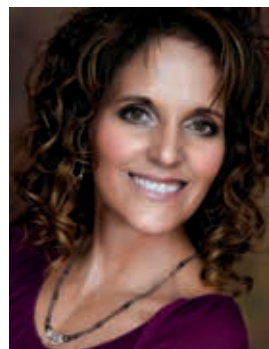
**Dave Danielson**  
 Writer



**Stephanie Shaughnessy**  
 Content Coordinator



**Lori LaCoppola**  
 Event Coordinator



**Carol Walker**  
 Professional Photographer  
 Thomas Bruce Studio



**Allie Serrano**  
 Professional Photographer  
 Allie Serrano Portraits, LLC



**Suzy DeLong**  
 Ad Strategist



**Barry Lively**  
 Professional Photographer  
 B. Lively Images



**Ryan Justice**  
 Videographer



**Gerardo Luna**  
 Event Photographer



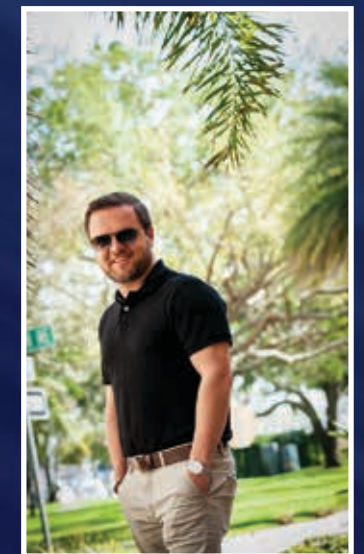
**Nicci Tomlin-Baker**  
 Content Coordinator

**Social distancing is NOT a problem with the right tools and equipment!**



At Thomas Bruce Studio we are ready and able to assist your photography needs while continuing to adhere to CDC recommendations.

Remember: you only have ONE chance to make a first impression!  
 Studio and On-location sessions available! - Call TODAY!



**THOMAS BRUCE**  
*Studio*

**Carol Walker**  
 Master Photographer  
 Florida Degree of Photographic Excellence,  
 Florida Education Degree, Florida Service Award  
 Owner/Portrait Artist



**Book Yours Today!** • (727) 577-5626 • [www.thomasbruce.com](http://www.thomasbruce.com)



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

**ACCOUNTING / BUSINESS CONSULTING**

Tax & Accounting  
By the Bay  
(727) 896-1042  
CpaBytheBay.com

**ADVERTISING/PRINT/ SOCIAL MEDIA**

Evolve & Co.  
(727) 490-9835  
evolveandco.com

**BOATING**

Freedom Boat Club of Tampa Bay  
(727) 600-4127  
freedomboatclub.com

**CLOSING GIFTS**

Cutco Closing Gifts  
Colton Mewbourne  
(813) 767-5695  
cutcoclosinggifts.com

**CLOSING/LISTING SERVICES**

List 2 Close  
Mandy Riedinger  
(727) 262-4004  
list2closemgt.com

**CONTRACTOR - OUTDOOR/INDOOR REMODEL**

Tarpon Construction  
(727) 641-9189  
tarponcontractor.com

**EDUCATIONAL/TRAINING**

Become A Better Agent (BABA)  
Kevin Overstreet  
(813) 504-9708  
BabaEvent.com

**FITNESS & NUTRITION**

Burn Fitness  
(727) 560-2332  
burnfitnesstraining.com

**HOME INSPECTION**

A Radiant Property Inspection  
(813) 839-8416  
Radiantinspect.com

A Snoop Inspection  
(813) 345-2600  
A-snoop.com

Class Act Inspections  
(813) 512-6918  
classactinspections.com

Home Team Inspections  
(813) 750-3644  
HomeTeam.com/Tampa-Bay

Properly Inspected  
Matt Friesz  
(727) 798-6480  
ProperlyInspected.com

SEC Inspection Services  
(727) 786-4663  
secinspection.com

Solid Rock Home Inspection  
Chris Defayette  
(727) 386-8627  
solidrockhi.com

Waypoint Property Inspection  
(813) 486-8551  
atampahomeinspector.com

**HOME STAGING**

Dwell Home Staging  
(844) 439-9355  
dwellstaging.com

Showhomes Tampa  
(813) 737-0048  
showhomestampa.com

**HOME WARRANTY**

Cinch Home Services  
Sharon Patterson  
(404) 597-9071  
cinchhomeservices.com

First American Home Warranty  
Stephanie Shaughnessy  
(813) 344-7525  
firstamrealestate.com

Home Warranty of America  
Carla Allen  
(813) 514-3255  
HWAHomeWarranty.com

Old Republic Home Protection  
Brian Brown  
(800) 282-7131 x1399  
www.OHRP.com

**INSURANCE**

All-State  
(727) 866-6311  
allstateagencies.com/helenwade

Blanchard Insurance  
Jamie Hoover  
(727) 275-7222  
www.BlanchardInsurance.com

Florida Best Quote  
Lindsey DeCollibus  
(813) 850-2222  
floridabestquote.com

Strategic Insurance Services  
Doug Levi  
(727) 385-5082  
Getstrategicins.com

**MORTGAGE**

The Home Team at Freedom Mortgage  
Brandon Sturman  
(347) 623-7344

**MORTGAGE LENDER**

Bay to Bay Lending  
DJ Rondeau  
(813) 251-2700  
BaytoBayLending.com

Guaranteed Rate  
Trevor Smith  
(727) 362-6889  
rate.com/trevorsmith

Guaranteed Rate,  
Christin Luckman  
(773) 290-0522  
rate.com/Luckman

Homespire Mortgage  
Jen Jones  
(757) 459-3172  
Jenjonesloans.com

Van Dyk Mortgage  
Bryan Lovell  
(813) 727-1867  
www.VanDykFlorida.com

**MOVERS**

Lets Get Moving  
(727) 532-9080  
LetsGetMovingFl.com

**MOVING & STORAGE**

Coast to Coast Moving & Storage  
(813) 621-1003  
CoasttoCoastMovingand-Storage.com

**PEST CONTROL**

Prohealth Pest Control  
(727) 260-5531  
ProHealthPestControl.com

**PHOTOGRAPHY**

Allie Serrano Portraits, LLC  
(813) 501-7250  
allieserranoportraits.com

Arnold Novak Photography  
Arnold Novak  
(813) 400-9090  
arnoldnovak.com

B Lively Images  
Barry Lively  
(813) 477-3398  
thevirtualvisit.com

CCS Photography  
Roger Slater  
(727) 517-5689  
ccsphotography.net

Gerardo Luna Photography  
Gerardo Luna  
(813) 410-1712  
gerardolunaphotographs.com

Thomas Bruce Studio  
(727) 577-5626  
thomasbruce.com

**PHOTOGRAPHY- REAL ESTATE**

DeVore Design  
Vic DeVore  
(407) 500-7427  
www.DeVoreDesign.com

**PHOTOGRAPHY/VIDEO PRODUCTION**

Febre Frameworks  
(813) 906-8300  
febreframeworks.com

**SECURITY SYSTEMS & MONITORING**

Veterans Security  
(833) 838-7321  
myveteransecurity.com

**TITLE AGENCY**

Celebration Title Group  
Amanda Douglas  
(407) 797-0548  
www.CelebrationTitleGroup.com

**TITLE COMPANY**

Artesian Title  
Rick Nayar  
(407) 810-0640

Compass Land & Title, LLC  
(813) 254-3535  
CompassLandandTitle.com

First American Title  
Michelle Hernandez  
(813) 928-2283  
firstam.com

Insured Title Agency  
Kevin Overstreet  
(813) 504-9708  
Insured-Title.com

Milestone Title Services, LLC  
(813) 513-9848  
Milestonetitlesvcs.com

**TITLE INSURANCE**

The Fraudshine State  
Kevin Overstreet  
(813) 504-9708  
Fraudshinestate.com

**UTILITY CONCIERGE**

Utility Helpers, LLC  
(813) 291-3600  
utilityhelpers.com

**VIDEOGRAPHER**

Justified Films  
Ryan Justice  
(813) 843-3475  
Justifiedfilms.net

**WINDOWS & SLIDING GLASS DOORS**

Beacon Windows  
(727) 410-2193  
www.beacon-windows.com

**showhomes HOME STAGING**

**win more listings!**

Designer-curated Home Improvements with 100% of the cost deferred at closing.

Cleaning, paint, flooring, repairs, staging, all under one roof.

Differentiate from competition offering to your seller's our Concierge program.

Contact us for your free listing assesment  
813-737-0048 - lwarr@showhomes.com - www.showhomestampa.com



# HELLO, TOP PRODUCERS!



I'm writing this on May 30 and I'm hoping that COVID-19 is in the rearview mirror come July. Hopefully, you had an opportunity to reaccess and realign your business during this reset. Some agents improved their business by doubling down and strengthening their presence on social media.

Happy Fourth of July to everyone! Take time to celebrate with your friends and family.

This month, we are honored to highlight a number of REAL-TORS® here in Tampa Bay who are leading the way in 2020. This month is packed with content. Learn about our Liz Heinkel, our Cover Story, or Karla Dorsey, our Featured Agent. We are also spotlighting Class Act Inspections and 360 Pest Control and Beacon Windows this month!

Jane McCroary takes us on an adventure to some of her favorite travel tales. Or learn about Rising Star Victoria Savariyar and Broker Mike Wyckoff. Discover how June Connell gives back through Southeastern Guide Dogs. Read this month's Insurance Corner and much more! Get connected with your community through *REAL Producers*.

If you haven't already, go to Facebook and Instagram and like Tampa Bay REAL Producers. We'll continue to stay connected through our social media channels.

