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Rockstar Team of

**JERILYN  
& BEKAH  
RUSH!**

**Check Out What's Inside**

**TOP PRODUCER:** Denise Antonewitz

**RISING STAR:** June Connell

**BROKER FEATURE:** Jen Fernandez & Property Pros

**TEAM LEADERS:** Jerilyn and Bekah Rush

**FEATURED AGENT:** Lindsey Fowkes

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PANEL OF  
EXPERTS**

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

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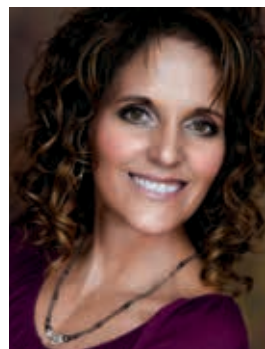
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## ▶ publisher's note

# HELLO ▶ TOP PRODUCERS!

I postponed writing this as long as possible (today is March 20th) so my words would be as accurate as possible...3 weeks ago, the world was a different place, and who knows what will happen in the next 2-3 weeks until you're reading this...but, I'd be remiss if I didn't talk about COVID-19 at least once, so here are my thoughts and words of encouragement during this unprecedented time in our lives:

I know, I know.

"Not another message about that darned virus."

Thanks to the Disease-That-Must-Not-Be-Named, everyday life as we know has been put on hold for a while.

For how long, who can tell?

Doctors, health professionals, and politicians have all been talking about "social distancing". What they really need to be saying is "physical distancing", because there's no reason that we can't stay socially connected in today's digital world.

In these dark times, connection is now more important than ever.

Yes, we should be isolating ourselves from the outside world. But it doesn't mean we have to be isolated from each other.

Remember Jim Rohn's famous quote? "You are the average of the five people you spend the most time with." What happens when we can't spend time with anybody? In a sense, we become the average of ZERO.

It's time to "circle the wagons."

Call your clients, friends, your family, those you love. Check in on them. Make a commitment to keep in touch with each other — if not daily, then every few days — to stay by their side and get through this together.

Take the lead. Be a pillar of support. Foster connection. Will you do it?

Use this time of "isolation" to devote yourself to a purpose.

Give yourself a reason to set an alarm every morning — something to which you can devote the long, empty hours you would have spent traveling from appt to appt.

Because, let's face it:

As top producers, your businesses are built for the long term. Even if you can't continue working the exact same

way you always have, this OPPORTUNITY is a chance to reinvent yourself and your business. I challenge you to devote it to a purpose. Devote it to growth. Invest it in learning new skills, sharpening your tools, kicking off a new project.

And when this storm has passed — and pass it shall — we will come out the other side stronger, sharper, more motivated, more prepared and ready to step out in the world again to make our next chapter the best and most successful years of our lives.

As we move forward, just know, that we will continue to tell all the great stories happening in the Tampa Bay Real Estate Community (and there ARE great stories happening such as the mother/daughter team of Jerilyn and Beckah Rush this month and most importantly, we'll continue to stay connected through our Social Media channels on Facebook and Instagram. (If you haven't yet, go to FB & IG, and follow/like Tampa Bay Real Producers on both of them!)



See you on the other side!  
Don Hill, Publisher  
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## corrections corner

Our sincerest apologies go to Professional Photographer Allie Serrano of Allie Serrano Portraits, LLC. Allie should have been given photo credit for the photos for Katrina Madewell in the April issue.

We appreciate Allie on being on the *Tampa Bay REAL Producers* team and thank her for her talented photography! She is an asset to the publication.







# JERILYN & BEKAH RUSH

## WINNING PROPERTIES

I TRULY BELIEVE ST. PETE IS ONE OF THE COUNTRY'S GREATEST HIDDEN SECRETS



team leaders  
By Dave Danielson

There are some people who you just know will be outstanding, at whatever they chose to do in life.

Two prime examples are Jerilyn and Bekah Rush, a mother/daughter team of Real Estate Consultants, who work together as the Rush Collection at RE/MAX Metro in downtown St. Petersburg.

While the real estate world is lucky to have their talents, it's clear to see that Jerilyn and Bekah possess a wide range of winning qualities that drive their success in the world — things like competitive drive, follow-through, a love for people and their community, and an obvious, can-do spirit.

### Getting Their Start

Jerilyn has been involved with home building and interior design her whole adult life and in time, real estate sales caught Jerilyn's attention. She became licensed in 2007, about the same time as the economic downturn. "I don't think I would be where I am today had I not gone through that difficult period. I was really able to learn the tools of the trade during the recession."

Bekah had many options, but it didn't take her long to discover real estate sales was her passion.

