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# KAI OZKUL

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**RISING STAR:** Greg Mallare

**MAKING A DIFFERENCE:** Meet Jay Wazelle

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# CONTRIBUTORS TO TAMPA BAY REAL PRODUCERS



**Don Hill**  
Area Director



**Elizabeth McCabe**  
Writer



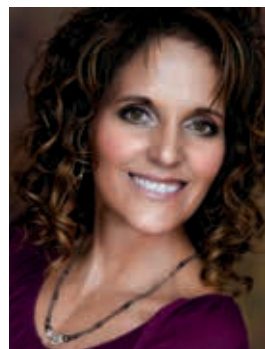
**Dave Danielson**  
Writer



**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**  
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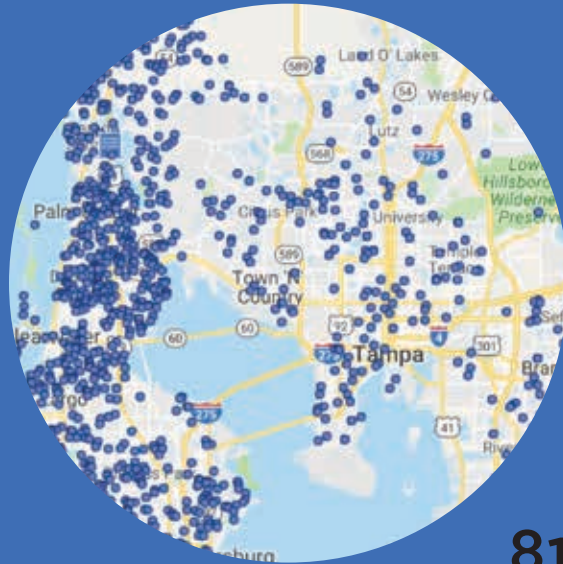
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# ▶ publisher's note HELLO ▶ TOP PRODUCERS!

I'm writing this on April 20 and the world is a different place. Despite social distancing and stay-at-home orders, there is light in the midst of darkness.

**"When I was a boy and I would see scary things in the news, my mother would say to me, 'Look for the helpers. You will always find people who are helping.'"**  
- Fred Rogers

In the COVID-19 crisis, there were helpers who brought hope and healing to others. In addition to the hardworking professionals in the healthcare field and essential workers, REALTORS® have risen to the occasion, too. They have embraced remote technology, Zoom calls, and virtual walkthroughs to help clients find homes – a necessity. They have brought joy to people's lives by helping them discover the homes of their dreams, clung to optimism in a time of uncertainty, and refused to settle for the status quo.

This is a time to refine your business, find new tools to bridge the gap between clients, and also a time of reflection. As one REALTOR® said, "Embrace the pause." Real estate is a demanding profession and in this "time out," it can be a time of renewal.

Invest in family, check in on a neighbor, or discover a new hobby. Take time to refocus and recharge during this time. In doing so, you can emerge stronger than before. Self-reflection can yield greater productivity in the days ahead.

And remember – this will pass.

As Michael Dell, founder of Dell, says, "We are all navigating this new normal together. As we lock arms virtually and try to help one another in the ways we can, our vast world suddenly feels a little smaller and a lot more connected. And for that, we are grateful."

This month, we are honored to highlight a number of REALTORS® here in Tampa Bay who are inspiring others. Read about Kai Ozkul, our Cover Story, or our Rising Star, Greg Mallare. Learn

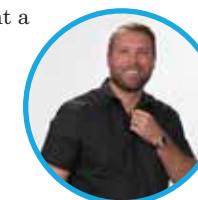
about Broker Ali St. Cyr, the REALTORS® Care Foundation, the Florida Recovery Schools of Tampa Bay, a Radiant Property Inspection, Febre Frameworks, and much more. From Travel Tales to The Insurance Corner, this issue is packed with stories. Get connected with your community through *REAL Producers*.

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.

Keep looking up in 2020. Stay positive.

See you on the other side!

Don Hill, Publisher  
*Tampa Bay REAL Producers*  
don.hill@realproducersmag.com  
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## ACCENTUATING THE POSITIVE



### cover story

By **Dave Danielson**  
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You don't have to look hard to find negative news and influences in the world.

But for all of the darkness in the sky, there are stars that shine through and illuminate all around them. Kai Ozkul is one of those stars in the real estate realm who brighten the world by accentuating the positive.

Today, Kai is a REALTOR® with Keller Williams South Tampa with a reputation for results gained through his caring nature and dedicated drive to make a difference.

### *Moving Around the World ... and Coast to Coast*

While he got his real estate license seven years ago, Kai's story starts long before that around the world.