Until next month!  
**Don Hill**, Publisher  
*Tampa Bay REAL Producers*  
 don.hill@realproducersmag.com  
 203-240-0011



The Easy Button for Real Estate Photography and Videography with 99% Customer Satisfaction



FREE DRONE AERIALS | MLS READY | NEXT DAY DELIVERY

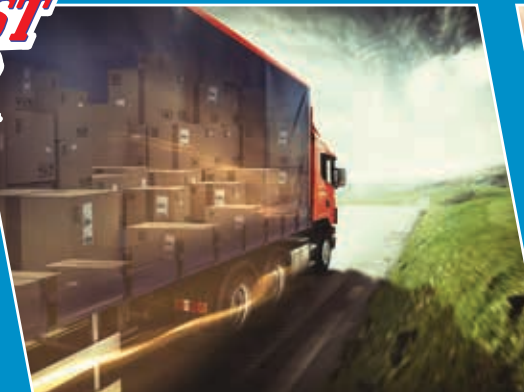
REAL ESTATE PHOTOGRAPHY & VIDEOGRAPHY  
 WEDDINGS | HEADSHOTS | VIRTUAL STAGING

**LETS MEET AND TALK!**  
 813-906-8300 | febreframeworks.com

RESIDENTIAL \ CORPORATE \ INTERNATIONAL \ MILITARY \ STORAGE



**COAST to COAST**  
 Moving and Storage  
 5035 Uceta Rd.  
 Tampa, FL 33619  
 813-621-1003  
 coasttocoastmovingandstorage.com  
 contact@ctcms.com  
 IM# 1821 | US DOT# 1973640



Call, Email or Go Online for your **FREE Estimate.** We'll Get You There...

**Wheaton** WORLD WIDE MOVING We move your life. MC87113-USDOT70719

ACCREDITED BUSINESS

Facebook, Twitter, Instagram, Yelp, YouTube icons



Call us for free for second opinions and quotes for termites

**SPECIAL OFFER**

**Prohealth Pest Control**

**TERMITE INSPECTIONS**

ProhealthPestControl.com  
 813-213-4934

**\$60 WDO- mention REAL PRODUCERS**

**Homespire mortgage**

*Realtors, fuel your marketing*

**WITH HOMESPIRE MORTGAGE**

Dazzle your prospects with co-branded print, web and social media marketing, reaching more clients and capturing new and bigger opportunities.

**Meet Your Unfair Advantage. BECOME A REALTOR PARTNER**

*Let's Talk!*  
**Jen Jones**  
Personal Loan Consultant  
NMLS #1539993  
Office: 813.818.1600  
Cell: 813.947.3000  
jjones@homespiremortgage.com

Equal Housing Lender  
Homespire Mortgage Corporation | Mortgage Lender License NMLS #11227202  
12919 Hancock Road, Suite 212 | Tampa, FL 33626 | www.homespiremortgage.com/tampa

**PROPERLY INSPECTED HOME INSPECTION SERVICES**  
THE PEACE OF MIND HOMEBUYERS DESERVE

- Residential, Commercial, & Insurance Inspections
- 360 Degree Photos • WDO Scheduling
- Drone Technology • Infrared Technology

*"Properly Inspected is a wonderful group of professionals that performed a thorough inspection on my future home and generated the best comprehensive report that I have seen in this industry. I am a mechanical engineer and I appreciate this level of detail. They are very organized and arrived on time. They absolutely provide excellent service!" - GISON L*

Call or Text Today (727) 798-6480  
contact@properlyinspected.com  
properlyinspected.com

**#1 CHOICE FOR REALTORS® AND LENDERS**

**BLANCHARD INSURANCE**

Homeowners - Condos - Investments  
Commercial - Flood - High Value

407.270.1616 | Al@BlanchardInsurance.com  
ALISON HOCKSTAD

407.415.3814 | Jamie@BlanchardInsurance.com  
JAMIE HOOVER

www.BlanchardInsurance.com  
OFFICES: DAYTONA BEACH – ORLANDO – TAMPA – ST. PETE

Save your clients by getting them covered!

Enroll them in the new buyer-direct Cinch Preferred Plan and they'll save \$50!\*

Join the Cinch for Real Estate Pros Facebook Group  
You can also follow us at: [Facebook] [Instagram] [YouTube]

For additional information, please contact your local account executive:

**Sharon Patterson**  
P: (813) 334-1385  
E: shpatterson@cinchhs.com

cinchrealstate.com | (800) 247-3680

\*Not available in all states. Cinch Preferred Plan \$50 discount available for single family home \$200 deductible enrollments with the Premier Upgrade Package option.  
©2020 Cinch Home Services, Inc. All rights reserved. Cinch is a registered mark of Cinch Home Services, Inc.

*Don't Replace Refurbish!*

- Broken & Worn Rollers
- Corroded & Damaged Tracks
- Sticking & Misaligned Locks
- Howling & Whistling Doors
- Water-Intrusions
- Missing Weatherstripping
- Glass Separation

**BEACON WINDOWS**  
*"Enlightenment Against a Storm"*

Specializing in complete refurbishment for Sliding Glass Doors

www.sliderrepair.com  
727-378-9875

The average contract process takes 12-20 hours.  
If you close 2-4 contracts per month, that's 24-80 hours per month spent on contracts alone.

If you could get just 1/4 of that time back, that's at least 1-3 business days each month

That time could be spent networking, generating new business, or even taking time off work!

**Let US help YOU**  
as your preferred real estate transaction coordinator.

**LIST 2 CLOSE**  
MANAGEMENT

(727) 262-4004  
list2closemgt.com  
mandy@list2closemgt.com

**A Snoop Inspection**

Helping clients make informed decisions!

**BOOK AN INSPECTION NOW!**  
813-345-2600

Multiple Inspectors To Serve You! | Veterans Discount!

**PROFESSIONAL HOME INSPECTIONS**

- Residential Home
- Condo/Villa
- Multi Family
- Pre-Listing
- Manufactured
- Wind Mitigation
- Roof Certification
- Four Point Insurance

**eKEY ACCESS** We Inspect A House...Top To Bottom!  
State of Florida License #1113469

Comprehensive web report e-mailed to you with photos.  
Serving Pasco, Hernando, Hillsborough, Pinellas, Polk, Sarasota & Manatee Counties

www: a-snoop.com | office@a-snoop.com

**TARPON CONSTRUCTION**  
CUSTOM HOME REMODELING - BATHROOMS - KITCHENS - ADDITIONS

**AUTHENTIC CRAFTSMANSHIP & INTEGRITY**

Your client found their dream home **MINUS** one room.

We're the contractor you need in your network that can help them transform that space and help you close the deal.

**Give us a call today!**  
727-641-9189  
tarponconstructioninc@gmail.com

WWW.TARPONCONTRACTOR.COM

Meet REALTOR®

# LIZ HEINKEL



with Coastal Properties Group International



**Real estate runs in Liz Heinkel's blood. Originally from South Mississippi, Liz has fond memories of putting her mother's MLS books together back in the '70s. She soon followed in her footsteps.**

## cover story

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



"I feel like I am a natural at real estate," Liz reflects. "It does not feel like a 'job.' I enjoy meeting and helping people find or sell their home. I love matching the buyer with the perfect home that fits their lifestyle."

She got her real estate license right after college before getting married but soon family life took over and she let her license lapse. Seven years ago, Liz emerged back into real estate here in St. Pete. Times

have certainly changed. "I had to go back to school and redo everything. The biggest difference between 35 years ago and now is the computer and more legislation. Everything back then was on paper and contracts were three pages long. Now they are 12," she laughs. "If you wanted to find a house, you had to drive around with your MLS book." The remote technology, virtual showings, and Zoom calls have changed things for the better, but there is a learning curve – one that she is tackling while we all practice social distancing at home.

Liz has lived in Florida since 1989. She met her present husband Larry, a local business and tax attorney, in Orlando. They have been married for 27 years. In 2004 they moved into a condo in downtown St. Pete to enjoy a downtown lifestyle before it was the popular thing to do. A few years back they moved into a newly built beachfront condo in Tierra Verde to be near the water.

Prior to becoming a full-time agent, Liz and Larry bought and sold their own properties. Liz's job was to handle the marketing for those properties and for her husband's law firm. She credits Larry for helping her to become the best agent possible. She says, "I learned negotiating skills from my husband. I had to learn how not to take it personally. It's business. I keep everybody calm, cool, and connected and stay focused on what the end result is." Liz adds, "You

...







**I LEARNED  
NEGOTIATING  
SKILLS FROM  
MY HUSBAND.  
I HAD TO  
LEARN HOW  
NOT TO TAKE IT  
PERSONALLY.  
IT'S BUSINESS.**



have to be neutral.” Getting to a win-win solution is Liz’s goal.

A REALTOR®, Liz isn’t afraid to tackle the hard cases, a compliment that a broker recently gave her. She rises to the challenge, commenting, “I like the fact that it is a puzzle. How can we figure this out? What can we do to make this work?”

**A TRACK RECORD OF SUCCESS**

Liz has a career volume of 69 million dollars with a volume just shy of 30 million in 2019. At Coastal Properties Group International, Liz has been awarded the Presidents’ Club for three consecutive years in 2016-2018. In 2019, she was in the Chairman’s Club. “I’m ranked third in my company (as an individual) with over 250 agents,” says Liz. She is also honored to be a Christie’s Luxury Specialist for the last three years and has her Certified Luxury Home Marketing Specialist designation.

What’s the secret to her success? It’s about finding her niche in real estate and her heart for helping others.

Liz comments, “I don’t look at myself as a top producer. I work to do what I do to help my clients. I don’t think of it in terms of money as I do in helping one another.”

Liz finds her work rewarding, particularly being of service to others. She says, “I enjoy making the sale so that I can help my clients start that next chapter and so that I can give back to our local community in philanthropic endeavors.”



...



**GIVING BACK TO OTHERS**

A community-minded individual, Liz gives back to others. She is the incoming President of the Rotary Club of St Petersburg, a 100-year-old club, whose mission is “service above self.” The Rotary supports several local charities and is presently raising \$100,000 for the St Petersburg Free Clinic ‘Pack-A-Sack’ program.

“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. The main non-profits she supports include the St Petersburg Free Clinic, Great Expectations Children’s Museum, Ready for Life that aids

children aging out of foster care and the INFINITY that supports women’s causes – CASA, Brookwood for Girls and Suncoast Centers. “There are so many people who need our help. Do what you can with what you have,” says Liz.

