

TAMPA BAY

# REAL PRODUCERS<sup>®</sup>

CONNECTING. ELEVATING. INSPIRING.

COVER STORY:

**JASON  
MCINTOSH**

**Check Out What's Inside**

**BROKER SPOTLIGHT:** Josh Taylor

**TEAM LEADER:** Monica Crawford

**FEATURED AGENT:** Brandon Rimes

**RISING STAR:** Kseniya Korneva

**MAKING A DIFFERENCE:** Karla Dorsey

**SPONSOR SPOTLIGHT:**

Coast to Coast Moving and Storage, Inc.

**INSURANCE CORNER:**

Do I Need Homeowner's Insurance?

Photo Credit: Carol Walker/Thomas Bruce Studio

NOVEMBER 2020

# PARTNERS IN SUCCESS!

Here at Milestone Title Services, our goal is to be the leading land title and real estate settlement service provider in the Tampa Bay area and throughout the state of Florida. We aim to deliver unparalleled service and customer satisfaction by providing our agents and clientele with valuable, innovative solutions and adhering to a customer-centric approach.

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

Closing Locations throughout the State of Florida



**MILESTONE**  
TITLE SERVICES, LLC

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

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



# GROW YOUR BUSINESS WITH FREEDOM MORTGAGE!

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

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

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

**Hiram Camacho**

Business Development Manager | NMLS# 355242

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

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

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



RT1376(0320)

© 2020 Freedom Mortgage Corporation.

## TABLE OF CONTENTS

	<b>06</b> Meet the Tampa Bay Real Producers Team		<b>08</b> Preferred Partners		<b>10</b> Publisher's Note
	<b>14</b> Cover Story: Jason McIntosh		<b>22</b> Broker Spotlight: Josh Taylor		<b>28</b> Team Leader: Monica Crawford
	<b>32</b> Featured Agent: Brandon Rimes		<b>40</b> Rising Star: Kseniya Korneva		<b>44</b> Making A Difference: Karla Dorsey
	<b>46</b> Sponsor Spotlight: Coast to Coast Moving & Storage, Inc.		<b>52</b> Insurance Corner: Do I Need Homeowner's Insurance?		<b>60</b> Broker Office Subscriptions



