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# ANDREW & ANGELA DUNCAN



**LEADING BY SHARING**



## cover story

By Dave Danielson  
Photo Credit: B. Lively Images



**NO MATTER WHAT INDUSTRY OR WALK OF LIFE YOU LOOK AT, IT SEEMS THAT THE TRUE LEADERS ARE THOSE WHO APPROACH LIFE WITH A SENSE OF ABUNDANCE.**

That's the way it is for Andrew and Angela Duncan, the iconic Owners of The Duncan Duo Team with RE/MAX Dynamic.

The success Andrew and Angela achieve with their team is undeniable... representing an astonishing \$1.5 billion in career volume.

But for all of the outward, tangible indications of success, one thing is just as clear ... Andrew and Angela are leading by sharing.

### Early Steps

Andrew grew up in Indiana, played Division I basketball there, and eventually made his way to Florida. Along the way, he worked in sales for a Fortune 500 company as a road warrior and production leader.

As Andrew recalls, "In time, that company was bought out. I had made some investments in real estate along the way. That's how I learned about the industry and really started to take an interest in it."

So in 2005, Andrew earned his license and started working as an individual agent. His path soon became even more rewarding.

"About a year or so into my journey in real estate, I met Angela, and we started dating," he smiles.

Angela had a successful corporate career with Bank of America at the time.

"Starting out in my career, I had wanted to be a stockbroker, then I worked with the private wealth and management team with Bank of America," Angela recalls.

As their relationship became closer and Andrew's business continued to grow, the two decided to team up in business, as well, in 2008.

"After going through our second merger at the bank, I was exhausted," Angela remembers. "So, I decided to join Andrew. It was still tiring, but the difference was that we got to work and build something together of our own."

### Building Together

Together, Andrew and Angela took their real estate adventure to new heights. In 2009, they started building a team and completed over 100 transactions that year. Each

...



**ABOUT A YEAR OR SO INTO MY JOURNEY IN REAL ESTATE, I MET ANGELA, AND WE STARTED DATING**





“ WE ARE PROUD TO HAVE A BIG FOCUS ON GIVING BACK ”



year since, their team has built steadily on that strong foundation — with annual business increases ranging from 50 percent to 100 percent.

Along the way, they earned accolades and honors, as well, including being ranked among the Inc. 5000 fastest-growing list, and earning a spot among the top producers in the RE/MAX organization five years in a row with annual sales volume in excess of \$200 million each of the last two years.

**An Outlook for Others**  
As they consider their success, the first thing that comes to mind is helping the people they come in contact with.

“This is really about helping people for us,” Andrew empha-

sizes. “With our clients, it means a lot for us to be able to help them navigate the stressful waters of a purchase or a sale. And we love being able to coach and mentor those on our team to help them continue to grow and see the impact their success is having on their families.”

That’s just the start. Angela and Andrew feel a strong call to give back to their community. In fact, the two have started their own charity foundation, and contribute over \$100,000 a year to local organizations.

For the Duncans, success is about making a difference.

“We are proud to have a big focus on giving back,” Angela points out. “It’s about being able to inspire other people ... being able to give back not only in money but also in terms of our time.”

As Andrew adds, “We want to be good role models ... being nice to others and setting an example for the community. Really, our aim is to help as many people as we can. Angela and I both came from humble beginnings. We had a lot of people along the way who helped us. And so we want to pass that on to others.”

Angela sits on the Advisory Board for Metropolitan Ministries, helping them recently launch a new social enterprise business, with proceeds going to fund local charities and helping the area’s homeless population. Andrew is also deeply involved with Tampa Bay YMCA and its mission to give today’s youth a healthy, active perspective on life. The two also work with a number of other organizations, including Hands Across the Bay that supports victims of domestic violence and abuse.

The Duncans have a big place

in their heart for those in the military, as well. In fact, on some days, you’ll find them outside their office near the gate to MacDill Air Force Base, giving doughnuts and well wishes to arriving servicemen and servicewomen.

Andrew’s brother served in the U.S. Army, and was injured in combat in Afghanistan and honorably left the military after eight years of service. In addition, Andrew’s father fought in Vietnam and was seriously injured by a land mine explosion.

As Andrew says, “I’ve seen the sacrifices. We want to support them because they do so much to keep us safe.”

**Life’s Priorities**  
In their free time, Andrew and Angela cherish time spent with their 16-year-old daughter, Isela, who is a high school junior at Tampa Prep, where she is a



starter for the varsity Terrapins basketball squad.

In addition, Angela enjoys her exercise routine, along with opportunities to travel.

She also collects coins and currency. Andrew continues to play basketball a couple times a week in league play. He also has a huge passion for cars.

Andrew and Angela take a true team approach to business.

"We're very blessed to have a group of loyal diehards who work with us. In fact, some

of them have been with us for a decade through the ups and downs and different real estate cycles," Andrew says. "I think one of the strongest things about our culture is people really enjoy coming to work. We're not traditional, corporate America. We aren't politically correct. We realize, to impact the number of people we want to, our team plays a huge role. In fact, our team members' productivity is about four times as high as the market average. They have the same desire we do to help others and give back. They carry the torch of our brand."

That sense of teamwork traces its roots to the day a decade ago when Andrew and Angela decided to team up in business and in life.

As Angela says, "We've learned to put our relationship first and keep communication open and separate the business side from our lives at home. It has been an incredible journey, and I've learned so much about us running a business together."

"We've done this a long time together. It has its challenges and blessings. But we get to grow and learn together ... it's having the ability to trust each other and to know you've got a partner who is there for you. It's hard to find that with someone off the street," Andrew says with a smile. "We've had a lot of fun doing this together."

In the process, two people have built an enterprise centered on the people and community around them. They are a powerful example of what life can be like ... leading by sharing.