**HOBBIES OUTSIDE REAL ESTATE**

When Liz isn’t selling homes, she enjoys vacations with her husband. Her favorite trip so far was to South Africa during the Christmas holiday of 2018. They also like walking on the beach and riding bikes to Fort DeSoto. Another delight is visiting the St Pete farmers’ market downtown with her girlfriends. For quiet time, she enjoys yoga, reading inspirational

novels and just recently started a Zoom Book Club with her Sunset Pointe neighbors.

Liz and Larry have raised three boys who are now in their 30s. The oldest, aged 35, lives in New Jersey. Liz is also blessed with three grandsons, ages 8, 6 and 3.

Where will Liz go next? Only time will tell. Until then, she is living her best life helping others discover the property of their dreams and making a difference in the process.

*For more information on this month’s Cover Story, check out Liz’s website, [lizheinkel.com](http://lizheinkel.com).*

# STAY TOGETHER FOREVER

Photographic Oil Paintings and Framed Wall Portraits of you and those you love



We don’t know how much time we have left. Let’s use this time and be together forever. Call us today.

**(813) 501-7250**

Allie Serrano Portraits - [allie@allieserranoportraits.com](mailto:allie@allieserranoportraits.com) - [allieserranoportraits.com](http://allieserranoportraits.com)



# CLASS ACT INSPECTIONS & 360 PEST CONTROL

## YOUR ALL-IN PROVIDER

There are a lot of moving parts in a deal. And once it's done, there are just as many parts in the home itself.

Keeping all of those parts in prime condition requires a comprehensive approach from a committed team of professionals.

That's where Class Act Inspections and 360 Pest Control comes in ... with a one-stop solution.

### PRIDE IN SERVICE

Jimmy Ward is Owner/Operator who takes great pride in the way he and his team serve as an all-in provider for your clients and residents throughout the area.

"It means a lot to us to provide that one-stop experience for those we work with," Jimmy says. "We have

licensed pest control technicians who are authorized to do termite inspections. In addition, we have licensed environmental services, including mold detection and advice on how to mitigate it."

That's just the start. Class Act Inspection and 360 Pest Control also covers the full spectrum of home systems, from HVAC and pools to broken pipe inspections. All along the way, they employ the latest technological techniques and equipment.

"We're one of just a very few organizations to offer services such as sewer scoping and pool detection," Jimmy explains.

Jimmy and his team strive to set the bar when it comes to being a wide-ranging resource and partner.

"We're not just a basic home inspection company when you work with us," Jimmy emphasizes. "You're hiring a full-service team of building consultants."

It takes a true sense of teamwork and spirit of ownership.

"All of the people who work with us are vested in the company. They own a piece of the company. as a result, they take a lot of pride in their work," Jimmy explains. "If you just have employees, they may only care about the job that day. If they are vested, they take pride in it, and they work to keep it the best it can be. We all work to see that what we do does grow with our clients."

Class Act Inspections and 360 Pest Control is growing through its

reputation for its quality, thorough approach. In turn, the organization has grown with offices stretching from Orlando to Naples along the entire west coast of Florida, into the central part of the state, with plans to expand to the east.

### BUILDING BASED ON GIVING THEIR BEST

Before he got involved in the business, Jimmy worked as an architectural designer.

"I worked on both commercial and residential properties," he recalls. "When the market crashed, we lost our jobs, and I got hired to monitor properties to make sure they didn't fall into poor condition. That's when I decided to start the business. I have an extensive background in hospitality. And I saw an opportunity to bring that hospitality feel to the home buying process."

Today, the team has a true family feel, with 10 team members in Tampa Bay, two in Orlando, two in Naples/Fort Myers and one in Sarasota.

"We become part of our clients' families, too," Jimmy smiles. "At least 70 percent of our clients retain us for other services and yearly checkups. It means a lot to us to be trusted by families to make that financial deci-

sion, and then the fact that they turn around and also make referrals on top of that. The most rewarding part is seeing people happy with the end results and seeing them be in places that are safe...and then seeing our team members who ensure their families have job security and grow."

As Jimmy says, a home inspection is meant to give enough information to make the financial decision.

"As a result, we want to make sure they have everything they need before we walk out the door," Jimmy explains. "And if we find issues, we can offer solutions as well. We don't have to refer out to another expert.

Each year, Class Act Inspections and 360 Pest Control complete more than 2,000 home inspections as part of full-home negotiations.

"We really have a family feeling in all that we do. We want our partners and clients to call us whenever anything goes wrong. We want to be the first call," he says. "It gives us the opportunity to be there for them and support them."

Reliability and trustworthiness go hand-in-hand for the company that continues to grow by being an all-in provider.

"What we do is about the number of lives we get a chance to touch and improve through the work we do. That's success for me," he smiles.

For more information about Class Act Inspections:  
Website: [www.classactinspections.com](http://www.classactinspections.com)  
Phone: 813-512-6918  
Email: [Info@classactinspections.com](mailto:Info@classactinspections.com)



# VICTORIA SAVARIYAR

FORWARD  
IN STRENGTH



Life is never easy. But sometimes, it's harder than it should be.

The way we react during those chapters can define our lives.

As a REALTOR® with Premier Sotheby's International Realty, Victoria Savariyar is a Rising Star who achieves success in life by moving forward in strength.

### **Breaking the Mold**

Victoria's story began as the third of five children growing up in Malaysia. That's when setting goals and working hard to reach them became part of her.

She and her siblings had been raised and worked in a restaurant until she was 13 years old.

"I've always been working hard," she smiles. "I was the first one to go to high school in my family and the first one to go to college ... and the first one to leave the country to go to school."

Achieving her goals was a challenge.

"I come from a traditional Indian country, and I never fit the traditional mold when it came to what was expected of women," Victoria recalls. "I fought with my parents not only to continue my education but also to leave the country and come to the U.S. It was unheard of. People from my school in Malaysia would go to Australia, maybe. But that was the only other country people usually went to, other than maybe India ... but not this far away to America."

Victoria's strength came from the example her parents set early on.

...





...

“They worked very hard to provide. When I was 13, they built their first home,” Victoria remembers. “My dad was so proud of the process of building. He was the first one in his family to build a home, and the size of his home was also very impressive. I always looked up to what he was able to do coming from the background that he did.”

#### **Moving Into a New Chapter**

Victoria had her mind made up and her course set. She came to America to study computer science at the University of Central Oklahoma, where she earned her bachelor’s degree in computer science. Then she went ahead to earn her master’s degree in information systems.

In time, Victoria married and moved to Kansas City, where she worked in IT for Sprint. In the process, her goal of homeownership was strong.

“I remember that even before buying a house, I was so addicted to the Sunday TV program that would show the houses. It was so funny looking back. It was an addiction, and I wasn’t even in the market for a house then,” she smiles.

After a few years, she took a job in Florida.

“They flew me down for the interview. I left Kansas City in April, where it was icy, cold and gray. When I arrived in Florida, it was dark. The next day, I stepped outside. It was 75 degrees, warm, and everything was green. I knew I wanted to come here, no matter what the job was,” she laughs.

#### **Choosing Uncertainty**

It wasn’t long before her love of homes entered her thoughts again — this time as a new career direction.

“I was in between jobs, and I said if I didn’t do it and enter real estate now, I wouldn’t have the time later,” she says. “So I took my test and said if I pass, it’s meant to be, and if not, I would continue in IT. I passed, and, on leap year day four years ago, I took my leap into real estate.”

Victoria endured a divorce and made her transition into the business. But she moved forward in strength.

“There was a lot of fear at first. I had come from a background of certainty in IT with zeroes and ones. And in real estate, it’s not that way. It’s not a paycheck every two weeks. It’s not an ‘if/then’ statement like IT is,” Victoria smiles. “It’s more of a people business, and that’s the part I had missed with IT. I liked the certainty of IT, but I missed the people part. That is the most fulfilling part of what I do in real estate. I connect with the people more than the property, and that makes it easier for me to connect with what they want.”

#### **Family and Hope**

Away from work, Victoria treasures her time with her two children, including her 18-year-old daughter, Aishani, and her 15-year-old son, Nishanth.

In her free time, Victoria enjoys reading motivational and spiritual books. She also enjoys cooking and baking ... along with exploring restaurants and traveling with her children.

Victoria also has a passion for giving back. One of her favorite groups to support is the Spring Organization and helping victims of domestic violence. Her passion for helping comes from her own personal experience. But she helps others to move forward in strength.

“I want to say to people who may be in that situation, don’t give up hope. Keep doing the best you can, and the door will open. It did for me. To have walked that journey, being here and looking back, my past built the pieces of who I am and to always work to be better.”

Victoria enjoys the tangible rewards of her work. But success runs much deeper.

“When I was younger, success was getting an education and getting a job and a house. That was what I wanted to do. I was trying to be different and impress my parents. And then came the stage of getting married and having children and maintaining a family. Then my marriage fell apart, and then being single and being happy was different. I had to define my own happiness and success for me was maintaining and providing for my children,” she says. “Success for me, in general, is if I keep growing and I’m improving myself. It’s not a matter of volume, a title or a car I drive. It’s about growing.”

Each day, there is the rollercoaster of life. But each step, Victoria is there to help those around her ... as a prime example of what it means to move forward in strength.

# EXPERIENCE YOUR 2020 VISIONS FROM NEW PERSPECTIVES



Social. Architectural. Natural. PROtography  
**B. Lively Images**  
TheVirtualVisit.Com  
813-477-3398

MEET

# KARLA DORSEY



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

“I recognize that helping people buy or sell a home is one of the most significant investments they have in their lifetime; it is a huge responsibility that I embrace. I’m passionate about helping guide people through the process. This business for me is all about the relationships, never about just a transaction,” says REALTOR® Karla Dorsey.

REALTOR® with



Most of the people she does business with end up becoming her friends. Friends have become clients and clients have become friends. This trusted agent wouldn’t have it any other way.

come back to her. “I just try to serve, and give, and come from a place of contribution. You have to have empathy, compassion, and a servant’s heart to be successful.”