"I was born and raised in Turkey with a mix of Turkish and Greek influences. In fact, my grandparents spoke Greek in the house," Kai recalls. "At the same time, I had a lot of connections to the U.S. with several family members here, including my uncle, my mom, and my sister, who all moved here before me."

Kai made the permanent move and transition to America in 2002. After moving to Seattle and earning his IT degree and his four-year BA in Business Administration, Kai got into sales right away. He built a solid track record for sales and business working for members of the Fortune 500 elite.

In time, he was ready for a new challenge.

"I knew that I wanted to do my own thing. I didn't know what it was at first, but I got the courage to take the next step,"







...

Kai remembers. “I had managed a restaurant in Seattle, and I really liked it. It was fast-paced, and I liked working with people. But I wanted to do something where I was relying more on myself.”

Real estate came to mind as his next step ahead.

“I had good examples around me of people who had become very successful in real estate, including my aunt and my stepdad at the time in Seattle, who had invested in real estate. He bought and fixed up properties, and when he retired, he owned **several** apartment complexes,” he says. “Then, Mo, a friend and mentor of mine told me, ‘You’re really good at sales.’ He would tell me how well his real estate agent was doing and said, ‘Why don’t you get into real estate?’”

Kai kept the advice in mind, and it wasn’t long before he moved forward, earned his license, and started his journey, thinking initially that he may focus more on the investment side.

After 10 years in Seattle, Kai moved to the Tampa area and started his new chapter.

#### Opening His New Chapter

There have been no regrets.

“I love real estate. I’m more on the conservative side financially. And with real estate, you have a part of the economy where everyone needs a place to live. It’s one of the essentials. It’s a large part of the American economy,” he says. “I love the flexibility and the upside to real estate, too. You can scale it, and there’s an investment side to it, which I’m doing on the side. The ceiling of creating financial stability and freedom is amazing. If you do it well and right, it’s a consistent business.”

He definitely has enjoyed a consistently high level of success. In fact, since 2013, Kai has amassed **over** \$100 million in total residential sales — as a single agent.

Kai’s road to results is paved with passion.

“It has been a lot of work, sweat and tears ... but leading to repeat clients and referrals,” Kai says. “Awards are good, but the biggest one is getting that review on Zillow, or having a client call me and tell me they referred me to someone else. When someone says, ‘We loved working with you,’ that’s the biggest reward for me.”

#### Family Foundations

In his free time, Kai looks forward to time spent with his wife, Estefania, their 1-year-old Mini Aussie puppy, “Mavi,” his small circle of family and friends, and a new baby girl due to arrive any day.

Family is central to who Kai is. One of those who helped shape the man Kai has become is his father, Seyhun.

“I lost my dad a long time ago, but I got discipline and hard work from him. That stood out to me. I was 15 when he passed,” Kai says. “He had principles to do the right thing, with hard work, dedication and discipline. When I was growing up, he owned an offset printing business. When the time came, he sent me to his competitor to work. He didn’t want me to be the boss’ kid. That was a good lesson.”

Kai is also very close to his mother, Alev, and his uncle, Mustafa.

“They have also been very vital to my development,” he smiles. “They have been tremendous coaches for me.”

#### Shaping Future Success

In the same way, Kai gets a lot of

fulfillment from coaching mentoring other agents in the business. He offers heartfelt advice.

“I always tell new agents that the focus on what we do is the client. It’s not about the property or the commission. You’ve got to do what’s right,” he emphasizes. “Life consists of the decisions you make along the way. So you need to make the right decisions. You need to be client-focused.”

Success means a blend of elements for Kai.

“I believe that success gives you options. And sometimes, that is everything. I love the freedom and the sense of security and time in this business,” he says. “Time is one of the most important things in life. So it means so much having the luxury of time and being able to allocate that for friends, family and loved ones.”

Kai reaches beyond the tangible.

“There’s always something more to get or more to have ... the latest car ... and then a boat ... there can be no end to it,” he says. “But you have to have a good sense of balance in life, where you’re not worrying ... because that takes away from the positive parts of my life.”

That’s something Kai knows all about.

“There are always positives. Focus on that and forget about the negatives. Stay positive. We can control our emotions, reactions to things, and then taking action and executing the right way,” he smiles. “In my life, I want to be a kind person who is working on doing the right things and seeing the big picture.”

For those who know him and work with him, Kai Ozkul exemplifies a life that accentuates the positive.



“

Stay positive. We can control our emotions, reactions to things, and then taking action and executing the right way.



# MEET

# GREG MALLARE



▶ rising star  
Written by  
Elizabeth McCabe

**Sales have always come naturally to REALTOR® Greg Mallare.**

He worked at IBM as an Executive for over 20 years, running their power and thermal engineering group in strategic consulting throughout the nation and around the world. Prior to IBM, he was an Associate Partner at KPMG Consulting for almost a decade.