"After earning an advertising degree from the University of Florida and working at a local agency in downtown St. Pete, I quickly realized I had more of an entrepreneurial mindset."

That's when Jerilyn suggested another path.

"We've always gotten along beautifully," Jerilyn emphasizes. "In 2009 I was very busy... and my assistant



was moving, so I asked Bekah if she wanted to join my team."

Bekah earned her real estate license and joined her mother in 2010.

After starting in a smaller office, Jerilyn and Bekah moved to RE/MAX Metro in St. Petersburg.

"I truly believe St. Pete is one of the country's greatest hidden secrets," Bekah says. "It took some transitioning, moving our business to a new mar-

ket, but getting involved in local leadership programs and young professional groups helped me build a foundation of friends and clients I have successfully built upon over the years."



### Natural Teamwork

The move to real estate was a natural for Bekah, with Jerilyn's involve-

ment, as well as the experience of growing up in the home building/design industry with her parents.

The teamwork has been all natural, as well.

As Bekah says, "We bring different dynamics of old school and new



school. I came into the business with an advertising and marketing degree and we both have backgrounds in interior design, so our experiences blend together really well.”

Jerilyn agrees.

“We have so much fun working together,” Jerilyn says. “We have the opportunity to work with really amazing people. It’s second nature to bounce ideas and come up with different perspectives to bring to our clients.”

### What Matters Most

Family is at the center of their world.

“My greatest success has been my two girls. They’ve grown up to be my best friends,” Jerilyn smiles.

Jerilyn beams with pride over her daughters. In addition to Bekah, Jerilyn’s other daughter, Erin, is a teacher who has been living and working in Indonesia for the past eight years.

“Erin loves what she does so much, and is really making an important difference there,” Jerilyn says.

In their free time, Jerilyn enjoys playing golf, which she picked up about a year ago, along with being on the water. Bekah has many hobbies and pursuits, including golfing, listening to live music, and hanging with her Australian shepherd puppy, Palmer. Together, they really enjoy travel and taking in new sights around the world. Some of their favorite destinations together have included spots such as Italy, Australia, and New Zealand.



### Making a Positive Impact

Contributing to their community is a big part of the commitment that Jerilyn and Bekah put into action.

Bekah has served on the board of directors for Engage St. Pete, as well as working as a mentor with Big Brothers Big Sisters, and volunteering with All Children’s Hospital as a pet therapy assistant. Jerilyn has served on the board for Great Explorations Children’s Museum in St. Pete and was a member of the GFWC for 10 years, serving as VP of membership recruitment and chair of the annual gala. With

each of their real estate transactions, a personal donation is made to the Children’s Miracle Network, which goes directly to ACH locally in St. Pete.

With the winning qualities that Jerilyn and Bekah bring to their work each day, the best is yet to come!

As Jerilyn says with a smile, “This is a great career. It’s not for everyone, but it has been very rewarding for



us. We enjoy that process of working with our clients, and trying to make it as stress-free as possible. We truly love what we do.”

They appreciate the chance to make a real, lasting impact with their clients.

Bekah says, “The ultimate goal is to make people fall in love with our city, plant their roots, and stick around for years to come.”

**MEET YOUR TAMPA BAY TEAM**

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# REAL Producers **PANEL OF EXPERTS**











▶▶ featured agent

By Dave Danielson

# *lindsey fowkes*

# *exceeding — expectations*

There have been many leaders through time who have honed their craft and risen to be among the best by embracing strong competition. By rising to the challenge, they find their best self and true purpose.

As a REALTOR® and Team Leader of the Fowkes Group with RE/MAX Capital Realty, Lindsey Fowkes is one leader in the local real estate scene who has benefitted from that kind of competitive spirit. Except Lindsey's main competition comes from within, because she holds herself to a very high standard.

"My goal is always to exceed expectations," she says with a spark. "I want to knock it out of the park and do things they didn't think would be possible. I want to be known as that agent that made it happen when others couldn't."

She's definitely risen to the occasion time and time again for those she serves. So much so, that her efforts have ranked her among the top one percent among real estate agents nationwide and each year, she completes a stunning 100 to 120 transactions, ending her best year to date this past year.

**Gaining Ground Early**  
Her drive and sense of achievement have served her well through the years.

Growing up in Pennsylvania, and being the daughter of one of PA's top scratch golfers, Lindsey attended



West Virginia University, where she graduated with a B.S. in Agronomy and Turf Grass management, and met her future husband, Tony.

As college came to a close, they talked about next steps.

"I was done with snow and cold, and I wanted to move to the sunny beaches in Florida," she recalls. "I felt like Tampa was such an entrepreneurial area ... a land of opportunity, and not overly expensive. As we came to Tampa, I felt like everyone was in the same boat and starting new lives relocating from somewhere else, with a lot of small businesses and opportunities all around."