“One hundred percent of my business comes from referrals. I’m deeply grateful for the relationships,” says Karla.

Karla has a career volume topping 80+ million dollars and became part of the Million Dollar GUILD™ in 2018. She is proud to be a part of Keller Williams Luxury International Group and is also a Certified Luxury Home Market Specialist (CLHMS).

A grateful person by nature, Karla believes that everything she puts out into the universe will





One secret to her success is taking the time to invest in others. She started the South Tampa chapter for the National Association of Divorce Professionals. In addition, she is a member of a charitable organization called 100 Women Who Care who meet quarterly. One hundred dollars from each member goes to a selected local non-profit (chosen by vote). “I loved the idea of supporting local charities and am happy to participate,” says Karla.

#### From Staging to Real Estate

Prior to becoming a REALTOR®, Karla earned her certification as a Certified Professional Real Estate Stager (CPRES). She has always had a natural eye for design and helped run a large staging company for a number of years before launching into real estate sales in 2011.

“I developed a good reputation for quality work and beautiful designs,” says Karla. But her heart led her in a different direction. “I decided I would rather sell homes and stage my own listings,” she smiles.

After enjoying several years of decorating and staging for local real estate agents, Karla reached out to a South Tampa real estate team and decided to get her license and collaborate with them not only as the in-house stager but as the Lead Buyer Specialist for six years.

On International Women’s Day in 2018, Karla decided to branch out on her own. She hired a number of interns from the University of Tampa and USF and built her brand. She just finished her second year in a solo practice as The Karla Dorshey Real Estate Team at Keller Williams South Tampa and has

done remarkably well with over 26 million dollars in sales.

#### Staging Makes the Difference

Karla uses her staging expertise to help her clients create beautiful, well-designed properties that do not disappoint. When people are buying or selling a home, Karla likes helping people create a vision for the space. The goal is to help a seller “set the stage” by creating a neutral, universally appealing space with good traffic flow, and when working with buyers to help them visualize their life in that space. This can be achieved with furniture placement or by planning for any size renovation.

Karla notes, “People are curious to understand the difference between a stager and an interior decorator. An interior decorator will come in and design a space for your specific taste and your lifestyle.”

Staging is “designing for the masses.” Creating good traffic flow and easy to replicate furniture placement is important. The goal is for buyers to walk into a staged property and find it universally appealing in terms of color and design.

“Buying a home is very emotional. You have to feel and visualize your life in that space,” says Karla. “You want a space where people can sit and linger.”

Staging makes sense. Staged homes sell faster and typically sell for more than vacant properties.

Staging is a huge part of Karla’s business. She books staging consultations for clients prior to professional photography. She says, “I walk through the home with the seller to help them see their home through the eyes of a buyer. Web

appeal is the new curb appeal. Excellent professional photography is important too. I walk clients through the things they need to do to highlight the great features of their home.”

Karla and her husband also renovate and sell homes as part of their business. Her added level of expertise is an asset to her clients.

#### Karla’s Background

Originally from Tampa, Karla is rooted and grounded locally. Her knowledge of the area has helped others looking to relocate to the Tampa Bay area.

Karla got married to her husband John in October 2019. She says, “Both of our daughters got engaged last year.” Karla also has a son who lives locally and her daughter is getting married this year in Colorado.

In her free time, Karla loves to cook and entertain. She and her husband, who is from California, love to drink wine to relax and unwind. They also like to travel.

“John has traveled almost everywhere,” says Karla. “He used to be a luxury builder. We have worked on so many projects together that I think we should have our own local TV show. He is a huge supporter of my business.”

Karla is living her dream as a REALTOR®. She’s living proof that it is never too late to reinvent yourself or pursue your heart’s passion. With drive, determination, and hard work, anything is possible.





▶ travel tales  
Written by Elizabeth McCabe

Dream it! Do it! The world is an adventure for those willing to discover it.

“I’ve been to 50 countries,” says REALTOR® Jane McCroary with RE/MAX Metro. Traveling has given her the opportunity to experience new cultures, see new sights, and have unique experiences that she treasures to this day.

Prior to working as a REALTOR, REALTOR® Jane McCroary has worked in management for Lufthansa German Airlines and in financial services for Morgan Stanley and Merrill Lynch. It wasn’t uncommon to have meetings in Bangkok, Sweden, Germany and Canada while forming the Star Alliance. Jane also lived in Ireland for two years, where as Managing Director for a wholly owned Lufthansa subsidiary she hired 250+ staff for a call center. She traveled Europe in the process, visiting with country managers to encourage them to send their calls to her upcoming call center. While it’s hard to picture a favorite country, there are a few that she holds close to her heart.

“I love Europe,” says Jane. “I’ve gotten my bucket list countries taken care of.” Some of the places she has visited include Italy, Greece, Iceland,



REALTOR®  
*jane*  
mccroary  
HAS EXPLORED THE WORLD!







Spain, France, Ireland, and Tibet, which she warmly describes as an episode out of an Indiana Jones movie.

Through the years, she has truly experienced life. She carried an orangutan in Borneo, has taken in the beauty of the Maldiv Islands, and flown to Italy for dinner because she wanted Italian food (airline benefits were great in the day). That's before 9/11, travel restrictions, and COVID-19.

"It's not as easy to travel anymore," admits Jane. But she does plan to return to Europe in the near future at least annually.

For those looking to travel, Jane encourages them to pick up novels about the country that they plan on visiting. When she went to Crete for the first time, she remembers reading a book about a leper colony situated on an island off Crete, where she intended to visit. Why choose a novel? Jane explains, "It will give you insight into the way people think, their attitudes and cultural norms, and help you to "preabsorb" the culture." Gaining an appreciation for a country's culture is enriching and enlightening prior to visiting. Jane adds, "Try to learn a few words of the local language."

Jane knows a few languages herself, including airline business German, some French, and tourist Italian. While smiles and hand signals can only go so far, learning a few words can help bridge the gap.

Where will Jane go next? She longs to fly the friendly skies again as soon as she can!



# MIKE WYCKOFF



IN THE BEST  
INTERESTS OF ALL



## ► broker feature

By Dave Danielson

Photo Credit: B. Lively Images

Real leaders feel the rewards of achievement.

But most of their joy comes from seeing those around them achieve and prosper — and knowing that they were able to play a supporting role.

Mike Wyckoff is one of those leaders. As Broker with Engel & Volkers Madeira Beach, he manages the organization with his life partner, Cherie Pattishall, and he takes the greatest satisfaction in reaching results that are in the best interests of all.

“It’s always been important to me to make each interaction a positive experience where I can help fulfill a need in a straightforward, cooperative spirit,” Mike emphasizes.

### **An Early Start**

Mike’s journey began 30 years ago after earning his marketing degree from Florida State University.

“I started in 1991, right out of college. We were in the middle of a recession. The advertising and marketing budgets were low at the time and no one was hiring,” Mike recalls. “I ran into some friends from church who encouraged me to give real estate a shot. I was 22 years old. So I got my license and started selling at Century 21.”

The transition into the business is usually a challenging one. Mike credits his parents for helping him get traction.

“I was truly blessed. When I graduated, I was able to rely on my parents, and I moved back in with them and got my feet under me financially,” Mike remembers. “At the same time, I was lucky to not have a lot of expenses. Plus, since I’ve been in the area since I was 12, I had a pretty good background and sphere of influence, including friends and family.”

In time, Mike added mortgage work to his repertoire.

“It was a time when you could do both mortgages and real estate at the same time. That helped me,” he says. “A big sale back then was \$100,000. Our office had the highest average sales price in the area, and we were at \$105,000.”

From the beginning, Mike’s brokers recognized his technical knowledge and his presentation skills. Soon, the firm started a mentoring program, and Mike served as a mentor for new agents.

Through time, Mike’s business also continued to grow. That level of achievement has remained extremely strong. In fact, he averages between \$15 and 21 million in annual sales volume over the past few years.

### **A Dream Team**

In 1993, Mike got his Broker’s license and his instructor’s license. In 1997, he met Cherie.

“She was getting her real estate license at the time,” he smiles. “We decided to open a company together. That grew to 40 agents.”

That was until the collapse in 2007.

“We had two offices with 40 agents at that time. Within six months of the downturn, we had three agents,” he says.

So Mike and Cherie moved forward in a new direction. They worked in property management and vacation rental management for a time, then transitioned into short sales. As the market strengthened, they moved back into real estate sales.

At the end of 2015, Mike and Cherie joined Engel & Volkers and rebranded their shop in Madeira Beach. It was a turning point. Mike’s sales volume moved from \$3 million to \$5 million, then \$9 million, followed by \$15 million.

...





**IT'S ALWAYS BEEN IMPORTANT TO ME TO MAKE EACH INTERACTION A POSITIVE EXPERIENCE WHERE I CAN HELP FULFILL A NEED IN A STRAIGHTFORWARD, COOPERATIVE SPIRIT...**



The growth came through communication.

“I really like working with people. I love the challenge of getting properties ready for the market. And I love working with sellers. So I focused my efforts on getting listings. I’m a social person and really like being in constant communication with them,” he says. “I like the challenges presented by the different types of market conditions. I’m a researcher and very analytical, and I like to dig deep into what makes people want to buy or sell.”

Today, the Madeira Beach office has 25 people.

“We have a tremendous office,” he says. “We’re located on the beach, and we’ve sold houses anywhere from low dollar amounts up to \$5 million.”

**Life’s Priorities**

Mike cherishes time spent with Cherie, and her three children, and their seven grandsons. In their free time, they enjoy time spent on the water. Mike also has a passion for fishing, playing golf, gathering with friends and family and good bourbon.

He also has a passion for giving back. Two of his favorite organizations include the Polywogs, a golf-centered charitable organization, and Ye Mystic Krewe of Neptune, a social club that also makes charitable donations.


One of Mike’s passions is something that has long been part of his career — mentoring ... and seeing those around him grow and reach closer to their own potential.