Five years ago, he left the corporate world and took a two-year break. He lost 50 pounds and embraced a healthier lifestyle. Three years ago, he decided to become a real estate agent and hasn't looked back since.

#### SWEET SUCCESS IN REAL ESTATE

"I've always dabbled in real estate," says Greg. "It was a natural fit. I just didn't think it would take off this quickly," he admits.

His first year, Greg knocked on doors and did phone calls to drum up business. "Then I realized I needed to emphasize relationships in the corporate environment."

That was the secret to his success. Using his sales and management skills while leveraging his connections, Greg built his business, one satisfied client at a time.

People who wanted to invest in real estate trusted Greg for their vacation rental properties. Greg says, "My business took off with 8 million in the first year alone. Most of my clients were buying two to three properties at a time to invest in their vacation rentals. Some of these properties were producing \$30,000-\$90,000 a year. Most of my relationships were professionals - business owners, executives, doctors, and attorneys. I was very fortunate that I had those relationships."

In 2019, Greg gained traction with investors and single-family homes. He gained traction with companies who were relocating their employees to the Tampa Bay area.

"In the second year, my business more than doubled," says Greg. "I did close to 15 million dollars in revenue that year." To date, Greg's career volume is a little shy of 25 million.

#### ENERGIZED BY REAL ESTATE

"I like meeting a lot of people," says Greg. He enjoys getting to know his clients and is passionate about investing in the local area. "I like to see local investors give back to their beaches."

In working with investors, Greg likes finding the right property for them. He also likes to see how properties perform as vacation rental properties. He looks forward to the income potential of properties, delivering a positive result for his clients.

Of course, Greg also has clients who aren't investors and are selling their homes. "What excites me is finding the right home for them or those looking to downsize," he says.



“

**I'M LOOKING TO GROW MY BUSINESS EXPONENTIALLY WITH SALES AND THE SIZE OF MY TEAM**

...

Greg finds more satisfaction in real estate than in Corporate America. He says, "I've always wanted to participate in the community." Getting involved in charitable events in the community and working with personal buyers as opposed to CEOs, CIOs, and corporate executives have been rewarding.

**A TRUSTED EXPERT**

Greg is the President of the Piper's Run Condominium Association, a position that he has held for a decade. He knows his product, which has been invaluable in talking to investors. He understands all the bylaws of condominiums and successfully pitches his product to potential investors.

"I was also named the Beach Champion for the town of Indian Shores," says Greg. He was asked to participate in this program by the mayor's office to this position. In this role, Greg is working on getting local property owners to sign off on beach nourishment by the Army Corps of Engineers for the year 2023. This measure will combat beach erosion by pumping in sand to their property.

Greg also lives on the beach. "I know every single property all along Gulf Boulevard," he says.

Recently, Greg was interviewed by the *Wall Street Journal* on a developing story about sand erosion and how it affects coastal areas.

**INTERESTS OUTSIDE REAL ESTATE**

When Greg isn't working, he likes to take long bike rides spanning anywhere from 30-50 miles. He likes sitting on his patio and look-

ing at the Gulf to relax and unwind.

In recent years, he has done a number of triathlons and marathons.

Traveling is another one of his pastimes. His plan in 2020 was to visit national parks, which he might have to postpone because of COVID-19. He also likes visiting Michigan, where he grew up.

Greg also likes spending time with his family. His mother resides in Belleair and two of his sisters live nearby too. They all attend the same church, St. Jerome, where Greg is actively involved.

**A VISION FOR THE FUTURE**

"I see my business continuing to grow," says Greg, "not only in the investment side but expanding into relocation projects for certain companies and single families."

Currently, Greg is working on multi-family homes. He has a lot of investors who have invested with single condominiums who are looking for multi-family condos.

Greg says, "My biggest challenge is getting myself known outside of my specific area." Being newer to real estate, Greg is looking to increase his branding and develop name recognition. He is also looking for clients outside Pinellas County.

"I'm looking to grow my business exponentially with sales and the size of my team," says Greg.

*For more information on this month's Rising Star, check out his website, <https://mallarespang-group.com>.*



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making a difference

Written by Elizabeth McCabe



# meet Jay Wazelle

Vice President of the REALTORS® Care Foundation

**Jay Wazelle, Vice President of the REALTORS® Care Foundation (RCF), is bringing the dream of homeownership to people, which he finds very rewarding.**

“I like the pure fact that we can help people achieve the American Dream of homeownership,” he says. “Without the few thousand dollars that we grant people, they wouldn’t be able to purchase a home. It’s very gratifying to help them.”

Jay, who is a REALTOR® with

Robert Slack, LLC, has been involved with REALTORS® Care Foundation for six years. Initially, he was asked to serve on the selection committee, approving applicants for grants. After serving in that role for several years, he got involved in leadership and served as President last year.