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

Having carved out a sector of the luxury condo real estate market in the Tampa Bay area as her own, Jennifer Thayer describes her love of deal-making and creating the perfect match as a driving force.

“It excites me,” she said. “Real estate is the art of making the perfect match and tying it together with a great deal. The best sales strategy is creating win-win solutions where both parties are happy about the terms. My motivation and drive lie in getting my clients exactly what they want.”

Location is critical in the real estate game, and Jennifer has chosen the booming market in St. Petersburg as her primary focus—it’s where she lives, works and plays. “We live in such a wonderful place that any chance I get to show it off

or discuss what’s upcoming, I’ll take,” she said.

Since childhood, Jennifer has been fascinated with buildings, design and structures, which led to her passion for real estate.

“My dad has a construction company and I had the opportunity to see my dad design and create,” said Jennifer. “That’s what influenced me to pursue an interior design degree.”

She graduated with honors from the College of Architecture at the University of Florida in 1993 before starting her career in Atlanta. Her innate competitive nature, however, led her to a career in sales, and she first found her niche working for Ferretti of America Yachts in Fort Lauderdale, Florida.

It was there that a yacht

broker, impressed with her natural performance at the Fort Lauderdale Boat Show, commented, “You’re so great at sales, I don’t know why you’re not working on Wall Street.”

The comment seemed to come out from nowhere, but it turns out that the yacht broker was incredibly serious. What happened next changed the trajectory of Jennifer’s life.

“He helped me get a job on Wall Street. I sold everything I owned, moved to New York and started out working as a recruiter,” said Jennifer.

**Adventures on Wall Street** Jennifer’s drive and that competitive core burning inside of her were instrumental in being promoted to an Equity Sales Trader on Wall Street. In everything she pursues, she does

it boldly and with purpose.

She explained, “After starting work as a recruiter, I signed up to do the Dublin, Ireland, marathon through the Leukemia Society. I needed to raise money for them, so I walked into the office of the president, right past his secretary, and I told him an Irish joke. I explained to him I needed to raise money for the Dublin marathon, and I asked if he would match any dollar I made on the floor. He said that he would consider it, so I returned to my desk. My boss called me 10 minutes later and said, ‘How dare you walk into the president’s office and ask for money!’”

She might have ruffled a couple of feathers, but with that gutsy move, Jennifer soon got a call from the president’s secretary, asking her to return. Jennifer,





having explained that she ripped her pantyhose on the subway that morning (a violation of the dress code) was asked to still meet with the president. Although this made her think twice about going back to the president's office, she agreed saying, "when you're asked to show up, you show up."

The president greeted her and said, "If you have the balls to ask me for money, I'd like to see what you could do on the trading floor with our clients." Jennifer added, "He also joked and said he'd give me \$3.50 for new pantyhose."

Jennifer worked on Wall Street for two years before moving to Los Angeles, where she worked for venture capital and internet/tech companies. She honed her sales skills deal-making in some of the toughest industries in the country. Real estate was to be her next adventure.

#### Finding Her Path in Real Estate

"I got licensed for real estate in Florida while living in Portland, Maine, because I hated the cold. I knew that the next adventure

in my career would include a return to Florida," said Jennifer.

Born and raised in Miami, Jennifer longed for warmer weather. After 10 months in Maine, she was hired to work at Signature Place in St. Petersburg in 2005. In the process, she discovered she was a natural in the luxury real estate market.

"Real estate comes very naturally to me. Understanding people and connecting them to exactly what they are looking for by knowing the local real estate market is a particular skill of mine and something I thrive on," she explained.

With the market downturn in 2007, Jennifer left real estate for a brief stint in nutraceuticals, where she was promoted to national trainer. Her focus was helping doctors transition from conventional medicine to functional medicine practices. After that, she worked in leasing for Salon Lofts, helping them open stores in the Tampa Bay area.

When you're good at it, the formula for closing sales pays,

regardless of the industry, but Jennifer never lost her passion for real estate.

A phone call led Jennifer back to real estate, and she found herself at ONE St. Petersburg, downtown's luxury development. Reminiscent of her time at Signature Place, Jennifer rocked the industry again, closing 67% of the units.

"I was there for three years, and all of the condos were sold out even before closings began," she smiled.

In 2019, Jennifer received a warm welcome into Keller Williams Real estate firm. They recognized her talent and performance, and knew she'd be a great asset for them. Jennifer has expanded her knowledge in the industry and is excited about her future.

"I am growing a team and I'm planning to get my broker's license," said Jennifer, who is never satisfied with the status quo. Always eager to challenge herself, she's driven to achieve with more ambitious goals at every turn.

#### Life Outside Real Estate

When Jennifer isn't selling homes, you can find her spending time with her husband of 14 years. "He's extremely supportive of my real estate career," she said. Yet, they both are committed to balancing hard work with hard play!

Every year, Jennifer and her husband embark on a European trip. Jennifer jokes, "He is the big planner, and I am his enthusiastic sidekick." Her favorite trip to date was Barcelona, Spain with Paris, France being a close second.

To relax and unwind, Jennifer likes to read. With her head never too far from her competitive game, it's no surprise that she lists a business book at the top of her reading list. She said that her favorite book is *The Speed of Trust* by Stephen M.R. Covey.

What's next for Jennifer? "I am still going to climb Mt. Kilimanjaro someday," she said. She sums up her life so far as "an adventure," and she wouldn't have it any other way.

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# JULIE LANE LARSEN



By Dave Danielson  
Photo Credit: Carol Walker/  
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Those who meet Julie Lane Larsen quickly benefit from her drive and determination, they know her integrity, and they see the way she is building for the future in all that she does.

As a REALTOR® with Dwell Real Estate, Julie has a spirit of forward-thinking that has set her foundation for success and left a positive impact on those around her.