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

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

MEET THE  
**TAMPA BAY**  
 REAL PRODUCERS TEAM



**Don Hill**  
 Area Director



**Elizabeth McCabe**  
 Writer



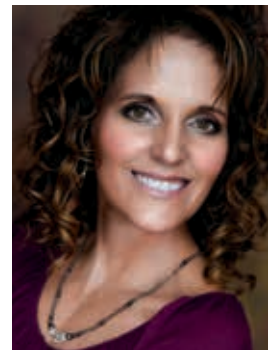
**Dave Danielson**  
 Writer



**Stephanie Shaughnessy**  
 Content Coordinator



**Lori LaCoppola**  
 Event Coordinator



**Carol Walker**  
 Professional Photographer  
 Thomas Bruce Studio



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



**Suzy Delong**  
 Ad Strategist



**Sydney Stenner**  
 Administrative Assistant



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



**Ryan Justice**  
 Videographer



**Gerardo Luna**  
 Event Photographer



**Nicci Tomlin-Baker**  
 Content Coordinator



**Roger Slater**  
 CCS Photography

**Family Owned and Operated since 2004**

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

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

**Lets Get Moving Inc.**  
 727-532-9080 Pinellas  
 813-854-5075 Hillsborough  
 www.letsgetmovingfl.com

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

2018 ACCREDITED BUSINESS AWARD

**813-854-5075 • 727-532-9080 • letsgetmovingfl.com**

Florida Reg #IM1178  
 MC#775415  
 DOT#2270761

**Gerardo Luna**  
 photographs

PEOPLE LOVE US on **yelp**

**REAL ESTATE PHOTOGRAPHY SOLUTIONS**

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

**813-640-2611**



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

**ACCOUNTING / BUSINESS CONSULTING**

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

**ADVERTISING/PRINT/ SOCIAL MEDIA**

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

**BOATING**

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

**CLOSING GIFTS**

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

**CLOSING/ LISTING SERVICES**

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

**CONTRACTOR - OUTDOOR/ INDOOR REMODEL**

Tarpon Construction  
(727) 641-9189  
tarponcontractor.com

**DRONES**

Hommati  
Justin Schulman  
(813) 812-4888  
hommati.com/office/163

**EDUCATIONAL/TRAINING**

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

**HOME INSPECTION**

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

**A Snoop Inspection**

(813) 345-2600  
A-snoop.com

**Class Act Inspections**

(813) 512-6918  
classactinspections.com

**Florida Building Inspection Group**

(813) 415-1043  
FLBIgroup.com

**Home Team Inspections**

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

**Properly Inspected**

Matt Friesz  
(727) 798-6480  
ProperlyInspected.com

**SEC Inspection Services**

(727) 786-4663  
secinspection.com

**Solid Rock Home Inspection**

Chris Defayette  
(727) 386-8627  
solidrockhi.com

**Waypoint Property Inspection**

(813) 486-8551  
atampahomeinspector.com

**HOME STAGING**

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

**Showhomes Tampa**

(813) 737-0048  
showhomestampa.com

**HOME WARRANTY**

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

**First American Home Warranty**

Stephanie Shaughnessy  
(813) 344-7525  
firstamrealestate.com

**Home Warranty of America**

Carla Allen  
(813) 514-3255  
HWAHomeWarranty.com

**Old Republic Home Protection**

Brian Brown  
(800) 282-7131 x1399  
www.OHRP.com

**INSURANCE**

All-State  
(727) 866-6311 x107  
allstateagencies.com/  
helenwade

**Blanchard Insurance**

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

**Florida Best Quote**

Lindsey DeCollibus  
(813) 850-2222  
floridabestquote.com

**Strategic Insurance Services**

Doug Levi  
(727) 385-5082  
Getstrategicins.com

**MORTGAGE**

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

**MORTGAGE LENDER**

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

**Guaranteed Rate,**

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

**Van Dyk Mortgage**

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

**MOVERS**

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

**MOVING & STORAGE**

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

**PEST CONTROL**

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

**PHOTOGRAPHY**

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

**Arnold Novak Photography**

Arnold Novak  
(813) 400-9090  
arnoldnovak.com

**B Lively Images**

Barry Lively  
(813) 477-3398  
thevirtualvisit.com

**CCS Photography**

Roger Slater  
(727) 517-5689  
ccsphotography.net

**Gerardo Luna Photography**

Gerardo Luna  
(813) 410-1712  
gerardolunaphotographs.com

**Thomas Bruce Studio**

(727) 577-5626  
thomasbruce.com

**PHOTOGRAPHY- REAL ESTATE**

Hommati  
Justin Schulman  
(813) 812-4888  
hommati.com/office/163

**PHOTOGRAPHY/VIDEO PRODUCTION**

Febre Frameworks  
(813) 906-8300  
febreframeworks.com

**SECURITY SYSTEMS & MONITORING**

Veterans Security  
(833) 838-7321  
myveteransecurity.com

**TITLE AGENCY**

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

**TITLE COMPANY**

Artesian Title  
Rick Nayar  
(407) 810-0640

**Compass Land & Title, LLC**

(813) 254-3535  
CompassLandandTitle.com

**Insured Title Agency**

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

**Milestone Title Services, LLC**

(813) 513-9848  
Milestonetitlesvcs.com

**TITLE INSURANCE**

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

**UTILITY CONCIERGE**

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

**VIRTUAL 3-D TOURS**

Hommati  
Justin Schulman  
(813) 812-4888  
hommati.com/office/163

**WINDOWS & SLIDING GLASS DOORS**

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

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

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

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

ClassActInspections.com (813)512-6918

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



HAPPY VETERANS DAY TO ALL OF OUR VETERANS HERE IN THE COMMUNITY!

Thanks to all who have served our country with their time and sacrifice. We are honored to feature veteran Jason McIntosh in our cover story this month.

Veterans Day dates back to November 1919 and originates from President Woodrow Wilson. He commemorated this national holiday, Armistice Day, with these words: "To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both

because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations..."

Veterans are to be commended for their selfless acts of service.

I am also grateful for all the agents who give of themselves time and time again, dedicating themselves to their clients and serving them. Real estate is more than a career; it's a calling. Top Producers are to be commended

for putting others first, for focusing on their clients' needs and living a life of servitude.

This Thanksgiving, be sure to count your blessings and have a heart full of gratitude. Be grateful for your connections, your clients, and your community of Top Producers in Tampa Bay. I am grateful for all of you and our advertising sponsors who have made this publication a success.

Until next month!



Don Hill, Publisher  
 Tampa Bay Real Producers  
 don.hill@realproducersmag.com  
 203-240-0011

@realproducers

# Celebrate Your Family With a Portrait

## GET YOUR HOLIDAY GIFTS STARTED EARLY

So many people died this year. So many loved ones lost. Let's capture this moment in time and have your family photographed and memorialized for all time. Don't wait.



We sell out quickly. Call us to reserve your session today.  
**(813) 501-7250**

If you're going to live, leave a legacy.  
 Make a mark on the world that can't  
 be erased.