When they first moved to the area, Lindsey became a bartender in the

Hyde Park area and Tony worked as a caddie on an elite golf course in Tampa.

"I'm an overachiever by nature and I have to keep moving and bettering myself at all times. The bartending was a great start, I met a lot of influential people, but I was looking for more. I ended up in property management in 2006, at about the same time I found out I was pregnant with our first child Addison. That was my introduction to real estate."

In 2007, she started to have new ambitions.

"In the process of working in property management, I was building a lot of relationships and then sending those people off to work with others to help them buy homes," Lindsey remem-





• • •

bers. “And I thought I’m going to get my license so I can be that person that helps them find their first home. With the economic downturn, it seemed like a lot of people were jumping out of the business, but the blessing was, I didn’t know any better.”

**Setting a Bar ... then Surpassing It**  
Lindsey set a goal for herself to sustain her real estate career and become a top producer.

“I thought if I can make two transactions a month, that’s more than I had made before. My mindset was always that I will just work hard for it and make it happen,” she explains.

So, she got her license and had plenty of inventory to show—up to 40 properties each weekend she recalls.

“Getting into the business at that time made me the kind of REALTOR® I am and the work ethic paid off,” she says. “About that time, I started doing more business online. In fact, I was doing Zillow before it was cool and other things like that before they became mainstream, to foster my business.”

By 2012, Lindsey started The Fowkes Group and soon hired a Transaction Coordinator and Buyer’s Agent to help her achieve the next level. After several enjoyable years with Berkshire Hathaway HomeServices, Lindsey joined RE/MAX Capital Realty in 2018.

“I was looking for a new environment that would inspire and challenge me, and I have definitely found that with RE/MAX Capital Realty,” Lindsey smiles. “Kendell Bonner is my Broker, my mentor, and is a constant source of my level up approach.”

**Sharing and Giving**  
Today, Lindsey’s team consists of six members, including Buyers’ Specialists and Listing Specialists, plus a full-time Transaction Coordinator. She enjoys the mentorship she is providing and watching her team find their own individual and collective successes.

In her free time, Lindsey looks forward to time with her husband, Tony, who owns Milestone Title Services, and their two daughters, including 12-year-old, Addison Rose, and 8-year-old, Delaney Elise.

Together, they enjoy time at the beach to clear their heads, put their toes in the sand, and breathe in the ocean air. They’ve been known to frequent a beach house that serves as their quiet getaway on weekends.

“The time there really has a way of replenishing me. It’s a spot that helps adjust your mindset and perspective too,” she points out.

Lindsey and Tony are involved in several local organizations and like supporting the Pediatric Cancer Association, Meals on Wheels, and the local food pantry.

“That’s been one of the greatest parts of the success that I’ve been blessed to achieve,” she says. “It feels so much better to give than to get.”

And giving is definitely something Lindsey is very good at. The effort she commits to her clients and team members is a challenging and rewarding sensation.

“My approach has always been to take amazing care of my tribe,” she emphasizes. “If you treat others the way you want to be treated, they will remem-

“If you treat others the way you want to be treated, they will remember you.”



ber you. And I feel like once the transaction is done, we’re just getting started. After going through one of the biggest chapters of their lives with them, I feel I should continue that white-glove treatment. And so our relationship continues.”

And as she pushes herself to become better each day, she makes great things happen for people ... and she exceeds expectations.

“I love a challenge when I’m working with someone who is looking for something very specific,” she says. “The challenge is listening to what their needs really are, finding that special property or selling one that’s unique, and then knocking it out of the park for them during and after their transaction.”



# Meet Anthony Billitteri & Jenifer Fernandez



of The Property Pros Real Estate, Inc.

**Dedicated. Driven. Determined. This winning combination of character qualities is what Broker Anthony Billitteri and Branch Manager Jenifer Fernandez embrace.**

In 2012, Anthony started The Property Pros Real Estate, Inc. at a small office in St. Cloud, Florida, and it grew from there. His second brokerage was launched in Southwest Orlando. In January, he opened The Property Pros in Tampa. His brokerage has grown organically since its inception with a total of 65 agents in Orlando.

Last year, The Property Pros did 70 million dollars in sales and they hope to surpass that figure this year.

#### **From Time Shares and Accounting to Real Estate**

Prior to launching into real estate, Anthony worked in the time share business, a job that he enjoyed for 10 years. He became a licensed REALTOR® 17 years ago and became a broker for The Property Pros 7 years ago. A genuine people person, Anthony loves what he does and it shows with his easygoing nature and enthusiasm.

Jenifer comes from the world of accounting.