The mission of RCF is to “provide down payment grants and community development for the citizens of Tampa, Florida.” In the process, they are making dreams come true for people.

The RCF was started by members of the Greater Tampa REALTORS® association

who wanted to give back to the citizens of Hillsborough County. The program has since expanded to include recipients in Pasco, Polk, Pinellas, Hernando, and Manatee Counties.

Jay says, “Since the beginning of the foundation, which is now in its 12th year, we have helped 115 families achieve homeownership with over \$500,000 in grant money.” Money is provided with no strings attached for qualified applicants with a first-time homebuyers program. How-

ever, first-time homebuyers – according to HUD – can be defined as someone who hasn’t owned a home in the past three years. They also qualify for the program, although the majority of candidates at RCF have never owned a home before.

“Ideally, the perfect candidate for us is someone who is doing everything right, has a stable job and life, and has been able to qualify for a mortgage,” says Jay. Often, candidates just need a few thousand dollars to qualify to purchase a home.

An income maximum is in place at RCF; the home also has to be in one of the counties that RCF serves. An application and thorough screening process then takes place. Every household member discloses their income and assets, including 401ks and savings.

Jay explains, “We want to make sure that we’re not helping people who are hiding money elsewhere. We ask the right questions and do the research to make sure that we are really helping the right people. Without our contribution, they wouldn’t be able to buy a house.”

REALTORS® Care Foundation raises funds by holding several fundraisers throughout the year. However, the bulk of the funding comes from members of the Greater Tampa REALTORS® association. Every year, when REALTORS® renew their license, they have the option of contributing \$25 to RCF. Currently, there are over 10,000 members of Greater Tampa REALTORS®.

Jay explains, “We are in the



midst of expanding to other counties, including REALTORS® associations in Pinellas County, Polk County, Manatee County, and Hernando County. We want to give the REALTORS® in those associations an opportunity to contribute.”

Jay concludes, “Our desire

is to help as many people in the West Central Florida and Tampa Bay area as we possibly can. We need help from everyone in the real estate community, whether REALTORS®, title agents, insurance agents, and those affiliated with real estate to recommend potential

recipients of the program and get involved. We want to bring awareness and help more people.”

For more information, check out RCF’s website, [www.rcfgtar.org](http://www.rcfgtar.org), and Facebook page: [www.facebook.com/RealtorsCareFoundation](http://www.facebook.com/RealtorsCareFoundation).



### ▶ sponsor spotlight

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



“We’re a faith-driven company,” says Hank. “We treat everyone with integrity, respect and dignity.” Other core values of this family-owned business include being committed to their clients, customer and staff; they also exceed expectations and deliver on their promises.

Hank adds, “Everyone can talk about their customer service. We talk about creating A Radiant Experience.” With five inspectors and two client care coordinators, A Radiant Property Inspection goes above and beyond for their clients.

“We have a number of agents who have been with us since the beginning,” says Hank. Hank, who was the lead inspector until last year, now facilitates the company’s growth. He envisions the company growing to neighboring cities in the next five years. Currently, he is developing leaders in the company, eager to take A Radiant Property Inspection to the next level.

What’s the secret to their success? “The reason for our growth is our great service. Mary and I believe that in the service industry, it’s all about the relationships that we build. We are great relationship builders.” Mary and Hank have built relationships with real estate agents, insurance agents, mortgage companies, and more. Clients have become friends through the years.

#### **Partnering with Real Estate Agents**

Hank and Mary have been involved in the real estate industry for over 20 years. Hank excelled in multi-family property management, even working as the regional vice president for



# A RADIANT PROPERTY INSPECTION

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*“We are dedicated to enhancing the lives of our homebuyers, real estate agents, and team members,” says Hank Lobdell, president of A Radiant Property Inspection. He and his wife Mary opened their business in December 2016. It has been a success ever since.*

...

a national management company in new construction and rehab work. He oversaw five states with 5,000 units. Mary was a commercial real estate broker.

“We really understand what REALTORS® are going through,” says Hank. He knows the demands on their daily schedules, the challenge of working for a commission, and he and Mary go above and beyond for them. “We understand the real estate market better than a lot of companies.”

Hank continues, “We feel that we are an extension of the real estate process.” Every agent needs a home inspector. “We want to provide them with the best experience as well, treating them with integrity and as part of our family.”

Inspections are done in a timely fashion. Hank says, “We get the inspection out by the end of the next business day at the latest.” They are available to do inspections when other companies can’t, which has helped them build their reputation.

#### The Inspection Process

All inspectors at A Radiant Property Inspection are certified property inspectors through InterNACHI (The International Association of Certified Home Inspectors). Expectations are thorough – encompassing more than what is required. Every window is opened; every outlet is tested. Every aspect of the property is inspected for potential problems.