### MADE FOR THIS

It's probably no wonder that Julie is leaving her mark in real estate. You see, growing up in Iowa, she was surrounded by the industry all of her life. Julie's father has been a successful builder her whole life.

"It has always been a big part of my life. I grew up around the business. In fact, I grew up in a home my family built. My dad has had his construction company for nearly 45 years," Julie recalls. "Our family has always been along for the ride to see the way he has

adapted and grown as the industry changed. My dad is a huge role model in my life."

As Julie came of age she found her way down a few different paths. After attending the University of Iowa, she moved to Chicago, where she worked in retail. After a few years, she moved back to Iowa where she began working in ad sales for the telecommunications industry.

She ultimately found a passion starting a career with the Cedar Rapids Metro Economic Alliance where she was involved with local government and planning activities with the city of Cedar Rapids.

As Julie remembers, "It was an experience that reinforced my love for local government. That is where things get done that really have an influence on your day-to-day life. Seeing first hand the impact economic development plays for a city is crucial. It's so much more than just jobs

and diverse housing. It was an exciting time gaining that experience and making lifelong relationships."

### MOVING TO FLORIDA

In time, Julie made a big decision to move to Florida. In 2012, while looking for a home, real estate came to the forefront as an option for her to pursue.

"Moving to Florida was the best thing that ever happened to me," she smiles. "As I was looking for a home, it was beyond frustrating, because I couldn't get anyone to return a call or show me property. It was just very challenging and I thought to myself, I can do this better. That's when I decided to get licensed."

About three and a half years ago, Julie made the move to a new company — Dwell Real Estate. After a few years in the industry, she felt it was time for a change to fuel her growth.



...  
**MOVING TO FLORIDA WAS THE BEST THING THAT EVER HAPPENED TO ME**

“When I shifted to Dwell it was life-changing. Something had to change in my career if I was going to have a life in the business. I always looked at it as a career. I never saw it as part-time,” she says. “For a time, I looked at being a buyer’s agent and getting on a team. I’ve always been involved in sports and enjoyed being part of a team, but I really prefer the feeling of accountability for myself and my clients falling on my own shoulders.”

Julie remembers finding a posting online, and then approaching Dwell’s Mark Rasmussen.

“Dwell had a very successful office in Sarasota and was looking at moving into Tampa Bay. Mark is very technology-focused. It’s a boutique office, and he has an approach that involves delivering a very personalized level of service,” she says. “From the time I came to Dwell, I could tell that this was a place where Mark and his team were very passionate and accessible. I just needed that extra kind of push to help me continue to grow.”

**DEFINING SUCCESS**

Julie’s results speak volumes. In fact, since joining Dwell, she has generated an impressive volume of over \$30 million.

Beyond the numbers, Julie has a pure passion for her work and those she serves.

“I really love the challenge of it. You have all these different personalities and wants and needs and goals and price ranges,” she emphasizes. “I really enjoy finding the perfect thing that meets everyone’s individual needs. You can see how happy people are, whether it’s their first home or their tenth home. It’s just really rewarding.”

One of the other fulfilling aspects of what Julie does happens long after the initial deal is done.



“The full circle is when I get referrals from past clients. For me, it’s about people who I’ve helped who trust me with their friends and family. I’m always so appreciative. It’s really humbling.”

In her free time, Julie cherishes time spent with her husband Jonathan, and their 7-year-old dog, Burnie.

She and Jonathan take joy in spending time together in enjoying all St Pete has to offer. One of their favorite things to do is ride their bikes and take a picnic down to North Shore Park, which happens to be the spot where they got married. They’re also involved with the Iowa and Auburn alumni associations. Julie loves working with those who have moved to the Tampa area from the Midwest.

“The Tampa Bay Iowa Club is great! It’s a large group of people that have moved, are visiting, considering relocating to the area or just by some way or another, Hawkeye fans! It’s been fantastic to have that opportunity to meet people and help them get acclimated to the area.”

She also feels fortunate to have her parents close for a few months. They have a winter home 90 minutes south in Punta Gorda.

“My parents are your typical snowbirds. I love having them an easy drive away. They have also become a nice referral source. They have managed to recruit a few of their friends to the area,” she says with a chuckle.

**MAKING AN IMPACT**

As Julie looks to the future, she has a drive to be her best. At the same time, she has a strong sense of balance that sustains her big-picture view of success.

“That sense of balance is very important to me. My husband will always come first in life. We don’t need to have the most money. We don’t need to have the most ‘things’ or the biggest house. That work/life balance is definitely the definition of success for me.”

Congratulations to Julie Lane Larsen, this month’s Rising Star, who is clearly building for the future.

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# BOBBY POTH

## & MAINFRAME REAL ESTATE

### SHARING AN UNCOMMON VISION

One of the things Bobby Poth appreciates about the real estate industry is that it's big enough to accommodate many different business models. After all, everyone has their own vision of what they'd like to build, right?

That's why what happened in 2019 proved to be a pivotal point in Bobby's career.

While building his own brokerage, Bobby was introduced to an unprecedented opportunity. He met Mainframe Real Estate leaders, including

Chief Operating Officer and Managing Broker John Russell and Founder Sean Frank, who have created a unique, growing brokerage in Orlando.

In turn, they discovered that they shared an uncommon vision for the business and what it can be. As a result, after months of discussion and planning, Bobby became the Market Founder for Mainframe Real Estate in the Tampa/St. Petersburg market.

**AN EARLY START.  
A LASTING IMPRESSION.**

Bobby originally got his real estate start in 2004.

As Bobby recalls, "I bought my first house when I was 19, and I got my real estate license when I was 20."

After stepping away from the business for a few years following the economic downturn in 2008, Bobby jumped back in, got his broker's license, and had new fire and drive for the business. In the process, he knew what he wanted to build.

"I made the decision to open

...