She explains, “I managed a couple of accounting firms, but I hated accounting.” She entered corporate American when she and her mother opened a mattress and linen compa-



ny. “We did that for 7-8 years until I got into real estate. Once I got licensed, within 6 months, I went into real estate full-time and we closed the company.”

#### **Passionate about Helping Others**

“I’m really passionate about coaching and training,” says Anthony. “I’m super excited. In Tampa, I feel almost like we’re starting all over again. I feel like a kid,” he smiles.

Anthony loves seeing his agents actually become real estate professionals. He explains, “Not just someone who has a license but takes pride in their profession. I love to see someone come from being an accountant or a teacher and turn the corner and thrive as real estate professionals on their own.”

Jenifer is passionate about helping other agents in the brokerage succeed. As the branch manager, she is into training and creating a family atmosphere for her staff.

She also likes helping families achieve the American dream. Seeing a family move into the home their first time makes her job rewarding. That never gets old.

#### **Growing Their Team**

The Property Pros is quickly growing and they are actively recruiting.

How do they select top talent to join their team? Anthony explains, “It’s the hunger in their eyes, if they want to put the elbow grease in – we’re looking for those people. It’s not all about talk. Are you going to go out there and knock on doors, network, and do what it takes. I look for the eye of the tiger. I also want people who want to be a part of the team and the culture we built. It’s imperative that we have team players.”

Jenifer notes the culture at The Property Pros. She says, “We’re a family. We know each other’s birthdays.” They also help one another grow to the next level. She also





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Paying it forward is important to Jenifer and her team.

Their office is a whole lot of fun. Anthony comments, “We’re funny and goofy.” Recently, they had a TikTok challenge on social media. Expect to hear lots of laughter in their office as agents genuinely enjoy themselves in an engaging atmosphere.



**Outside Interests**

When they aren’t working, Anthony and Jenifer like spending time with their families. Anthony has two sons, ages 18 and 4. Jenifer has two children, a son (15) and a daughter (16).

In their free time, Jenifer loves traveling and seeing everything the world has to offer. Jenifer adds, “Blackjack is my guilty pleasure.” Anthony enjoys boating to relax and recharge.

**Investing in the Community**

The Property Pros takes the time to invest in the community. Jenifer explains, “Every year, we host an event and the proceeds go to the Beverly Carter Foundation.” Beverly was a real estate agent in Arkansas who was kidnapped and murdered. This non-profit emphasizes safety for REALTORS®. Beverly’s son, Carl Jr., flies in for this special event.

Another cause close to Anthony and Jenifer’s heart is A Kid’s Place. This charity takes in children who are abandoned and keeps the kids together as a family. Siblings don’t get separated.

Together, this dynamic duo is leading the next generation of REALTORS® in Tampa. With a heart for others and their commitment to success, Anthony and Jenifer have much to offer those looking to work hard and be successful in real estate.

*For more information on The Property Pros, check out their website, [www.thepropertyprosrealestate.com](http://www.thepropertyprosrealestate.com).*

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By Dave Danielson



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### Creating Success Stories

Trevor is Vice President of Mortgage Lending with Guaranteed Rate, a growing force in the market that got its start 20 years ago.

"One of my favorite things about what we do here is educating people, and helping them find what's best for them and what they can afford," Trevor emphasizes. "My favorite part is working with first-time buyers."

Trevor remembers the recent case of a couple who was buying their first home. They were both over 65.

"This was a great couple. He had been in the military. Through the years, it had always worked better for them

and their situation to rent. So now they were in a situation where they were ready to make their first purchase. It was pretty cool to work with them and get them through the whole process. It's always a very satisfying feeling to be able to help someone get into their first home."

Trevor also recalls the rewarding times when he works with a surviving spouse who needs some extra help.

There are cases when one spouse did all of the financials for a family. When they pass away, and their surviving spouse is buying their own home, it can be scary for them. They need some extra help to get up to speed a bit," he says.

In those cases, Trevor drives to their home and works with them one-on-one through the process, answering their questions and giving them recommendations along the way.

"It's a complicated process with a lot of documents to try to navigate through in a short time, so I like helping in those situations so that they have a better understanding of what they're doing," Trevor explains.

### Touching Lives with Technology

Stories like those are just a small sample of the personal service success stories that Trevor and his team deliver to area residents each day.

In addition to providing true personal service, Guaranteed Rate is also a leader in applying technology to make their clients' lives easier and more efficient when it comes to making their way through the mortgage process.