He feels a strong sense of pride in the group of professionals he works with and the work they do for those they serve.

“We try to really go above and beyond to provide a concierge service,” he emphasizes. “We’re known as a luxury brand. But it’s important to remember that luxury shouldn’t be confused with price. For us, it’s about creating that bespoke experience.”

It’s a shared experience that Mike strives for each day.

“It’s important to me to be professional and to represent my clients well ... but at the same time, being fair to everyone involved with a cooperative spirit,” Mike explains. “It really takes a team ... to set any differences aside and work for the best interests of our clients.”



# NEGOTIATE AS IF YOUR DEAL DEPENDS ON IT!

By **Brandon Rimes**

As top-producing REALTORS®, we are in many situations in which negotiating affects our daily lives (both work and personal). We negotiate with prospects, sellers, buyers, vendors, and many others.

## HERE ARE FIVE THINGS TO CONSIDER WHEN YOU ARE DEALING WITH A COUNTERPART:

### 1. CREATE HARMONY

Enter all negotiations with a positive attitude and smile through the phone or in person, studies show you are 31% smarter when you are in a positive state. By smiling, you will get the other party to reciprocate and possibly raise their spirits and mental agility, allowing you to come to an agreement faster, more efficiently, and with fewer obstacles.

### 2. EMPHATIC LISTENING

The late and great Stephen Covey wrote it best in his book, *The 7 Habits of Highly Successful People*: Seek first to understand, then to be understood. This requires emphatic listening (not with the intent to reply). Listening is active, not passive, and the most important part of any negotiation. The FBI uses three to five behind-the-scene listeners who are diligently seeking clues or tells.

### 3. ASK POWERFUL QUESTIONS

Ask open-ended, empathetic, and probing questions. This will enable you to evoke responses that will lead your counterpart where you want them to go. Asking the right questions gives the other person the illusion of control, which makes him or her speak

freely. If you're listening emphatically, you'll figure out their motivation. Once you understand the other person's motivation, you may be able to provide thoughtful options and come to an agreement faster. Remember, your counterparts are not opponents, the situations are the issue, not them personally.

### 4. PITCH THE PROPER PARTY

Make sure you are speaking to and influencing the decision-maker(s). We have all been in situations where we thought we nailed a listing, only to find out the Uncle/mother or another relative had the decision making power, NOT the person you met with. Find this out upfront to avoid the inevitable pain of pitching the wrong party!

### 5. TEXT NEGOTIATIONS CAN BE TRICKY

Be careful when negotiating via email or text. Emotions can be easily misconstrued when typing versus talking. Be cognizant of what your goals are and remember to make one move at a time. Do you like to read LONG, drawn-out emails? NO, well neither does the receiver of the email (most of the time) so remember to make one calculated move at a time. It's best to avoid negotiating via email if you can.

I love this quote from Chris Voss (former guest on my show and retired FBI lead hostage negotiator), "In times of difficulty we don't rise to the occasion, we fall to our highest level of preparation."

Go out and have fun with these ideas. Practice them in your role-play sessions and sharpen your skills. Lastly, remember to be kind and empathetic in your negotiations to maximize your results!



Agents: We've Got Your Back, 24/7, 7 Days A Week!

## LOCALLY OWNED AND OPERATED SINCE 2005. WE ARE YOUR TAMPA MORTGAGE EXPERTS!

Agents, don't give up control of your real estate transaction.  
Partner with us and we will prove why we are different.

- 24/7 loan officer availability
- All loans processed in-house
- Widest product availability in the market
- Credit repair team
- Full support for open houses and broker's opens
- Marketing assistance



As recently voted #1 mortgage company by Tampa Magazine, we continue to live up to our reputation of providing not only our customers, but our colleagues, with the best experience possible.

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





## Discover the Radiant Experience!

Our Repair Addendum publishes in just minutes and saves you over an hour on each contract.  
 90 Day Structural and Mechanical Warranty.  
 Radiant App for Scheduling 24/7 and Viewing Reports.  
 Faith Driven and Committed to Integrity, Respect, and Dignity.

Now doing Ozone Disinfectant Treatments on Homes and Cars

813-839-8416 | radiantinspect.com



**Gerardo Luna**  
 photographs

## REAL ESTATE PHOTOGRAPHY SOLUTIONS

- Videography
- 360 tours
- Drone 107 Pilots
- Floorplans
- Portraits

813-640-2611



### DESIGN + DEVELOPMENT

- Logo
- Brand Guide
- Website
- Business Card
- Letterhead
- Signage
- Marketing Material
- Advertisements: Print + Digital
- Social Media Graphics
- Menus + Media Kits
- Products + Merchandise

### ADVERTISING + MARKETING

- Multi - Platform
- Print | Digital | Social
- Strategic Planning
- Content Creation
- Photography
- Videography
- Rich Media Design
- Group Engagement
- Organic Growth Model
- Ad Campaign Management
- Analytic Reporting
- Social Influencer Engagement

### PUBLIC RELATIONS

- In-Depth Interview
- AP - Standard Press Release
- 500+ words
- Regional Distribution 250+
- National List Distribution
- Interview Coordination
- Media Buying + Contract Negotiation
- Strategic Partnerships
- Community Development
- Event Promotion

### OUR CLIENTS

"Working with Evolve&Co has elevated our brand. Through their strategical partnership building, creativity, and press pitching, the revenue speaks for itself." - Sea Dog Brewing

"We contracted Evolve&Co to design a timeless, iconic logo for State Theatre, a historic music venue, and they absolutely nailed it!" - State Theatre

475 Central Ave Suite M7, St. Petersburg, FL 33701 | evolveandco.com | 727.490.9835



REALTOR®

# JUNE CONNELL

GIVES BACK THROUGH SOUTHEASTERN GUIDE DOGS



## ▶ making a difference

Written by **Elizabeth McCabe**  
Photo Credit: **B. Lively Images**

*Southeastern Guide Dogs, located in Palmetto, breeds and trains service dogs for the blind and visually impaired and veterans. This nonprofit “transforms lives by creating and nurturing extraordinary partnerships between people and dogs,” according to their website.*

Since their inception in 1982, they have matched over 3,100 guide and service dog teams, giving veterans hope after the trauma of war and offering independence to people who are blind or visually impaired.

REALTOR® June Connell, president of the Junebug Home Team at Keller Williams Realty in Palm Harbor, gives back to her community by sponsoring the Southeastern Guide Dogs’ annual walkathon in St. Petersburg. Held on March 21 at North Straub Park, this event raised money to support the invaluable work of this nonprofit. This fundraiser was a family-friendly festival with a 3K walk and a Waggin’ Tails Festival. Those in attendance listened to live music, indulged in fare from food trucks and enjoyed the doggie zones and vendor fairs.

The Junebug Home Team also supports Southeastern Guide Dogs with a monthly donation to help cover the cost of training Cricket, a guide-dog-to-be. The estimated cost of training a dog is about \$60,000, but service dogs are provided to all recipients at no cost. All the costs are covered by donations.

Forty percent of the dogs at Southeastern Guide Dogs are for veterans, including those who suffer from Post-Traumatic Stress Disorder. Dogs are trained for nine months before being paired up with their recipient.

“Southeastern Guide Dogs relies on volunteers to raise their puppies from the time they’re 8 weeks old until they’re just over a year old,” explains June. “The puppy raiser’s primary responsibility is to socialize the dog, housebreak the dog, and teach it to stay off the furniture and not jump on people. The puppy raisers expose the dog to everyday scenarios such as regular shopping, sporting events, school, work, parks, elevators, hotels – anything the dog might encounter in their day-to-day life once they’re matched with a human.”

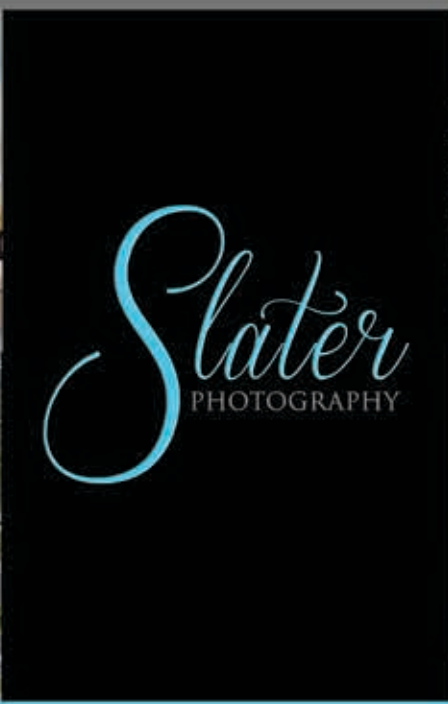
June and her family have personal experience with raising a puppy – in 2007, they raised Chandler, followed by Suzy in the winter of 2011. Although Suzy had to be retired early (and was warmly welcomed back to June’s household), Chandler worked for many years before he retired.

“Matching a dog with a human is a very delicate process,” says June. “They have to make sure they have similar personality traits, similar walking styles. Once a dog is trained, the dog and its new person spend almost a month at the Southeastern Guide Dog training facility learning how to work and live together.” Once the pairing is complete, a graduation service takes place and a lot of happy tears are shed. The puppy raisers officially say goodbye to the dog they trained and meet the person who their dog is paired with.

“I had an amazing opportunity to go to a graduation a few months ago,” recalls June. “They put tissues on the tables because they know there won’t be a dry eye in the place.”

June loves making a difference for others through the Southeastern Guide Dogs. For more information on this nonprofit, check out their website, [guidedogs.org](http://guidedogs.org).





For the last 15 years, Roger and his team have been helping properties get sold providing beautiful images for real estate and vacation rentals in the Tampa Bay Area.

We offer same day service for properties, headshots, and drone services.