▶ broker feature  
By Dave Danielson



“

*I WAS ON ANOTHER PATH AND THEN DECIDED TO JOIN FORCES WITH MAINFRAME REAL ESTATE, BECAUSE I TRULY BELIEVE IN WHAT THEY DO. I THINK WHAT WE HAVE IS A PERFECT MARRIAGE.*

my own brokerage at the start of 2018. When I did, I had a goal of growing my brokerage with a strong team of the brightest agents in the market ... in the process, really giving them all the resources that I had always wanted in a brokerage as an agent myself.”

That’s when a friend introduced Bobby to John and Sean.

“I remember driving to Orlando for what was going to be an hour-long meeting. I expected to come away with some great ideas that I could apply to building my brokerage,” Bobby recalls.

Three and a half hours later, the meeting ended.

“At that point, I thought, ‘Oh God, this company is doing everything I wanted to do. If I could envision what I wanted, this would be it,’ he says with a smile. “I couldn’t unsee all of the great things I saw there. It was exactly what I wanted.”

**WRITING A NEW CHAPTER**

After about six months of discussions between Bobby, John and Sean, and a lot of thought, the men reached agreement, and Bobby decided to join Mainframe Real Estate, and help it grow in the Tampa/St. Pete area as the Market Founder here.

“One of the things that attracted me to Mainframe Real Estate is they haven’t built their success on a 100% commission model or on recruiting and training new agents,” Bobby says. “It’s not that there’s anything wrong with those views, but like me, Mainframe’s focus has been on nurturing the 20 percent of agents who often get left out when you have a bulk of new agents in a brokerage. Mainframe Real Estate also offers a wide range of other tools that make what they do a complete game-changer for business.”

As John explains, that’s a key point that formed the founda-

tion for the approach Mainframe takes.

“We want to continue hiring more seasoned agents who’ve been in the business for a while. Not a lot of brokerages focus on the seasoned agents who need support in making the next step in their careers. And that’s what we do,” John says. “We have that platform in place with the things they need, so they can go out and focus on doing what they do best in real estate.”

**A FOCUSED APPROACH**

John takes a lot of pride in the Mainframe Real Estate difference that agents experience.

“We have a very unique marketing approach for agents each year. We also offer our own Automatic Back End system we call ABE that we developed ourselves in house, providing everything agents need in one system,” John explains. “We’re very transparent with what we do, from

our technology, to marketing to our commission splits, and we make it readily available for agents to check out at [www.MainframeRE.com](http://www.MainframeRE.com). Bobby saw we were doing these unique things and was excited.”

Since the change in 2019, the dynamic of working together has been powerful.

“Bobby brings a very unique balance to Sean and me, and our business relationship. He is very respected and like-minded. He’s a big thinker like us. So when you get that, you’re going to get a lot of great ideas. Bobby is a fantastic extension of how we’ve grown in Orlando,” John emphasizes. “He has that same tenacity and professionalism. It was very important to Sean and I that we found someone who shared our vision. And we definitely have that with Bobby.”

Bobby agrees, saying, “From a leadership standpoint and having a desire to grow, being part of Mainframe Real Estate gives

me the tools and resources and support to not have to go it alone ... and to build something truly special.”

**STRONG BONDS**

At the center of Bobby’s world are relationships with his team, clients, family, friends and colleagues.

“My mom and stepdad have always been behind me. They’ve been strong supporters of mine in real estate, too, ever since I first got my license,” he smiles. “I remember when we had 48 hours to get my new office space ready, and they were in there painting and helping to get new floors ready. I’m unbelievably blessed and lucky to have them in my life. I also give a lot of credit to Brad, one of my best friends who owns a local marketing company. He’s been the backbone of what we do with my branding efforts prior to joining Mainframe.” “Of course, my repeat customers and clients and amazing colleagues are what keep me moving forward each day.”

In his free time, Bobby also has a passion for giving back. He is the past-Chair of the Steering Committee for Equality Florida’s St. Pete Gala, the organization at the forefront of Florida’s statewide human rights efforts. In the process, Bobby has a strong drive to ensure equal housing opportunities for all residents.

“There’s still discrimination out there. I don’t think there’s anything more important than housing equality,” Bobby emphasizes. “As real estate professionals, it’s our duty to uphold and expand fair housing and access to housing. It’s a fundamental human right.”

**A PROMISING FUTURE**

As Bobby considers the exciting journey he has embarked on with Mainframe Real Estate, he does so with the peace of knowing he, John and Sean share an uncommon vision.

“When I made this decision, it wasn’t one I made lightly. I had been so excited and focused on my brand ... everything from the colors and logo to the swag. And everything was in the same blue ... even my vehicle. But once I saw Mainframe Real Estate, I couldn’t unsee what I had witnessed. The tools, resources, marketing efforts, culture, and technology Mainframe makes available to all of their agents are exactly what I feel agents need and want. I had no intention of changing course, but sometimes it takes going in a new and exciting direction to grow as a professional and a leader. We have our own identity here in the Tampa/St. Petersburg office, but we have a fantastic opportunity to build something special here with the same spirit, integrity, and sense of comradery as in Orlando.”

One of Bobby’s many attributes he’s known for is integrity. It has been a guiding light that has made his growing bond with Mainframe Real Estate so gratifying. “I often say that a rising tide lifts all ships, and I truly believe that. It’s important to me that our office be an environment that encourages, supports, and celebrates the success of everyone.”

As Bobby says with a smile, “I was on another path and then decided to join forces with Mainframe Real Estate, because I truly believe in what they do. I think what we have is a perfect marriage.”





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# CHRISTINA GRIFFIN

*Leading with Her Heart* ▶▶ making a difference



By Dave Danielson

**AS A REALTOR® AND TEAM LEAD AT THE GRIFFIN GROUP WITH KELLER WILLIAMS, CHRISTINA GRIFFIN HAS REMARKABLE RESILIENCE AND TENACIOUS STRENGTH OF CHARACTER.**

But as she sets the bar for those around her and leaves a lasting mark on numerous lives, she has something special that goes beyond. You see, Christina is one who, without a doubt, leads with her heart.