As their website states, “Following our evaluation, we will compile our findings in an easy-to-read report, which will include detailed descriptions and high-resolution digital photos of any issues we’ve discovered. We’ll email you your report within 24

hours. We are with the home buyer as long as they own the home.

Inspections also take a personal approach. “When I train my inspectors, I tell them to choose either your mom or your child – how would you want a house inspected for a family member? That’s how you should inspect every house,” says Hank. He and Mary have three daughters and treat each client the way they would want their daughters treated.

A Radiant Property Inspection also offers a 90-day warranty. This offers another line of protection for clients. If something is missed (or fails to function after the inspection process), clients can be compensated up to \$500.

#### Contributing to the Community

A Radiant Property Inspection gives back to the community. Last year, they adopted a charity, Help Us Gather. Their mission is to “advocate for inclusion and connect people with disabilities to social events and activities.”

In addition to supporting them financially, Hank and Mary also volunteer for their movie event and recently did an Orange Crush Party among other events. It’s their way of making a genuine difference for the special needs population in the local community.

#### Achieving the American Dream

“I believe everyone deserves a home. We are a big part of that process to owning a home and helping families and individuals live the American Dream,” concludes Hank.

For more information on A Radiant Property Inspections, check out their website, [radiantinspect.com](http://radiantinspect.com).



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# 6

## TIPS for Managing your business in a

# CRISIS

### ▶ the insurance corner

By **Doug Levi** Principal Advisor,  
Strategic Insurance

*Here at Strategic Insurance Services, we look to be a force for good in our community, as many REALTORS® out there are every day for their clients. We are certainly living in unprecedented times, and during this time it is a great opportunity to grow and get better. To that end, I wanted to share a piece I came across that I thought was spot on about how to navigate during a crisis. This resource came from consultant Dan Sullivan about navigating business during scary times.*

#### 1. FORGET ABOUT YOUR COMPLAINTS; FOCUS ON YOUR GRATITUDE.

William Penn said it best when he said, “The secret to a happy life is to count your blessings, while others count their troubles.” When times get tough, everyone has to make a fundamental decision: to complain or to be grateful. In an environment where negative sentiment is rampant, the consequences of this decision are much greater. Complaining only attracts negative thoughts and people. Gratitude, on the other hand, creates the opportunity for the best thinking, actions, and results to emerge. Focus on everything you are grateful for, communicate this and open yourself each day to the best possible consequences.

#### 2. FORGET ABOUT YOURSELF; FOCUS ON OTHERS.

Uncertainty can drive people into themselves, making them feel isolated and helpless. The best strategy here is to go in the opposite direction, expanding your connection with others and focusing on helping them transform their negatives into positives. The more you focus on helping others, the less you will need to worry about your own situation. You will become a source of confidence for everyone else.

#### 3. FORGET ABOUT YOUR COMMODITY; FOCUS ON YOUR RELATIONSHIPS.

In rapidly changing times, people become frightened about the viability of their “commodities”—the things they sell and the jobs they hold. A more appropriate response here is to disregard your own commodity; in this case, real estate sales, and focus on deepening the power and possibility of all your relationships—with family, friends, team members, suppliers, clients, customers, and prospects. Every interaction you have allows you to make a deposit into a relationship or take a withdrawal out. Be a person who makes a lot of deposits and you too will reap great rewards.

#### 4. FORGET ABOUT THE SALE; FOCUS ON CREATING VALUE.

Most people do not like being sold to at the best of times. When times are uncertain or scary, they turn off, hang up, and slam shut. But what people want at all times is value creation—that is, solutions that help them eliminate their dangers, capture their opportunities, and reinforce their strengths. When you focus on providing these three solutions, the sales will naturally follow.

#### 5. FORGET ABOUT YOUR DIFFICULTIES; FOCUS ON YOUR PROGRESS.

Things may not be as easy as they once were. New difficulties can either defeat you or reveal new strengths. Your body’s muscles always get stronger from working against resistance. The same is true for the “muscles” in your mind, your spirit, and your character. Treat this whole period of challenge as a time when you can make your greatest progress as a human being. Remember where there is Change, there is also Opportunity!

#### 6. FORGET ABOUT THE “FUTURE”; FOCUS ON TODAY.

The “future” is an abstraction. It does not exist except as an idea. The only future that has any reality is the one you continually create for yourself through each day’s contributions, achievements, and results. This is an excellent time to ignore all those experts who never saw the present circumstances coming. Focus on what you can do over the course of each 24 hours, and you will be the only expert on the future you will ever need. Make the most of each day by focusing on three specific things you can do TODAY and your day will have purpose, as well as a sense of accomplishment.