**Call us today to book your next property!**

[SLATERPHOTOGRAPHY.COM](http://SLATERPHOTOGRAPHY.COM)

**(727) 379-2249**



## HOMETEAM INSPECTION SERVICE. IT'S THE QUICKEST WAY TO GAIN A CLIENT FOR LIFE.

Your clients loved this house the moment they saw it. And you wanted them to get it. But you also knew this was about more than one house. It was about building trust that would live beyond this transaction. Trust that would make you the real estate agent they always turn to. So you turned to us, and we went to work. A team of professionals quickly completed the inspection and provided a thorough, thoughtful, and accurate report. Which gave you and your clients what you needed to move forward. With this house. And the next one. And the one after that.

*We're more than inspectors. We're relationship builders.*



813.632.0550 | [hometeam.com](http://hometeam.com)

FAST

TRUSTED

ACCURATE

# CAN I GET BETTER RATES IF I CHANGE MY HABITS BEFORE I APPLY FOR LIFE INSURANCE?

It's been said that life insurance is a love letter left to your family. Taking the proper life insurance protection for yourself can give your family peace of mind (and yourself). Here at Strategic Insurance, we offer a wide range of life insurance options to meet your family and business needs.

Life insurance rates can vary widely depending on your age, health, and lifestyle choices. If you are overweight, smoke or drink, or have a health condition that could be improved by adjusting your lifestyle, you may be

able to get better life insurance premiums if you change your habits before you apply.

## How Are Life Insurance Rates Determined?

Insurance companies consider several factors in determining life insurance premiums. Some of the critical factors include the following:

- **Age:** This is one of the main factors in pricing life insurance. The younger you are when you purchase a policy, the lower your rates are likely to be.
- **Gender:** As women tend to live longer, healthier lives than

men, they are typically given lower life insurance rates.

- **Health history:** If you have a history of chronic disease or recurring health conditions, insurers will see you as a greater risk and your life insurance premiums will probably be higher.
- **Current health:** Your health at the time you apply is equally important to your health history. If you had health problems in the past but made lifestyle changes and resolved them, you may be eligible for more affordable life insurance.
- **Weight:** People who are overweight or obese have a significantly higher risk of diseases such as Type 2 diabetes. For this reason, carrying excess weight could mean higher life insurance premiums.
- **Occupation:** What you do for a living plays a role in how much you will pay for life insurance. If you work in a dangerous field, your premiums are likely to be higher.
- **Lifestyle:** Smokers and drinkers pay higher life insurance premiums than people who abstain. Any lifestyle factors that insurance companies believe can negatively impact your health will make you a greater risk and increase your rates.
- **Policy amount:** The amount of life insurance you purchase is a significant factor in how much your premiums will be. The higher your coverage amount, the more you can expect to pay each month.

## What Can I Change To Get Better Life Insurance Premiums?

You can make lifestyle changes before you apply for life insurance that is likely to lower your premiums.

- **Quit smoking:** If you smoke, quitting now can make all the difference in your rates. To qualify for the best life insurance premiums, most insurers will require you to have been smoke-free for a minimum of two years.
- **Lose weight:** Shedding the extra weight can help you save money on life insurance. Insurers know that being overweight can lead to a number of costly medical conditions.
- **Consume less alcohol:** If you drink fairly often, you may have to pay more for life insurance. Drinking less often can help you qualify for a better policy at a lower rate.
- **Improve your driving record:** If you have a poor driving record, work to improve it before you apply for life insurance. By improving your driving behavior, you present a lower risk.

Looking for life insurance coverage for yourself, or your family? Our friendly agents at Strategic Insurance can work with you to find the best possible rates from over 60 carriers for a life insurance policy that suits your needs. Text or call us at 866-INS-0123 or email us at [Info@GetStrategicIns.com](mailto:Info@GetStrategicIns.com).



**STRATEGIC**  
INSURANCE SERVICES

*We help families and businesses Prepare, Protect, and Recover from life's unexpected events. Move Forward. With Confidence.™*

**SPECIALIZING IN HOME AND FLOOD INSURANCE IN FLORIDA**



**Douglas J. Levi - Chief Inspiration Officer**  
Cell: 727-385-5082 Email: [info@TampaBayInsurance.com](mailto:info@TampaBayInsurance.com)

► insurance corner

@realproducers

guaranteedRate. Positively Different™

## HOT TEMPS? COOL RATES!

It's scorching out there—stay cool with the simplest and smoothest mortgage experience on the planet.

- Search and select your perfect mortgage
- Secure a low rate and apply online
- Get pre-approved in as few as 20 minutes\*

Receive \$1,000 Closing Cost Credit when you finance your home loan with Christin Luckman.\*

It's time you felt lucky! Contact me to get started.

**Christin Luckman**  
SVP of Mortgage Lending  
CHAIRMAN'S CHOICE

O: (773) 290-0522 | C: (312) 771-6969  
[Rate.com/Luckman](http://Rate.com/Luckman) | [Lucky@rate.com](mailto:Lucky@rate.com)  
4851 Tamiami Trail N., Suite 200, Office 203, Naples, FL 34103

\*Credit valid through Christin Luckman for applications submitted after 06/1/2019 and prior to 5/31/2020. Coupon/Credit must be presented/mentioned at time of application. \$1000 credit will be applied at time of closing and is factored into the rate and APR. Applicants subject to credit approval. If loan does not close for any reason, costs will not be refunded. This offer and/or review of application does not represent an approval for financing or interest rate guarantee. This coupon cannot be redeemed for cash/has no cash value. Restrictions may apply, contact Guaranteed Rate for current rates or more information.

REAL MORTGAGE LENDER: Christin Luckman NMLS ID: #734408; CA - CA 0802794408, FL - 1044394, IL - 0710004163 - MB-0005932, TN - 136476, TX - Licensed, VA - MLO-1458766 | Supervised Rate NMLS ID: #26811, Nationwide Mortgage Lending System [www.nmls.com/wp/apply.aspx](http://www.nmls.com/wp/apply.aspx) • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act (Lic. #413049) • FL - LIC# MB11932 • IL - Residential Mortgage License - ID#PR, 122 South Michigan Avenue, Suite 1940, Chicago, Illinois, 60603, 312-771-3900, 1340 N. Ravenswood Ave., Chicago, IL 60611 #MB.0005932 • TN - Lic. #101179 • TX - Licensed in TX: Licensed Mortgage Banker & Licensed Residential Mortgage Loan Servicer - TX Department of Savings & Mortgage Lending • VA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-1749

dwelstaging.com (844) 43-DWELL

vacant + luxury experts serving 5 counties

DWELL HOME STAGING

TOP PRODUCING AGENTS NEED

## AWARD-WINNING STAGING



[realproducersmag.com](http://realproducersmag.com)

Tampa Bay REAL Producers • 47



# BEACON WINDOWS

## “YOUR SLIDING GLASS DOOR REFURBISHMENT SPECIALIST”

▶▶ sponsor spotlight  
Written by Elizabeth McCabe



*Love what you do and you will never work another day in your life. Lizette LaForge started her career in sales selling to Home Shopping Network. She went on-air about 100 times with various products before finding a new product to sell to consumers – windows!*

In 2009, Lizette opened Beacon Windows, a window and door installation company. Her business evolved since she opened.

“By 2010-2011, we realized a severe need in the market for a quality solution to sliding glass door refurbishment,” explains Lizette. “Thus we changed our focus to refurbishment, eventually adding a sub-specialty of water intrusion (either under or over sliding doors) and impingement work on sliders. We do continue to maintain some replacement window and door work as well.”

### SLIDING GLASS DOOR RE- FURBISHMENT

Homeowners and REALTORS® turn to Beacon Windows for sliding glass door refurbishment. Lizette explains, “We comprehensively fix sliding glass doors so that people have

a QUALITY CHOICE over purchasing new doors.”

Lizette adds, “We love working with REALTORS®. We help them close business in a number of ways. If the door(s) are an issue for either the seller or the buyer, we can refurbish them back to health and get past that issue quickly at a fraction of the cost of new door replacement. Refurbishment typically runs 8-12% the cost of new doors. This is especially helpful if the door issues are holding up a closing. Our service can generally be accomplished in a day rather than waiting weeks for new doors to arrive.”

If the buyer or the seller wants a free quote to get a general idea of what either refurbishment or replacement would cost so they can use that as a negotiation tool, Lizette and her dedicated team are happy to help.

If something more serious is going on, such as water intrusion to a condo below, the professionals at Beacon Windows can come in and fix the issues generally for about 1/3 the cost of new doors. Lizette explains, “This is especially important in our beautiful Gulf-front condos that may have multiple doors; the cost of which to replace would be prohibitive. Additionally, typical removal and replacement with new doors does not always fix the water issues. We frequently are called by clients who recently had new doors installed by other companies and are continuing to experience water intrusion issues. Even if new doors are to be installed, the water issues must be addressed.”

What about corroded doors? Lizette and her highly qualified team can get them back to health again. “We make things function-

al,” she says, “which is especially important to real estate agents and their clients.” She adds, “We also have a one-year transferable warranty. It’s with the door, not the client...so if the home sells, it stays in force.”

### GOING ABOVE AND BEYOND

Customers turn to Beacon Windows because of their commitment to quality and experience in the industry.

“We have done over 40,000 doors so far and understand doors in finite detail. Terrible corrosion? Holes in your door? Completely stuck in place? Track look like a roller coaster or worse, SWISS CHEESE? Water leaking to your now very angry neighbor below? Yes, we’ve seen that and much more. Because of this we take making doors well extremely seriously,” explains Lizette.



Before



After



Before



After



Before



During



After

The experts at Beacon Windows also weatherstrip, which is important in the longevity of the door. Lizette says, "A comprehensive approach to door refurbishment adds many years of comfortable use for the clients and efficiency to the doors."

"We give clients a QUALITY choice over new door replacement," adds Lizette. "New doors are very expensive and many times completely unnecessary. We have the philosophy of 'Do it right, or don't touch it' regarding refurbishment."

**HELPFUL TIPS FOR CLIENTS**

Lizette has a few helpful tips for clients regarding doors.

**1.** Understand that new hurricane replacement doors have long term hidden costs. First, they are extremely heavy and thus breakdown at much younger ages and more frequently than "old" non-impact doors.