## TESTING HER RESOLVE

Through time, Christina has been tested in many ways and through many challenges.

Christina's mom fought cancer and passed away when Christina was just nine years old. She also survived abuse by a relative, and she assumed many adult responsibilities around her house, helping to care for her younger sister.

Christina rose to the occasion. Her natural leadership was honed. She

became FFA President during her junior and senior years of high school. And she even earned over \$40,000 a year managing the local Dollar Store. And she graduated with a full-ride scholarship to college.

Two months later, before she could begin college, her father died in an airboat accident.

As she decided what her next step would be, she decided to stay home, took custody of her sister and entered real estate. Immediately, she was hired to be the leasing agent for an entire 650-unit apartment complex.

Christina had started a family, marrying and welcoming children into the world.

As she says, "I immediately had a little girl. And two years later had a little boy. Now, I had fully leased up and renovated that apartment complex. And it was time when I had my daughter to do something else, because I have to be challenged. So I got my real estate license, had her within six weeks, took a job at a small real estate company managing it for him."

Time passed, Christina would face the loss of her sister in a car accident, a divorce and a cancer diagnosis herself — given to her at the same age her mother had been when she passed.

## Stronger Than the Struggles

Again, Christina's resolve and resilience were stronger than the obstacles she faced. She beat cancer, she found true love and married again, she sold hundreds of homes, and she became an iconic Team Leader with Keller Williams.

"You have to have that really big *why*. And that really big why is going to help push you to where you need to be. Everyone says, 'How can you get through what you've gone through?'"

My why was my sister when my dad when my mom died. Then, when I had my children, my why became them," Christina explains. "When you have all the health struggles and the stress and the things that you have to go through, you get up each and every day with that superior focus ... that you're going to do whatever it takes, no matter what — to take care of your family, or to take care of that big why or whatever it is. That's how I got through it all."

## CONTRIBUTING TIME AND TALENTS

Through her losses and triumphs, a big part of Christina's leadership involves giving back to those around her.

One cause that has benefitted from Christina's leadership and loving involvement is The Metropolitan Ministries in Tampa Bay. In fact, she's worked closely with the group for over a decade.

With the organization, Christina serves as what's known as a Red Apron—another name for Volunteer Supervisor.

Her time with The Metropolitan Ministries is a true labor of love.

"We're on the first deployment list in that role to help if they have a cold shelter night,

or they're bringing people in," she explains.

Their mission holds a special place in Christina's heart.

"Me supporting the homeless is huge for me, because having been in the REO world, I've seen people who have lost their lives to ruin as well as their home, because they don't know what their options are. So that has always been something I like to be involved in providing for them. Plus, I'm Italian, and food is my love language," she says with a smile. "So, I really like going to Trinity Cafe to cook and serve."

Beyond shelter, the holidays are a special time of year at The Metropolitan Ministries ... a time Christina feels blessed to be part of.

"It's amazing. During Thanksgiving, depending on the size of the family, people get a grocery cart, and they get to shop and pick what they want. And then they pick a ham or turkey," Christina says. "And during Christmas, people actually get to shop like they're shopping for toys. So it's just such a great, incredible mission."

The mission includes sheltering those in need when they need it the most.

"They have a section at their main location



for the homeless, so that they don't go to the tents. The people who go to the main location come in every day and line up for food."

## LIVING AND LEADING BY EXAMPLE

Christina Griffin has overcome more than her share of hurdles. In turn, she has drawn on her inner strength and leadership to give back more than her share ... as a dedicated daughter, big sister, wife, mother, high-producing individual REALTOR® and inspiring Team Leader.

As Christina says with a smile, "Educating and giving back is really a big thing for me."

The world around Christina is better each day through her work and example. Because no matter what obstacles or opportunities come, she leads the way through ... by leading with her heart.



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# The IMPORTANCE of PROFESSIONAL LIABILITY INSURANCE

In this month's article, I wanted to touch base on coverage that's valuable to many of the REALTORS® and affiliates out there & that is Professional Liability Insurance. Many of you out here in our audience likely have coverage. Some may not. And many of you may not know what you have! And that's fairly common.

So here's your crash course, insurance 101 in 500 words or less on Professional Liability Insurance and what to look for in a policy. First off, when you think about the world we live in today as discussed in last month's article, we highlighted the importance of Legal Shield protection. Sadly, we are in a litigious, sue-happy society. Most people will agree with that. Very often WHEN something goes wrong, invariably the party who has had a loss is looking for someone to blame and then potentially sue. In real estate transactions that could be the mortgage broker, REALTOR®, or title agent. Enter Professional Liability Insurance, also known as Errors & Omissions insurance or Malpractice Insurance. This type of policy is triggered when a professional service error has occurred & you are at fault.

Examples like Negligence & Misrepresentation are common causes of loss for REALTORS® Professional liability. Here are examples

of both: Negligence; A couple consulted a real estate broker to purchase a residence in which they could also run a daycare business. The broker made inquiries and showed them a townhouse, which they eventually purchased. After closing, the couple was told by the townhouse association that they were forbidden use of the property for a daycare business. The couple filed suit for negligence.

Misrepresentation; A couple asked their real estate agent which school district the residence was located in. The real estate agent mistakenly told the couple the wrong school district. The couple purchased the property and discovered that their children were to attend a different/inferior school district. They sued this real estate agent for misrepresentation.