If you would like a copy of this in its original format, email me at [Doug@GetStrategicIns.com](mailto:Doug@GetStrategicIns.com). If we can assist you or your clients in any way, feel free to reach out to me on my cell via text at 727-385-5082.



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- Remove and prune dead plants, flowers, trees, and shrubs
- Add fresh mulch to flower beds
- Mow the lawn
- Add citronella candles
- Add pillows and cushions to outdoor furniture
- Clean, wash or paint the garage door
- Remove cobwebs in the garage and outdoor areas
- De-clutter the garage
- Clean the garage floor
- Organize outdoor items
- Clean out the refrigerator/freezer chest in the garage
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# FEBRE FRAMEWORKS

## THE EASY BUTTON FOR REAL ESTATE PHOTOGRAPHY



Manny Febre

Jannete Sawdon

featured sponsor  
By Dave Danielson

In a world of complexity, and an industry of moving parts, wouldn't it be great to have a big "easy button" you could press to handle all of your real estate photography needs?

That's where the team at Febre Frameworks comes in ... offering a concierge level of capabilities and service to its clients throughout the area.

### Picturing the Future

Manny Febre is the CEO of Febre Frameworks. He explains how the organization got its start.

"My brother was in Tampa, and I was in Orlando. We had done some photography work, and we wanted to create a business around it," Manny recalls. "We shot some pictures of a house,

and it sold in about three days."

That was July 2016, and Febre Frameworks was born. The result was an ambitious drive to offer high-quality photography that put homes in their best light possible — with a combination of ease and value.

As Manny explains, the age of DIY real estate photography is over.

"Put simply, professional photography really sets a property apart in ways that amateur photography can't," Manny explains. "We're in 2020 now. Everyone looks on the Internet. When you go to Zillow and MLS, too, you can see the difference when the pictures aren't up to par. You start to pass those over.

It's not because the houses aren't very nice. It's just that they often aren't presented correctly. We bring affordability to get our clients' listings professionally photographed."

### High-Resolution Results

Beyond their land-based approach, Febre Frameworks soon took to the air.

"I think one of the factors that really helped us grow has been the free drone footage that we offer with every package. When we started offering it, that's when our business really took off," he smiles.

At the same time, the team at Febre Frameworks also offers innovative Matterport 3D services that create a virtual tour.

"It's a powerful advantage for those who have us do a Matterport package with them. It's like having a 24/7 virtual open house," Manny says. "It's a great previewer for those who are out of state or who live overseas and are looking at buying a property remotely. Another big plus is that REALTORS® don't have to measure each room. With Matterport, you get a 2D floorplan with correct measurements, plus the video tour for social media."

Febre Frameworks also offers virtual staging for empty homes.

As Manny says, "It's really a game-changer for that part of the market. These vacant homes can be a tough challenge to move. But by capturing these spaces, it allows potential buyers to see what these spaces

could look like with a TV, a couch, and other furniture and decorations. It's a big-time and cost-saver in the process."

### Winning Teamwork

Even before the cameras are on-site, the Febre Frameworks team is at work to put a home in its best light.

"One of the things we do is we send out a checklist that provides a helpful set of steps to take to remove clutter and properly prepare the home for photography," Manny says.

There's more in store to make that big easy button even easier to press.

"We're launching an automation component to our process that automatically provides a link for

REALTORS® to use to access their photos," Manny points out. "We know some agents get up at 3 a.m. Before, we had to manually send images to them. Now, they automatically receive the shots once they make their payment. We want that easy button to provide a true, seamless process for them."

Manny is quick to give credit for Febre Frameworks' success to his team of 25 professionals.

"We have an amazing team, and we pride ourselves on having a fantastic, enjoyable environment here," he says. "Plus, it makes me feel good to provide a place for talented professionals to come and do what they love to do."

One of those is General Manag-

er Jannete Sawdon.

As Manny says, "We got so lucky when Jannete joined our team here. She carries a lot of leadership responsibility here within the company. She is so good at what she does, and is very well respected."

As Jannete says, the warm experience clients have when they work with Febre Frameworks is no coincidence.

"We've always fostered a true family feel with our service. One way we do that is through consistency. Many of our photographers have specific territories, so REALTORS® will know which photographer is coming to work with them. It really helps build that sense of consistency and naturally

strengthens the relationships," Jannete explains. "We don't want to feel like a corporation. We want the way we work to reflect our down-to-earth mindset."

Since its fast start, Febre Frameworks continues to soar as it racks up five-star ratings from its clients along the way throughout the Tampa, Orlando, Sarasota and Jacksonville region.

If you're looking for an easy way to add a professional edge, you've just found it with Febre Frameworks.