"One of the best things that we have is our product called Flash Close. In fact, we earned an industry-leading technology award from Housing Wire magazine for it," Trevor points out. "Flash Close is an app that allows clients to sign their documents electronically. They can do signatures on about 90 percent of their documents remotely using their phone. It really speeds up the closing process, too ... so that they only need to spend 15 or 20 minutes at closing instead of an hour. Plus, with Flash Close, they get

all of their documents in advance and can actually read through all of them in advance, rather than trying to rush through them during closing."

Trevor is proud of the advantages in technology that Guaranteed Rate customers can take advantage of.

"We have a whole digital platform for the entire process. That's really helpful for people," he says. "We do an automated asset check also, and our technology allows people to only have to provide limited financial paperwork, compared to the normal volume to make things as easy as possible. And our process includes automated updates to keep people updated on progress throughout the process."

### Responsive Results

Guaranteed Rate is also responsive to deliver service amid changing conditions.

As Trevor explains, "With the things that are happening in the world today, and the fluctuating interest rates right now, we're able to serve people with our special team for refinancing."

Trevor is also proud of his team and a structure that allows them to deliver an efficient level of service.

"We have a pretty big operations team, including an operational assistant and a closing assistant," he says. "Plus, we have two processors, including a front-end mortgage consultant to get things into the process and then one that takes it through to closing."

In his free time away from the office, Trevor enjoys an active life, including spending time at the beach and kayaking. He's also a sports fan, and one of his favorite things is sharing his love of the New York Yankees with his father.

Trevor is also a member of the Pinellas REALTORS® Organization, having been a past member of the group's Board of Directors.

Through his 14-year career in the industry, Trevor has had the opportunity to serve in a variety of roles, including loan processing, underwriting and origination. Along the way, he has worked through thousands of loans and helped many people.

That spirit of service continues today with an active level of commitment you can count on.

**For more information about Guaranteed Rate:**

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# DENISE ANTONIEWITZ

A Legacy of Self-Sufficiency & Learning How to Coach People to Success

A former dental hygienist, Denise Antonewitz, transitioned to real estate eight years ago and never looked back. Denise says, “Once I make up my mind to do something, I do it, and it’s great because I always give everything my all.” She continues, “So that’s what happened with becoming a dental hygienist, and then later a real estate agent. I just made the decision.”

Determined and driven, hard work is in Denise’s blood. The youngest of three girls, her parents, Elmo and Billie Boone, had Denise later in life. She watched her parents build a successful landscaping and nursery business in St. Petersburg. She learned from them it took a lot of hard work to achieve your goals. Denise says, “I’ve always been a very self-motivated individual. It most likely comes from my parents

because they were two of the hardest working people I know. Everything my parents did, they did together. They worked together during the day and then came home, made dinner, and sat at the table, had a drink, and discussed the day. All I ever wanted to do was make them proud of me. Getting affirmation from them was important. I’m a people pleaser, and I just wanted to please them.”

Denise learned the value of self-sufficiency early in life. She recalls, “As soon as I could drive, I went to the mall and got a job selling clothes, and my parents were so proud of me that I was working and making money.” Denise pauses and smiles, “I spent all my money on clothes too.” But she internalized her parents’ work ethic and sense of commitment at an early age. She learned the value of self-reliance.

Skills that have enabled her to be able to set and achieve her goals.

Denise met her husband, Tony, when she was 20, and he was 25. He had just completed his graduate school requirements and was studying for his CPA. They married in 1991 and quickly established themselves in St. Petersburg as a couple. It was during this time that Denise decided to become a dental hygienist. She went to school and launched her new career in a very competitive field at the top of her class.

“Once I make up my mind to do something, I do it, and it’s great because I always give everything my all.”



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Written by **Nora McDevitt**

Photo Credit: **Carol Walker/Thomas Bruce Studio**





When Denise's parents retired, they sold their house in St. Petersburg and moved to the country where they owned three homes. They lived in one of them and rented the other homes to support themselves in their retirement. During this time, her father, who had worked his entire life, quickly grew bored with retirement and decided to start growing azaleas. He asked Denise to join him, and she did helping her father grow and sell azaleas. This side business funded Denise's college education. A valuable experience Denise got to share with her Dad, it taught her about financial responsibility, accountability, and entrepreneurship.



In 2001, Denise and Tony had their son, Alex, while she continued working in dentistry. In 2012, Denise decided to leap into real estate. The idea took root in Denise when a fellow dental hygienist chose to switch careers and become a real estate agent; it sparked Denise's interest. Growing tired of the monotony of being a dental hygienist, real estate was always in the back of Denise's mind. It was a career she had flirted with exploring many times. Watching her former colleague's success, Denise decided to take the plunge and try real estate. Licensed in 2012, she joined Keller Williams in St. Petersburg.