**2.** Glass packs in new hurricane doors, regardless of the manufacturer, come with a 10-year warranty against issues such as delamination (when layers separate). Impact glass units are comprised of two pieces of glass and an interlayer such as Poly Vinyl Butrol (aka PVB) which is melted together in a big oven like a great big grilled cheese sandwich.

Lizette explains, "SO, you have these incredibly expensive doors that have a 10-year warranty on the glass. What do you think might happen not long after the 10-year mark? Yes...delamination is an issue. It might not happen in every door, but if they thought the impact glass pack had a longer life expectancy then you would see a much longer warranty."

**3. ALL DOORS**, new impact or old non-impact doors need regular maintenance. There are certain timelines to things that wear out. Some of that will be determined by location (high heat, high salt, aggressive sand conditions etc.), some by the heaviness of the doors (tracks on impact doors damage much quicker than old non-impact style doors).

Preventive maintenance is important for doors. Just as you would change the oil in your car, doors need to be maintained as well to prevent damage over time.

Typical timelines for non-impact door components include rollers (three years), weatherstripping (typically seven to 10 years), and cap rail (15 to 20 years).


We are honored to feature Beacon Windows in our Sponsor Spotlight this month. For more information on Beacon Windows, check out their website, beacon-windows.com.



**FLASH HOUSES**  
LUXURY REAL ESTATE MULTIMEDIA

LUXURY REAL ESTATE VIDEOS & BRANDING VIDEOS FOR REALTORS



*"I am a realtor and as soon as I started using FlashHouses WOW! I started selling a lot faster. The HDR photos and video walk through made it so easy!" -Karen* 



**RYAN JUSTICE**  
813-843-3475  
JUSTIFIEDFILMS@GMAIL.COM  
FLASHHOUSES.COM

*Mention Real Producers Magazine for %10 discount*

**We provide comprehensive same day inspection reports,**

giving you and your clients peace of mind to close contracts.

- backed by 100k warranty
- use our FREE app to quickly book inspections
- FREE disinfectant application with every home inspection!



ClassActInspections.com

(813)512-6918

**Do Your Taxes Look Like This?**

We can help. Call (727) 896-1042 and let's get this cleaned up.



**TAX & ACCOUNTING** BY THE BAY

2435 1st Ave N • St. Petersburg, FL 33713  
 Phone: (727) 896-1042  
 E-mail: kim@taxandaccountingbythebay.com



**DEVORE®**  
DESIGN

**Real Estate Photos & Video**  
 Call or Text 813-800-7427  
 www.DevoreDesign.com



**VALUE. COMMITMENT. CELEBRATION.**



Celebration: it's not just a title, it's our mantra.

You're worth it. Here's what we have for you:

- HOME OF THE CONFETTI CLOSING EXPERIENCE
- BRANDED MARKETING MATERIALS
- MONTHLY CLASSES + EVENTS + NETWORKING OPPORTUNITIES
- VIDEO + PODCAST STUDIO SPACE
- TARGETED COMMUNITY FARMING OPPORTUNITIES



**JOSH PENNINGTON**  
BUSINESS DEVELOPMENT

(407) 443-8784 | josh@celebrationtitlegroup.com  
 www.celebrationtitlegroup.com

ELEVEN LOCATIONS | SIX COUNTIES



**Rekey service is included in our Standard Plan for home buyers!**

Your clients can feel secure knowing only they have keys to their new home.

*Call me today to learn more.*



**Brian Brown**  
 Senior Account Executive  
 800.282.7131 Ext. 1399  
 Cell: 941.720.1415  
 BrianB@orhp.com  
 my.orhp.com/brianbrown

Limitations and restrictions apply. See current plan for complete coverage details. This is a paid advertisement.



*People Helping People*





# save the date

## for Our Panel of Experts!



|                  |                               |                   |                                  |
|------------------|-------------------------------|-------------------|----------------------------------|
| <b>7/9/2020</b>  | Operational Excellence        | <b>10/8/2020</b>  | Selling Luxury Real Estate       |
| <b>8/13/2020</b> | Becoming a Hyper-Local Expert | <b>11/12/2020</b> | How to sell 100+ homes in a Year |
| <b>9/10/2020</b> | Lead Gen: Make it rain        | <b>12/10/2020</b> | Balancing Success and Sanity     |

**Waypoint**  
Property Inspection, LLC

We perform comprehensive inspections and specialty services for homes and businesses.

POINTING YOU IN THE RIGHT DIRECTION SINCE 2005!

Same day reports, a free home assistant, and a home warranty discount — when we inspect your property, you get more. Period. This, combined with our Experience and Excellence, is why so many realtors recommend Waypoint Property Inspection to their clients.

*"I was referred to Waypoint by my realtor, and as a first-time home buyer, really didn't have a great idea of what to expect. That aside, the team was extremely thorough, and demonstrated a great deal of patience and compassion as I had a lot of questions and concerns during the inspection."*  
- Eazey A

Waypoint Property Inspection, LLC  
**(813) 486-8551**  
waypointinspection.com

Your Local Resource

**Stephanie Shaughnessy**  
Let's Connect!  
sshoughnessy.fahwcard.com  
"Your Clients are My Clients"

Great Service is More Important Than Ever  
Ask me about the services and coverage options you can order for your clients with a First American Home Warranty.  
Contact me to learn more!

firstamrealestate.com  
Phone Orders:  
800.444.9030

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

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

|   |   |   |
|---|---|---|
| <b>Brian P. Forrester</b><br>Sr. Loan Originator<br>NMLS#311180<br>FL#L04880<br><b>(813) 361-6350</b> | <b>Justin Kelly</b><br>Sr. Loan Originator<br>NMLS#320304<br>FL#L05165<br><b>(727) 214-6454</b> | <b>Kim Harestad</b><br>Sr. Loan Originator<br>NMLS#224710<br>FL#L08602<br><b>(727) 458-2821</b> |
| <b>Shawn Miller</b><br>Sr. Loan Originator<br>NMLS#303855<br>FL#L04448<br><b>(727) 214-6400</b>       | <b>Peggy Bradshaw</b><br>Branch Manager<br>NMLS#320507<br>FL#L03900<br><b>(727) 244-1374</b>    | <b>Ray Rau</b><br>Sr. Loan Originator<br>NMLS#1257601<br>FL#L028897<br><b>(727) 512-0497</b>    |
| <b>Daniel Magnano</b><br>Sr. Loan Originator<br>NMLS#437396<br>FL#L024445<br><b>(813) 992-5626</b>    | <b>Bobbie Donaldson</b><br>Branch Manager<br>NMLS#816798<br>FL#L011365<br><b>(813) 843-3805</b> | <b>Cindy Walker</b><br>Sr. Loan Originator<br>NMLS#320523<br>FL#L01309<br><b>(727) 460-3171</b> |
| <b>Kevin Walker</b><br>Sr. Loan Originator<br>NMLS#324582<br>FL#L06309<br><b>(727) 418-4881</b>       | <b>Jeffrey Starnes</b><br>Loan Originator<br>NMLS#433480<br>FL#L043430<br><b>(727) 433-1617</b> | <b>Sean Moore</b><br>Sr. Loan Originator<br>NMLS#244413<br>FL#L07056<br><b>(727) 455-4768</b>   |
| <b>Diana Harvey</b><br>Loan Originator<br>NMLS#1208474<br>FL#L025934<br><b>(727) 458-2005</b>         | <b>Karen Marconi</b><br>Loan Originator<br>NMLS#1096553<br>FL#L022182<br><b>(321) 615-8517</b>  |   |

Corp NMLS#3035 | nmlsconsumeraccess.org

## Good Hands® Within arm's reach.

We're proud to protect St. Petersburg because we know St. Petersburg. As your local Allstate agency, we know the ins and outs of all your insurance needs. Call, email, or stop by our office any time so we can provide protection for the things you love.

**Helen Wade Insurance Agency**  
727-866-6311  
a092880@allstate.com  
allstate.com/helenwade

Proudly serving our community for over 20 years.

Subject to terms, conditions and availability. Allstate Fire and Casualty Insurance Co. © 2019 Allstate Insurance Co.

**ARNOLD NOVAK**  
PHOTOGRAPHY

Commercial and Residential Real Estate Photography

Branding Videos

Virtual Staging

FAA Licensed Drone Pilot

PPA Professional Photographer of America member

Insured

**www.arnoldnovak.com**  
**anrealestatephotos@gmail.com**  
**813-400-9090**



First American Title™

## MEET YOUR TAMPA BAY TEAM



**SUSAN MONTALTO** PHONE 813.310.5575 smontalto@firstam.com  
**RUTH PEEPLES** PHONE 813.240.4277 rpeoples@firstam.com  
**APRIL KALAPP** PHONE 727.431.2486 akalapp@firstam.com  
**MICHELLE HERNANDEZ** PHONE 813.928.2283 mhernandez@firstam.com  
**LAURA VETTER** PHONE 727.946.1305 lvetter@firstam.com

### EXPERIENCE THE DIFFERENCE!

|  |   |                                  |
|--|---|----------------------------------|
| Materials available in 24 languages                            | Local Experience backed by a National Underwriter |                                  |
| State-of-the-art technology                                    | Laser-focused farming                             | Property data at your fingertips |
| Printing Solutions   | Kim Dickey, Nationally Acclaimed Sales Trainer    |                                  |
| Closing Cost Calculator / Net Sheets (available in 7 language) |   |                                  |

[www.FirstAm.com/FL](http://www.FirstAm.com/FL)

©2020 First American Financial Corporation and/or its affiliates. All rights reserved. | NYS: FAP | 11213080719

## Make listings your buyers will fall in love with Guaranteed Rate's ListHome<sup>SM</sup>

- Create modern, professional co-branded websites with full MLS and IDX integration.
- Access modern, professional templates that deliver a flawless user experience.
- Capture visitor information to continuously grow your database of interested buyers.



**Trevor D. Smith**  
 360 Central Ave.  
 3rd Fl. Suite 390  
 St Petersburg, FL 33701

Contact me to find out how else I can help make your listings stand out.