**For more information about Febre Frameworks:**  
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# REALTOR® eileen bedinghaus



## SERVES ON THE BOARD FOR FLORIDA RECOVERY SCHOOLS OF TAMPA BAY

In an age of addiction, it is critical to lend a helping hand and intervene for those who may be dependent on drugs and alcohol. The children of today are the future of tomorrow. REALTOR® Eileen Bedinghaus has always had a heart for children. Helping others is simply part of her DNA.

A foster mother, Eileen met a fellow foster mother, Nicole Marchman, who introduced her to Tina Levene and they became fast friends. Tina was inspired to launch a new kind of school, Florida Recovery Schools of Tampa Bay, to help teenagers struggling with addiction. Eileen couldn't be happier to be a part of the process. She is Chairman of the Board of Directors for the new school.

"Tina's passion for sobriety (she has 20 years herself) and children (she has worked in the foster care and juvenile justice systems for close to 20 years too) is inspiring. When she shared with me her dream for this school and asked if I would help, I couldn't resist. We will literally SAVE LIVES with this school. So it's my new project and I love it," says Eileen.

"Statistics have shown that when high schoolers have addiction issues and they go back to their traditional high school, they have a high recurrence rate," says Eileen. Having a separate school, such as Florida Recovery Schools, will help teenagers stay on the road to recovery.

"It's amazing to watch it happen," says Eileen.

Florida Recovery Schools was first established in Jacksonville, which has been open for three years. It's also known as the River Oak Center (ROC).

In the River Oak Center school, the principles of the 12-step program is a key component. They also have daily support meetings with counselors and the clinical director. On-site crisis counseling is also offered. Referrals for individual therapy and family therapy can be provided too.



### ▶ giving back

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





Eileen says, "The success stories have been fantastic."

Here is one testimonial from a former student, Chandler L., as recorded on their website:

"This school has helped me in so many ways...I'm an older student who has left. I still find myself using skills they have taught me to this day. They were the family I never had while attending. Both the director and the staff have helped me tremendously. I'll never forget River Oaks Recovery High School for as long as I live. Thank you."

"There are plans to open schools first in Pasco, then we hope to move on to Pinellas County and Hillsborough County," says Eileen.

What makes Florida Recovery Schools unique is that consideration is given to each and every student to help them determine their educational path. Eileen explains that some might choose to get their GED and then attend college. Another student might benefit from dual enrollment. Each student is evaluated before determining what will motivate them and help them have a successful life.

We want to commend Eileen for creating a better tomorrow for teenagers struggling with drug addiction or dependence.

For more information, check out Florida Recovery Schools' Facebook page: Florida Recovery Schools of Tampa Bay. Stay up to date on the latest information.

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# JULIE FOLDEN

LOVES TO VISIT

# MADEIRA ISLAND



travel tales  
Written by  
Elizabeth McCabe

“I APPRECIATE THE ABILITY TO TRAVEL,” SAYS REALTOR® JULIE FOLDEN WITH COASTAL PROPERTIES CHRISTIE’S INTERNATIONAL. “THIS CAREER HAS GIVEN ME THE ABILITY TO DO THIS WELL.”

Madeira Island has a special place in her heart.

“My family and I own a home that my grandfather built in 1908 in Madeira Island, Portugal—a small island, 13 miles by 35 miles that sits in the middle of the Atlantic between Portugal and Africa,” says Julie. The island is steeped in history. Christopher Columbus used to stay there, explains Julie. He married a woman in the 1400s from Madeira.





“My father, a General Contractor, converted this house into four stories with four offices, two retail stores, and a small penthouse apartment on top with incredible harbor to mountain views. My sisters, brother and I, with the help of a Portuguese REALTOR® and attorney, manage the rentals there,” she adds.

Julie or one of her siblings goes to Madeira Island yearly to check on the property. They also have a condo there. Madeira Island is a nice launching point to visit Spain and different parts of Europe.

In her travels, Julie goes with her husband Gary, who owns a fishing charter business out of Clearwater Beach. He specializes in live bait and light tackle fishing. A staunch environmentalist, Gary previously hosted a fishing radio show and has written several articles and contributed to handbooks on Gulf Coast fishing.

Together, they like to experience the world and all that it has to offer. One way that they do that is through cruises. Last fall they flew into Monte Carlo and visited four different islands before ending up in Barcelona.

“Every year we are going to try to do it again and see different parts of the world,” says Julie.

After all, the world has so much to offer those who take the time to see all of its beauty.



“

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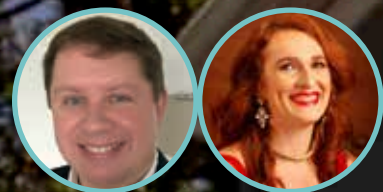


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REAL ESTATE SERVICES

# ALI ST. CYR



## FOSTERING A BRIGHT FUTURE

Leadership put to work to achieve results is something to see.