As Denise's career in real estate took off, she internalized what you focus on grows. While a single agent, Denise, knew that to continue to grow her sales, she needed to hire an Admin. Keller Williams taught Denise that to take your business to the next level, you need a team, and to streamline your business. She needed to be able to focus more on listings. At the same time, building a team required her to acquire new skills.



Denise considers her most significant obstacle to being a business owner is not having a formal business education. She says, "Being a leader, a mentor, and a coach was something I had to learn how to do. Building a successful business requires learning how to help other people succeed in their goals." It's a mindset embedded in the Keller Williams culture and training. Now with her team of six, which included a Director of Operations, Administrative Assistant, and four buyers' agents, they set goals and meet monthly as a team. Denise focuses on how she can help her team set a course to achieve their goals.

Denise recalls the first person she brought on her team. It was her friend's daughter who was a court reporter making maybe \$40,000 a year. Denise hired her, and she doubled her income that year. Denise says, "She was a single mom, and I saw what she was able to accomplish that first year by doubling her income, and how much it benefitted her. Once I got a taste of that, I wanted to help other people do the same thing."

As Denise's career exploded, and she got busy helping other people become successful, she recognized the value of team building. She says, "All of a sudden, I realized, I have a business, and I'm not just a REALTOR® anymore. I'm responsible for people." She continues, "All success boils down to accountability. If no one holds you accountable, then how will you become successful." It's a concept she internalized early in life while growing azaleas with her father.

When it comes to her clients, helping people inspires Denise. She says, "Everybody lives so differently. You have to learn very quickly what a person's personality is like so you can mirror them. There's a story behind every house, and some of them are very emotional. It's personal. It's about helping Grandma sell the big house so she can move to Colorado to be with her kids and grandkids." It's what inspires Denise day in and day out as a REALTOR®.

When Denise is not working, she takes the opportunity to travel, especially with her girlfriends. She takes a trip to New York City twice a year. She enjoys taking time to have fun and values her friends accordingly. With a house on the water and a boat, she and her husband also enjoy boating together.

Selling azaleas on the street corner with her father, ingrained in Denise's accomplishment requires a lot of hard work and determination. Whether it's selling clothes, flowers, good teeth, or houses, there's a sense of pride that comes from an honest day's work, and the opportunity to put a smile on someone else's face. It's about serving people and helping people achieve their dreams. Life is seasonal, and in real estate, you help people transition from one season to the next in their lives. For Denise, it's the greatest gift.



All success boils down to accountability. If no one holds you accountable, then how will you become successful.





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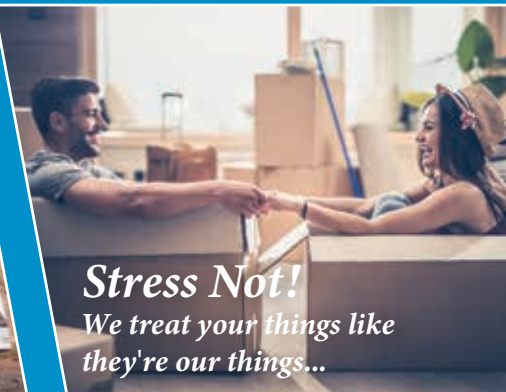
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By Doug Levi Principal Advisor, Strategic Insurance

### What Will Homeowners Insurance Cover When You Rent Out Your Home on Airbnb?

Generally, homeowners insurance will cover damage to your home caused by fire, wind, or other covered perils. It also provides protection against personal liability in case someone is injured on your property. When you are home-sharing, however, the situation becomes more complicated. Some insurance companies will allow you to extend your homeowners coverage to include a short-term rental, provided it is a one-time event, and you notify the company in advance. Other insurers may require that you purchase an endorsement, added on to your existing homeowners policy, to cover temporary rental of your home.

### What If Home Sharing Becomes A Business?

If you rent out your home regularly, your insurance company may see it as a business activity that would not be covered by your homeowners policy. You may need to purchase business insurance to have the protection you need. If you are renting out your home for an extended period, you will also need landlord insurance, which covers the house and any structures on the property.

### What Insurance Do You Need If You Are Home Sharing as A Renter?

If you are renting your home and subletting to someone else while you are living there, check with your insurance company to find out if your renters insurance coverage includes someone who is subletting. If you are planning to vacate the home while it is sublet, the sublessee will need his or her own renters insurance, and your policy may not cover damage to your personal belongings while you are away.