We recommend at least 1M in Professional Liability coverage. While lower limits are available, the small price savings is not worth it. Additionally, note that Professional Liability is almost always written on a CLAIMS MADE basis which is different than MOST liability policies (which are usually written on an OCCURRENCE basis). I'll save you the boring explanation (if you really want it call or text me) but will say that the important take away is that you have a "Retro Active

Date." The Retro date is very important and in essence, the farthest date BACK at which your coverage would kick in. So why is that important? Well let's say you helped a buyer 2 years ago, but a lawsuit was not filed until 3 years total after the closing occurred. IF your policy doesn't have a Retroactive date going back 3 years you have no coverage. Usually your Retro date should be the date you started practicing & first took out a policy.

The other CRUCIAL thing to know with Retro Active Dates & Claims Made Policies is that IF a policy lapses for payment, you will usually forfeit your retro date and have to start "Retro Inception," meaning the NEW date you put your policy back in force. Again, not good as you could lose months or years of back coverage.

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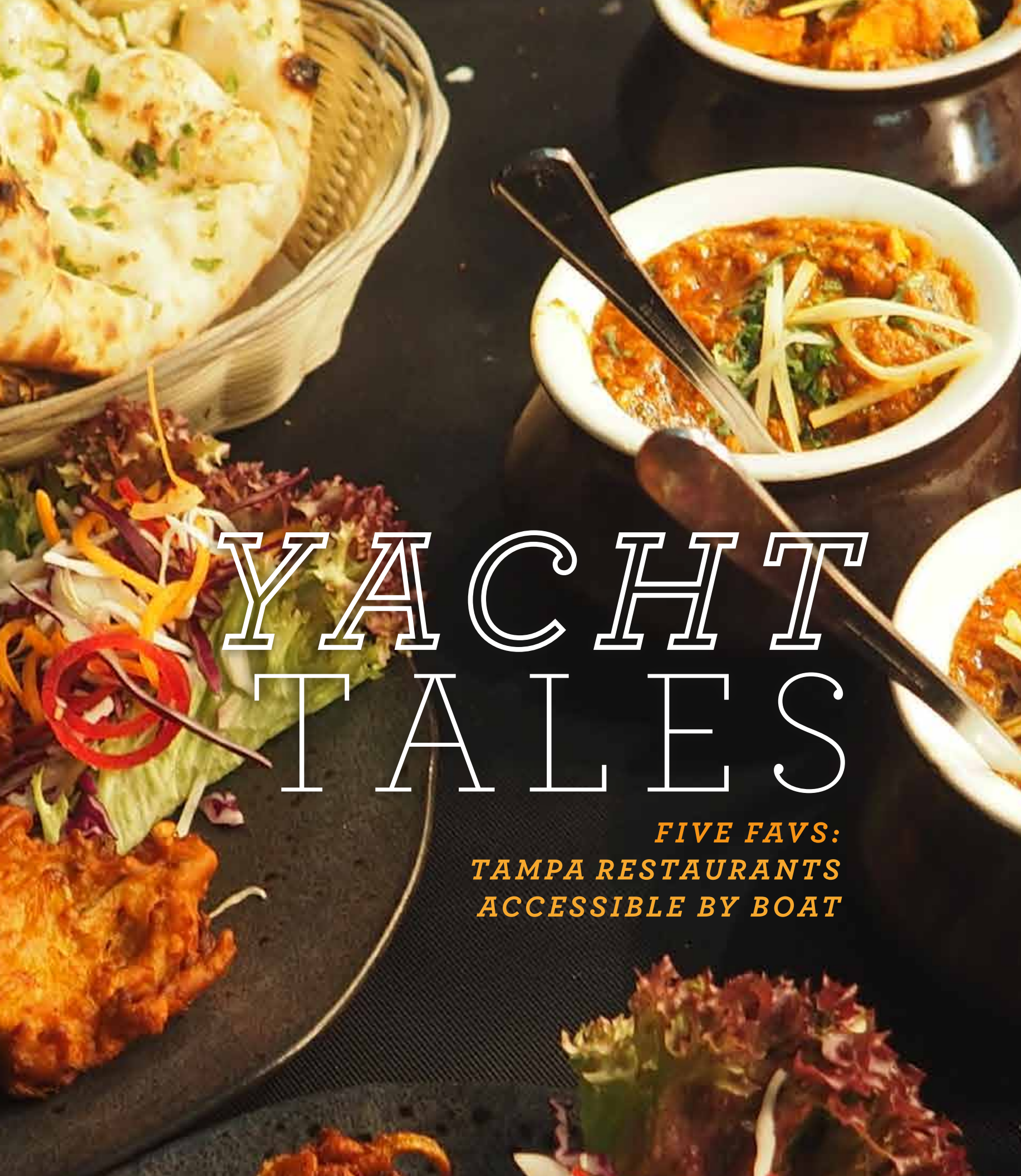
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# YACHT TALES

**FIVE FAVS:  
TAMPA RESTAURANTS  
ACCESSIBLE BY BOAT**

*SOME SAY IF YOU'VE NEVER SEEN TAMPA FROM THE WATER, YOU'VE ONLY SEEN HALF OF TAMPA. WE ABSOLUTELY LIVE IN ONE OF THE MOST BEAUTIFUL CITIES IN THE WORLD! WHILE CRUISING OUR BEAUTIFUL WATERS, YOU'LL GET HUNGRY AND WONDER IF THERE'S A NICE RESTAURANT NEARBY. HERE ARE FIVE FAVORITE RESTAURANTS YOU CAN BOAT TO AND ENJOY A GREAT MEAL AND VIEW - THE BOATING LIFE AT ITS BEST!*

### **1. FRESCOS WATERFRONT BISTRO**

If you're in the mood for some high-quality seafood on the water this is the spot for you! Located right in Downtown St. Pete next to the public docking slips, Frescos is a great stop for some fresh seafood, steaks, burgers, appetizers, and more. They offer an array of options including gluten-free and vegetarian. Afterward, enjoy a stroll through beautiful downtown St. Petersburg!