But leadership executed in the service of others is something to truly celebrate.

As Broker/Owner of Tomlin St Cyr Real Estate Services, Ali St. Cyr brings her considerable experience and expertise to work each day. She takes pride and joy in the work she and her team do in the community and in the process, and she feels fulfilled by fostering bright futures for her team.

### FINDING HER PATH

Before real estate, Ali gained experience and contributed her skills to corporate America.

She remembers the moment when it became more apparent than ever that she needed to take a new path.

“I was having dinner with my boyfriend at the time, and he asked me, ‘Are you really happy with your job?’” she recalls. “I just started crying. Sometimes you never know when someone hits the right button. The fact was I didn’t enjoy my job.”

The conversation continued.

“He said he thought I would be amazing in real estate, but I didn’t think that would work for me. I didn’t want to work for commissions,” Ali remembers. “After all, I had never been through a real estate transaction of my own, so I wrote it off at that point.”

It didn’t take long before Ali got a push.

“The company announced that they were laying off my entire division. I was devastated — even though I had been crying about how I felt in

that job,” she admits. “It’s still a very difficult thing to go through when that happens. So, I started thinking and looked for other jobs in insurance, because that was my comfort zone.”

The thoughts of real estate came back to her. This time, she acted on it.

As Ali says, “I wasn’t married at the time, and didn’t have kids, so I thought, why not? I had always had a dream of being an entrepreneur.”

Like most who enter the career, Ali encountered a challenging transition.

“You really flounder, and you’re thrown into this business,” she says. “At the same time, everyone is telling you what you need to be doing. So you start trying to do it all and in turn, you can’t really be good at any of it.”



She reached an unforgettable crossroads. In December 2013, she got a call — a Bayshore listing.

“Up to that point, I had done just one listing for my grandmother,” she says. “So, I met this man for an appointment.”

It was in a vacant townhome.

“The man wanted to have me list the property for \$100,000 over its market value. I explained the reality of the market. He just said, ‘You will sell it for that, or you will die,’” she remembers. “I literally ran out of there.”

There would be no more mystery meetings.

As Ali says, “I changed my strategy right then and there to work by referrals only. I said, ‘I don’t care about Internet leads. Only work with people I know and friends of friends.’ It’s a lot of fun working with people you know. You have that built-in trust.”

#### FAMILY SPIRIT

Her decision was rewarded. With hard work, drive and referrals, her business grew. After three years

in the business, she joined forces with her parents, Holly and John Tomlin.

“A little over four years ago, we decided to start the brokerage together. My mom had owned her own business, and my dad was the CEO of AAA. They wanted to build something with me,” Ali smiles. “My dad works insane hours. He’s a spreadsheet whiz and is really our backbone. My mom owned her own staffing firm for 30 years. She is so connected. She recruits, builds connections and maintains those in the community.”

Today, Tomlin St Cyr has 50 agents, and has rapidly risen to reach the top five percent in the county. In the process, Ali has been a top 2 percent producer in Hillsborough County. The last few years have been rewarding in many ways.

“It’s fun getting to know my parents on a whole new level, and I’ve gained

a new level of respect for them on a business level,” she says. “I have an even better understanding of who they are as their business partner.”

In her free time, Ali cherishes time spent with her husband, Jeff, and their 1-year-old son, John Robert. They also enjoy boating, fishing, and taking sunset boat rides together. They also enjoy scuba diving and time spent lobstering in Miami.

#### EXPANDING COMFORT ZONES

Ali likes giving back while helping others move forward.

“I love that we’re helping people move into new chapters in their lives,” she emphasizes. “We become part of their lives when they’re having a baby or just getting married, or downsizing or looking for that vacation home at the beach that they’ve always wanted. I love that we play such a big part in those pivotal moments in their lives



— and the fact that they trust us to help them in those moments.”

Ali finds fulfillment in her role as a mentor and coach to her team.

“I love when I see a brand new agent who is nervous about making their first call or going on their first listing appointment. We let them know that they don’t have to know all the answers. They have a strong team behind them. They aren’t alone,” Ali says. “After a few months of intensive training and mentoring, it’s great to see them blossom. They are so confident in what they have behind them to give their clients a great experience. I love seeing that sense of confidence build within them.”

Success takes investment.

“We pour a lot into our agents. We don’t just sign you on and wish you the best of luck. We write a business plan every year. We take it very seriously. We treat them like a business owner,” she points out. “One of the things that gives me the most satisfaction is helping people out of their comfort zone and pushing them to do the things that make them successful — the things that they didn’t have the confidence to do before.”

That’s what it means to foster a future that’s bright.



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

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

## Hello Real Producers!

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

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

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

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

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

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

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

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

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

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

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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.
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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*





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