O: (727) 362-6889 C: (225) 252-6693  
 Rate.com/trevorsmith  
 trevor.smith@rate.com



EQUAL HOUSING LENDER NMLS ID: 33277; FL - LQ34019 • NMLS ID #2611. (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) • FL - Lic# MLD1102.  
 FOR BROKER DEALER OR AGENT USE ONLY - Not for public dissemination. May not be distributed, reprinted or shown to the public in oral, written or electronic form as sales material.

86% of all phone calls go unanswered, and 80% of emails go unopened.

97% of texts get read.

## Are You Using Texting In Your Business Yet?

50% OFF First Month

Promo Code: Real Producers



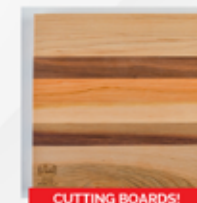
Texting Base

Automated & Personalized Texting Software for Realtors  
[www.TextingBase.com/RealEstate](http://www.TextingBase.com/RealEstate)

## YOU WORK HARD FOR YOUR CLIENTS SO SHOULD YOUR Closing Gifts



**CUTCO KNIVES!**  
 Made in America and Guaranteed Forever! This gift keeps on giving for decades to come as people use it multiple times a day!



**CUTTING BOARDS!**  
 Beautiful striped cutting boards made by Veterans in New Orleans plus our popular Bamboo Cutting boards!

100% Tax Deductible | 365 days of top of mind awareness | System in Place

Contact us TODAY for pricing & discounts as a REAL PRODUCER!

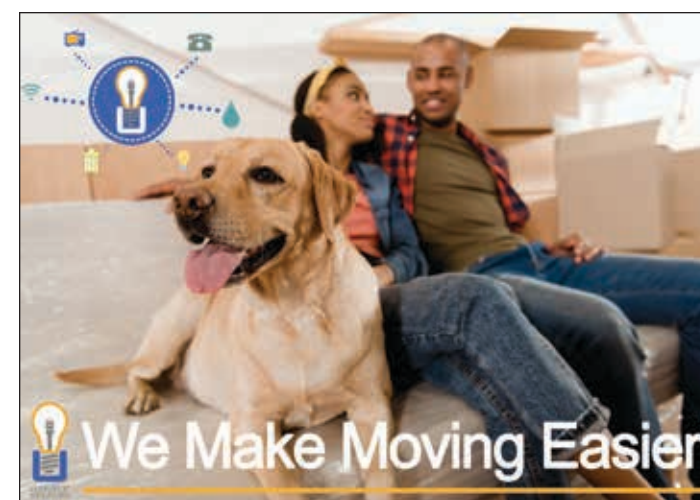
**Colton Mewbourne**  
 (813) 767-5695



**Jamie King**  
 (813) 951-8494



[cutcoclosinggifts.com](http://cutcoclosinggifts.com)



## We Make Moving Easier!

Simplify the activation and transfer of utilities and home services for your buyers.

Our concierge service is a one-stop source for all setups, activations and installations. Best of all our service is provided at no cost to you or your client!



### Why is Utility Helpers free to use?

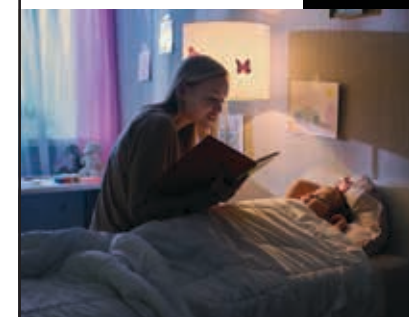
Utility Helpers has agreements with the all of the largest and most respected home service and utility providers. These companies pay us a convenience fee to schedule their services. When real estate professionals place orders for their clients, we don't have to spend millions of dollars in advertising to spread the word about our cool service, so we waive our \$29 service charge for our real estate professionals and their clients.

To learn more visit:  
[www.UtilityHelpers.com/agentvideo](http://www.UtilityHelpers.com/agentvideo)  
 (813) 291-3600



Authorized Dealer

Veteran Security



**VETERAN SECURITY**  
 THIS WE'LL DEFEND

We've protected our country, let us protect your clients.

833-838-7321  
 Veteran Security Affiliate Program  
[www.myveteransecurity.com/affiliate](http://www.myveteransecurity.com/affiliate)

TAMPA BAY  
**REAL PRODUCERS**<sup>®</sup>  
 INFORMING AND INSPIRING REAL ESTATE AGENTS

Broker Office

# SUBSCRIPTIONS

When *Real Producers* magazines are within reach, clients not only recognize your appreciation for high-quality content but your association with top-producing industry partners.

## MONTHLY SUBSCRIPTION COST BREAK DOWN:

- 5 COPIES ➤ **\$50** per month
- 10 COPIES ➤ **\$97.50** per month
- 15 COPIES ➤ **\$142.50** per month
- 20 COPIES ➤ **\$180** per month

For all questions, please reach out to Don Hill at  
[don.hill@realproducersmag.com](mailto:don.hill@realproducersmag.com)





**AGE DEFIANCE FITNESS AND NUTRITION**  
**STOP THE AGING PROCESS IN IT'S TRACKS!**

- Regain Lost Muscle and Strength -
- Eliminate Years of Accumulated Fat in Months -
- Feel and Look Younger -

**ASK US HOW!**

Exclusive One-on-One Personal Training, Full Nutritional Support with a Licensed Dietitian. **Motivation, Accountability, RESULTS**

**Burn Fitness Training**  
 5023 Central Ave, St. Pete

**727-560-2332**  
[www.burnfitnesstraining.com](http://www.burnfitnesstraining.com)

**Jeff Ward/Lisa Ward**  
 Co-Owners

## THE MOST REFERRED, CONSUMER DRIVEN INSURANCE AGENCY



We are a concierge insurance agency for the real estate transaction. We understand the needs of your buyers & sellers and work to get everyone to the closing table on time. We offer the BEST rates and the BEST customer service!



Contact *Lindsey DeCollibus, Your Concierge Agent*  
 LINDSEY@FLORIDABESTQUOTE.COM  
 813-850-2222  
*Insuring all of Florida*

- Over 40 carriers
- Competitive rates
- Quick quotes
- Solutions for 4 point issues
- Private flood

## Family Owned and Operated since 2004

Celebrating  
**15 Years**  
 of Service in  
 Tampa Bay



**Let's Get Moving**  
 INC.

727-532-9080 Pinellas  
 813-854-5075 Hillsborough  
[www.letsgetmovingfl.com](http://www.letsgetmovingfl.com)

**Tampa Bay's #1 Mover**  
 A Company Built On Professionalism

- residential
- commercial
- packing service
- local and long distance
- licensed and insured
- workers comp**

813-854-5075 • 727-532-9080 • [letsgetmovingfl.com](http://letsgetmovingfl.com)

Florida Reg #IM1178  
 MC#775415  
 DOT#2270761

# Stay Connected on Social Media

Like our Tampa Bay Real Producers Facebook Page. Follow us on Instagram.



# REALTORS: WE GIVE YOU MORE

- Concierge Closers Handle Your Files from Start to Finish
- Licensed Attorneys at Your Disposal
- Immediate Fund Distribution
- Free Quotes on Title Insurance & Closings

"Peace of Mind Fridays™" promotes transparency and keeps communication open to prove we're doing everything in our power to get the job done fast, right, and in everyone's best interest.



**Give Us a Call!**



401 EAST JACKSON STREET, SUITE 2340 | TAMPA, FL 33602 | 813.995.6088 | ARTESIANTITLE.COM



- ✓ 13 Month Home Warranty
- ✓ \$50 Listing/Seller's Coverage
- ✓ Unknown Pre-existing Coverage
- ✓ No Cap on Refrigerants
- ✓ No Age Restrictions

**Carla Allen**

Account Executive

Direct: 813.514.3255

carla.allen@hwahomewarranty.com



Need help with an Order or Claim?

Give us a Call at

**888.492.7359**

or Visit our Website!

[www.HWAHomeWarranty.com](http://www.HWAHomeWarranty.com)



**SERVING WITH TRUTH AND INTEGRITY**



WE PROUDLY OFFER:

- SAME DAY REPORTS
- SUPRA KEY ACCESS
- NON ALARMIST COMMUNICATION
- WDO REPORTS

[WWW.SOLIDROCKHI.COM](http://WWW.SOLIDROCKHI.COM). 727.386.8627

MENTION THIS AD FOR A FREE WIND MITIGATION WITH FULL HOME INSPECTION

# Boating for the NEXT Generation

Affordable & Hassle Free  
No Cleaning  
No Repairs  
No Worries

Our members have unlimited access to more than 470+ boats in our fleet at 28 locations in and around Greater Tampa Bay, Florida. Plus members have limited access to boats at more than 213+ locations across the US, Canada and France.



Call today to schedule a FREE Boat Tour!



1.855.FREEDOM

[freedomboatclub.com/tampabay/](http://freedomboatclub.com/tampabay/)



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

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

## Hello Real Producers!

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## The FREE Gift:

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

1. **Check Now:** Visit our website at [www.fraudshinestate.com](http://www.fraudshinestate.com), and click the 'Check Now' button located on the Home page. By simply inputting the property address, our system will perform an instant search and deliver the results directly to you.
- OR
2. **30-Day FREE Trial:** Go to [www.fraudshinestate.com](http://www.fraudshinestate.com), and click the 'Start Title Monitoring Now' button located on the Home page. You'll then be shown three different membership levels. If you choose the 30-Day Free Trial, you'll receive the FREE Report, as well as one FREE update approximately 30 days later.



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



**FRAUDSHINE**  
STATE



**Kevin J Overstreet**  
**Founder/President:**  
*Title Update, LLC dba Fraudshine State*  
*Insured Title Agency, LLC*  
*Synergy Title Partners, LLC*  
*Become A Better Agent, LLC*  
*Property PreQual, LLC*





COMPASS  
LAND & TITLE, LLC

Bringing You Your Own  
Slice Of *Paradise.*