### **2. THE WHARF SEAFOOD RESTAURANT & SPORTS BAR**

If you are looking for the perfect place to pull up by boat after a long day on the water look no further. Located on Pass-A-Grille, the Wharf Restaurant is a great place for local boaters to enjoy food and drinks with a beautiful view of Tierra Verde and Shell Island. They have 15 TVs to watch your favorite sports while enjoying their laid-back atmosphere. Their seafood baskets and Oysters Rockefeller are some of their best dishes.

### **3. O'MADDYS BAR & GRILLE**

Downtown Gulfport is full of lively restaurants and bars but O'Maddys sets itself apart with their quality bar style food and creative menu. Make sure to try their Peanut Butter & Jelly Wings. They offer live music most days and nights including karaoke every night at 9:30 pm. Gulfport public docking is right across the street!

### **4. THE GETAWAY TAMPA BAY**

If you're in the mood to sink your toes into the sand while enjoying some coastal food and fruity drinks, this is the place for you. Located on the St.Pete side of Gandy Boulevard, the Getaway is easily accessible by boat with plenty of private restaurant docking. When the weather is nice this is a great spot to hang out under their tiki hut or at one of their many tables in the sand. They even allow pets to visit the restaurant on Tuesdays.

### **5. THE SAIL PAVILION**

A great spot to visit in Downtown Tampa if you're looking for a perfect sunset view overlooking the city. This 360-degree style 100% outdoor restaurant is located on the Tampa Riverwalk just outside the Convention Center. Feel free to walk down the Riverwalk into Downtown Tampa with your drink and enjoy the lighted walkway in the evening. There is public boat docking right across the way making it easily accessible by boat.

There you have it! Be sure to light up your social media accounts when you return. These are just some of the booty in our Buccaneer's Treasure Chest!

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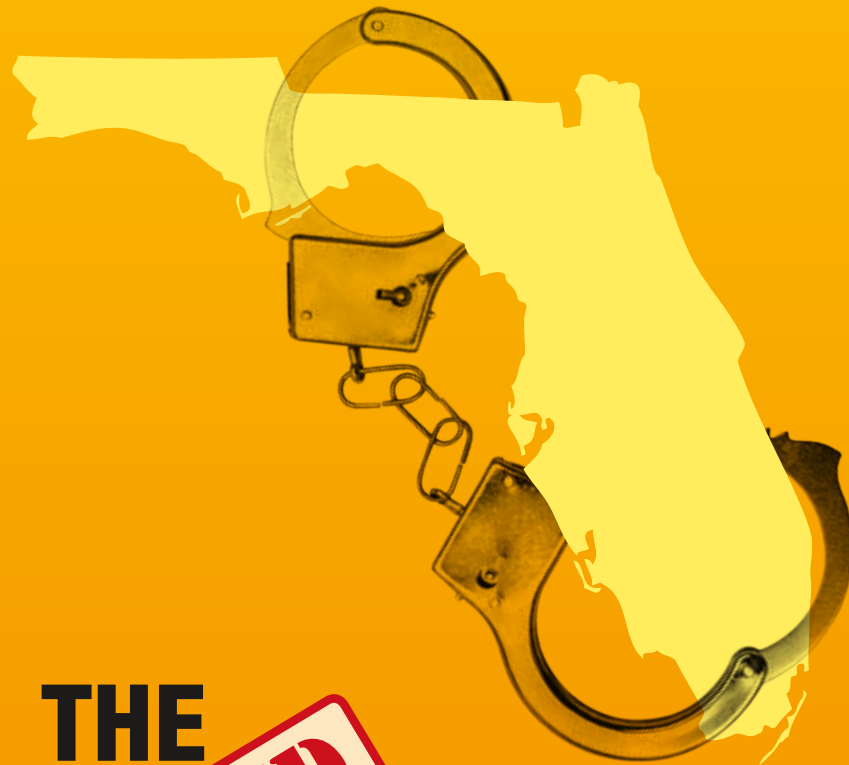
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KEVIN J. OVERSTREET



# THE FRAUD SUNSHINE STATE

Exposing the Epidemic of  
Home Stealing in Florida

## Title Fraud: How to protect your property's title from being stolen!

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



### Hello Real Producers!

This is the third 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.

In this month's issue, I'll go over a few ways in which you can protect your property(ies) from theft of title.

### 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 other 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.

### Of course, the big question is: What can be done?

I'll go over the currently available ways to protect your home's title, in order of what I believe to be least effective...to most effective. I highly recommend every property owner explore each method, and adopt more than one of them.

#### 1.The DIY method:

The good news is you can check the title of your property without anyone's assistance. While there are several steps and the County Clerks' sites differ from one another a bit, it is not at all difficult to do. I recommend that every property owner do this at least annually (monthly is much better).

Space for this article doesn't allow for an outline of all the steps needed. Please visit [www.fraudshinestate.com/DIY](http://www.fraudshinestate.com/DIY) for an easy to follow guide.

#### 2.The County Clerk:

A few of the more populous counties in Florida have implemented a free service, that will send an email to you if your name is used in a document that is added to Public Records. If your county offers this, definitely enroll yourself! There are a few drawbacks, none of which should deter you from signing up:

- If you have a common name, you'll be inundated with emails.
- You'll still need to know several of the steps from the DIY method (above) to view the documents.
- The emails may get caught in your spam filter.
- There's a way (which I'll never disclose) for the criminals to circumvent this.
- This does not protect you from an 'inside job' by the county workers.

For an updated list of counties in which this service is available, please visit [www.fraudshinestate.com/counties](http://www.fraudshinestate.com/counties)

#### 3.Title Monitoring/Alerting Service:

There are a few organizations that will monitor the title of your property(ies), for a monthly or annual fee for each property you enroll. This is done by constantly updating the county records, and reporting any new document(s) to the subscriber. The cost is minimal, and this is a great way to discover something has happened affecting the title of one of your most valuable assets.