### Specialty Insurance Policies for Airbnb Hosts

Renting out your home on Airbnb while you are away can generate some extra income for a space that would be unused. It is important to do your research before you begin home-sharing. Your homeowners insurance company could drop you as a policyholder if it considers you are engaged in a home-sharing business. Renting your home out even once may jeopardize your

Airbnb provides up to \$1 million in liability insurance to protect its hosts against third-party claims for personal injury or property damage, as stated by the company. Although Airbnb offers up to \$1 million in liability coverage for each rental, it may not cover everything, and filing a claim can be a complicated process. Many homeowners insurance policies exclude short-term rentals.

coverage. Fortunately, specialty policies are now available to help insure hosts against unique risks posed by short-term rentals. Our experienced agents can offer professional assistance to help ensure you have the protection you need when you rent out your home on Airbnb.

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Meet REALTOR®

# June Connell

## “The Real Estate Doula”



### ▶▶ rising star

Written by **Elizabeth McCabe**  
Photography by **B. Lively Images**



“Real estate is my third career,” says REALTOR® June Connell with Keller Williams Realty in Palm Harbor, “and it brings in so many aspects of the first two!”

June worked in radio, television, and corporate communications for 22 years in the New York metro area. In 2004, she moved to Florida and changed careers and became certified as a childbirth educator and a birth doula.

“I had a business for 11 years called Happy Birth Way,” explains June. She was the trusted expert at St. Joseph’s Women’s Hospital and Breath of Life Birth Center where she created and taught childbirth classes and supported women in labor.

### Designed for Something Different

In 2016, June found herself unexpectedly single. She says, “I started to get an itch to do something different. I always loved real estate so I thought it was time to give it a try.”

“It wasn’t until I started selling homes that I realized that my skills (as an educator and doula) translated well into real estate,” June smiles. “It was almost seamless.”

Working in the 24-hour news business taught her how to stay steady under pressure. June notes, “I know how to keep people calm. I don’t let them go to the worst-case scenario. My role is to help clients see what their options without letting their emotions get in the way.” Her motto is simple: make decisions based on the facts.

Teaching buyers and sellers about the real estate process paralleled the educational component of being a doula. June says, “Purchasing a home is a big transition for a lot of people. It’s stressful. They need someone to carry them through who is even-keeled emotionally. I didn’t know how valuable those qualities would be in real estate.”

In addition to “emotional hand-holding,” June gets the joy of celebrating with clients after the purchase or sale of a home. Just as new parents are ecstatic after the birth of a baby, new home buyers are thrilled at the purchase of their first home.

“It’s a big transition,” says June. “Instead of a baby, it’s a house, and there’s so much joy and celebration in that moment.”

Nicknamed “the real estate doula,” June has brought many clients’ dreams come true with the purchase or sale of a home, including some of the students in her birth classes.

### Rich Rewards Through Real Estate

“You never know the kind of impact that you will have on somebody,” says June.

Sometimes her impact isn’t known until after the transaction is complete. When she reads online reviews from her clients, she is often touched by her clients’ comments. She realizes that what she brings to the table is valuable and important.

One secret to her success is being a problem solver. Her goal is to solve problems before they even happen, much to the satisfaction of her clients.

This Rising Star has blazed a trail of success. Her first year in real estate, June closed almost 4 million in sales with 16 transactions. Her second year, she doubled her business with 32 transactions and 10 million in sales.

June’s repeat and referral business is 70%, which is impressive. She ranked 14th in her office of 500 agents last year and was invited in November to join her market center’s Agent Leadership



“  
**You never know the kind of impact that you will have on somebody**  
”

Council. She also made the top 30 in her brokerage nine times in 2019. “I am thrilled and blessed,” says June.

At the end of 2019, June took her business to the next level by creating the Junebug Home Team and adding three agents to the team. As June explains, “Once I shifted my mindset from being a team manager to being a team *insp*irer, the agents who were an exact fit for my team just showed up over the course of a few weeks.” June’s goal is to help each of the agents on her team reach *their* goals. Every day, she asks, “How can I bring life into your business? How can I put the wind in your sail?”

June, eager to be the best REALTOR® she can be, gains motivation and inspiration through books and other leaders in real estate. She speaks highly of *Atomic Habits* by James Taylor, who encourages making small changes to everyday habits to produce big results.

June also credits her success to Jessica Fox Wimmer, the team leader for Keller Williams Realty in Palm Harbor. “Jessica changed my life in the first five minutes of our very first meeting. She taught me how to find

my niche in real estate and gave me the confidence to explore many aspects of this business, including teaching. She is a phenomenal business coach and one of the most successful team leaders in all of Keller Williams.”

June also credits her broker, Keller Williams, for her success. She notes that Keller Williams is the number one training organization in the country, according to Training magazine, and says that her broker “helps agents stay *ahead* of what is happening in the industry by teaching classes about the *future* of real estate. And our leader, Gary Keller, is investing in tech tools beyond what this industry has ever seen so that we ARE the competition that other brokers are trying to keep up with.”