The companies currently offering this monitoring/alerting service are great, but have a couple shortcomings:

- It's 100% 'reactive'. Of course, there's no way to know the 'bad guy' is going to steal title to your property...until he records the fraudulent document(s). That said, catching the fake document quickly after it is recorded makes a huge difference. The criminal needs time for the county's other sites (Appraiser, Tax Collector, etc) to reflect his ownership before he can mortgage or sell your property.
- There's no periodic 'all clear' message, letting you know nothing is newly recorded.

#### 4.Fraudshine State!

When a property is enrolled in Fraudshine State's (patent pending) annual **Title Fraud Monitoring, Alerting & Deterrence Service**, it's handled a bit differently. The constant updating of the county's records still occurs, but we don't stop there. In addition, Fraudshine State's service includes:

- **MOST IMPORTANT:** In the county's Public Records, we record a **Notice of Title Fraud Monitoring**. This is where the word 'deterrence' comes from. Any criminal who understands Public Records well enough to steal title will always see this Notice. Think of this as a digital version of the signs in your front/back yards and on your windows, telling everyone you have a home security system. Criminals always take the path of least resistance. They have thousands of other properties as potential targets. They'll simply mark yours off the list. What we're doing is using the source of the problem (easy access to Public Records) as our **weapon** against the problem!

- Monthly updates. Every Fraudshine State subscriber receives a monthly email, regardless of the presence of a new document existing that affects the title of the enrolled property(ies). This is crucial. Our subscribers know to expect a new message each month at the same time. If the email doesn't make it to their inbox due to a spam filter, they know to reach out to us so we can cure the issue. There are two basic types of messages. One shows there is no new document recorded, and contains valuable information regarding title fraud, etc. The other shows a new document *has been recorded*, has the image attached...and requires action on the part of the subscriber. If the document is legit, they click a button and the alert (on our end) goes away. In the event they do not confirm the document's validity, our follow-up system will reach out to them on multiple platforms until we find the answer.

Again, please consider each of the above methods of protection. Do NOT wait to become a victim!

That's all for this month, folks. For more information on title fraud, or to enroll your property(ies), please visit [www.fraudshinestate.com](http://www.fraudshinestate.com).



**Kevin J. Overstreet**  
Founder/President:

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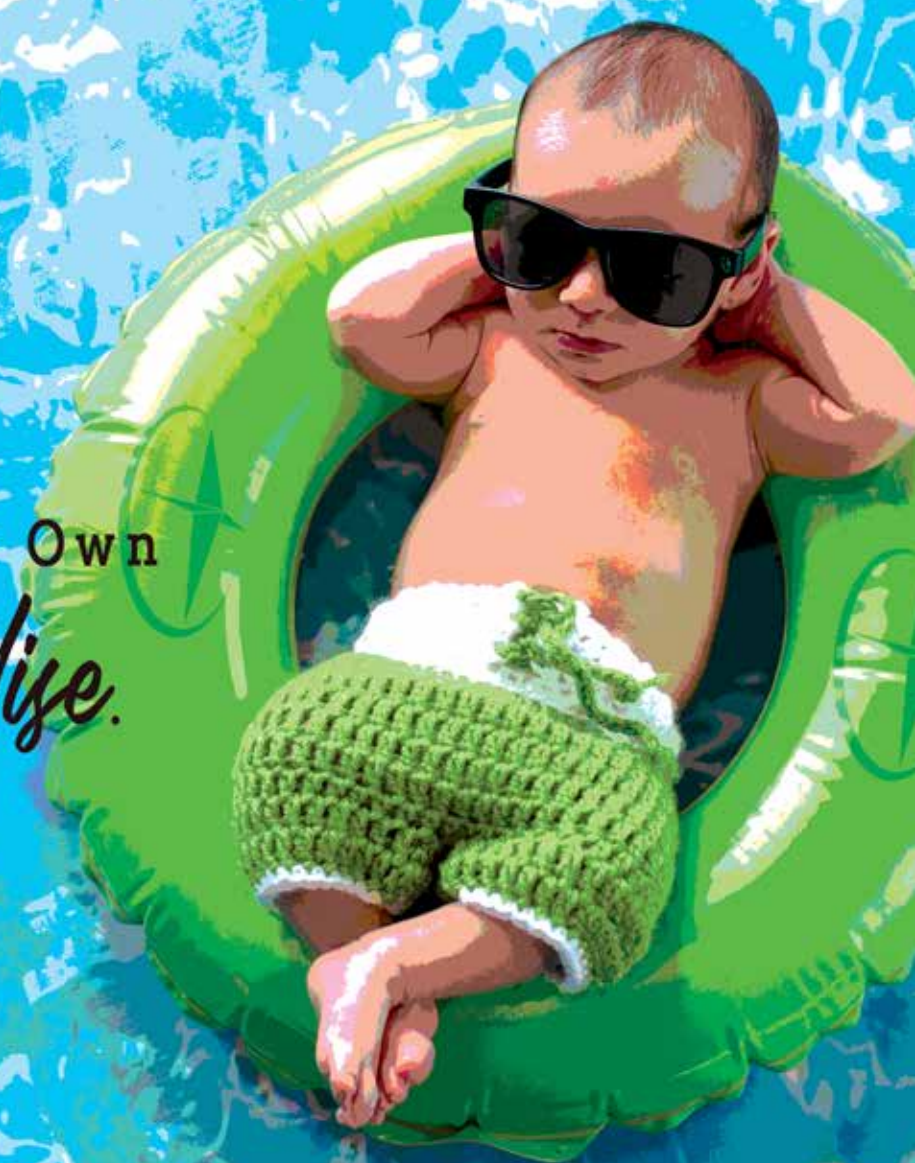


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