### Life Outside Real Estate

When June isn’t selling homes, she enjoys walking, rollerblading, kayaking and boating. “I’m a member of the Freedom Boat Club and I love going out on the Intracoastal or tooling around Lake Tarpon.”



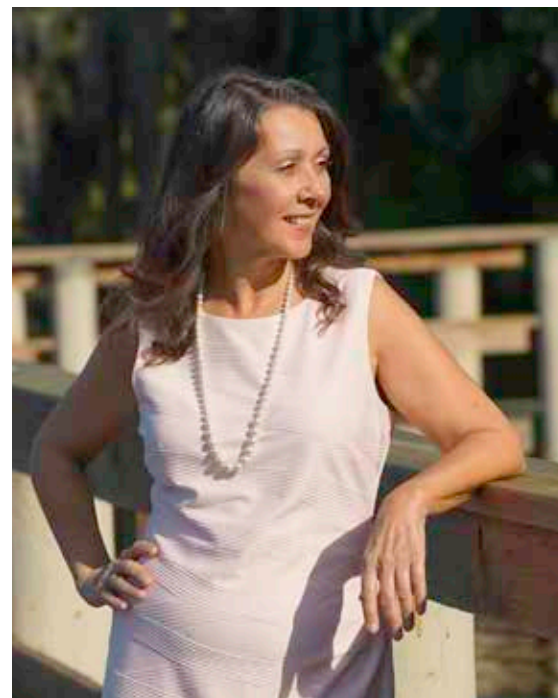


...

June also likes spending time with her two sons, ages 23 and 18. "They are the loves of my life," she smiles. Her son Christopher is a business major at FAU and just started his own video production company. John, who is ready to graduate USF with a Pure Math degree, is a sought-after math tutor and will be starting graduate school in the fall.

It's important to June to give back to the community. Southeastern Guide Dogs (SEGDI) is one of her favorite organizations. She and her family raised two puppies, Chandler and Suzy and now June supports a puppy named Cricket by giving a monthly donation to SEGDI. The Junebug Home Team was also one of the sponsors of SEGDI's March 21st walk-a-thon in St. Pete.

“  
It is one of the most outstanding places in the country.  
”



June also loves to travel. She comments, "When we moved to Florida in 2004, we did a lot of weekend road trips. It is one of the most outstanding places in the country." She's seen crocodiles in the Everglades, mermaids at Weeki Wachee, natural springs along the Nature Coast, and has done the aerial obstacle courses at TreeHoppers. "At 30-40 feet off the ground, tethered by a thin wire," says June, "the obstacles are a test of courage. It gets you over a lot of fears!" Other favorite vacation destinations include New York, San Francisco and Asheville. A cruise to Alaska is on her bucket list!

*From birthing babies to creating homeowners, June Connell is establishing herself in the competitive world of real estate. For more information on this month's Rising Star, check out her website, [www.junebugrealestate.com](http://www.junebugrealestate.com).*



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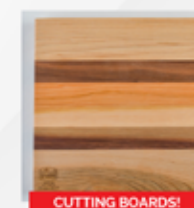
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- Clean, wash or paint your patio furniture
- Declutter the porch
- Powerwash the porch
- Clean the grill
- Check outdoor lights and/or add new lighting
- Clean windows and doors leading to the outdoor living space
- Add plants and/or flowers
- Remove 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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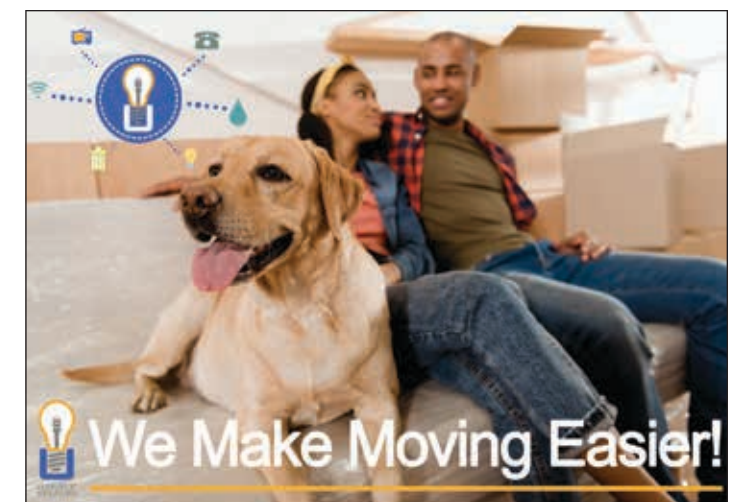
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# Title Fraud: The DIY way to protect your property's title from being stolen (and a FREE GIFT!)

**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).

## The FREE Gift:

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

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



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



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