Maya Angelou



Allie Serrano Portraits, LLC  
 Allie@AllieSerranoPortraits.com  
 AllieSerranoPortraits.com

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

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

- ✓ Performed over 41K inspections in over 26 years!
- ✓ 24 - 48 hours scheduling of inspections.
- ✓ A TEAM of inspectors on each inspection, taking about an hour to inspect an average-sized home.
- ✓ One Call Does It All\* - A team approach to take care of all your home inspection and testing needs.
- ✓ 24-hour report delivery

HomeTeam of Tampa Bay  
813.632.0550  
hometeam.com/tampa-bay



Each office is independently owned and operated.  
©2020 The HomeTeam Inspection Service, Inc. All rights reserved.

The average contract process takes 12-20 hours.

If you close **2-4 contracts** per month, that's **24-80 hours** per month spent on contracts alone.

If you could get just ¼ of that time back, that's at least **1-3 business days** each month

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

## Let US help YOU

as your preferred real estate transaction coordinator.

# LIST 2 CLOSE

M A N A G E M E N T

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



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

**Carla Allen**  
Account Executive  
Direct: 813.514.3255  
carla.allen@hwhomewarranty.com



Need help with an Order or Claim?  
Give us a Call at  
**888.492.7359**  
or Visit our Website!  
[www.HWAHomeWarranty.com](http://www.HWAHomeWarranty.com)

realproducersmag.com

# TARPON CONSTRUCTION

CUSTOM HOME REMODELING - BATHROOMS - KITCHENS - ADDITIONS

AUTHENTIC CRAFTSMANSHIP & INTEGRITY



727-641-9189 • tarponconstructioninc@gmail.com • www.tarponcontractor.com

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



**727-256-3297**



**NEW OR OLD,  
BEFORE YOU BUY...**

**CALL THE FBI** 813-409-3249 | 727-822-8014

★★★★★ **OVER 1,000 5 STAR REVIEWS**

INSPECTION TYPES	INSURANCE REPORTS	INSPECTION SERVICES
-Residential	-Wind Mitigation	-Mold
-21 Point	-4 Point	-Radon
-New Construction	-WDO (Wood Destroying Organisms)	-FHA Water Test
-Pre-listing	-Roof Certification	-Air Quality Test
-Walk-N-Talk (No Report)		-VOC (Volatile Organic Compound)
-Commercial		



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

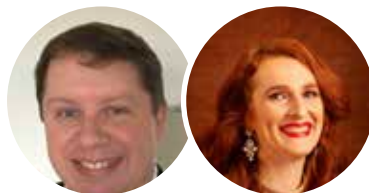
**HOME INSPECTIONS • SAME DAY REPORTS DONE RIGHT!**

The FBI Group Proudly Serves Hillsborough, Pinellas, Pasco, Polk, Sarasota, Manatee, and Lee.



» cover story

By **Dave Danielson**  
Photo Credit: **Allie Serrano** of Allie Serrano Portraits, LLC



# JASON MCINTOSH

## RISING ABOVE

When you do the right things consistently, good things happen.

A perfect example of that truth is Jason McIntosh.

As Team Leader of the McIntosh Group with RE/MAX Alliance Group, Jason has faced opportunity and more than his share of challenges. Yet day







by day, he demonstrates the power of perseverance in rising above and setting himself apart as a true leader.

#### MAKING HIS MARK

Jason's drive to achieve has always been strong.

"I started working in retail at the age of 15 working in a clothing store in the mall. In essence, I've been in retail for the past 31 years, because I've always worked in some type of retail sales," Jason recalls.

As Jason came of age and turned 19, he enlisted in the military in 1993. By the time he ended his service a few years later in 1996, he had picked up important foundational experiences that have served him well through time.

"The military gave me things like structure, discipline and camarade-

rie... I met some really great people. The military is something that carried throughout the years," Jason says. "The impact it has on you throughout your life and your work career is always there."

After leaving the military, Jason headed back to retail, selling TVs. One day, a customer heard Jason's method of going through features and benefits. He liked what he heard, and he offered Jason a chance to come and sell cars with him.

For the next 20 years, Jason would enjoy a skyrocketing career in the auto industry. Along the way, he became the number one salesperson in the Midwest, selling more than 400 vehicles in a single year. He also went on to become a highly-sought-after recruiter and trainer.

#### CRUCIAL CROSSROADS AND PERSEVERANCE

Life can take unexpected and unfair turns...like in 2008.

"That year, my youngest daughter was born, and my wife had been diagnosed with cancer," Jason remembers.

In a few months, Jason's wife lost her battle, leaving him as a single father of three children — ages 13 years, 8 years and 9 months.

For several years, Jason kept working and caring for his children — all the while, continuing to grow professionally. He was a dealership General Manager making good money.

"Finally, in early 2015, I decided I wanted to do something different. I got tired of eating dinner with the

## 66 THE MONEY WE EARN IS THE BY- PRODUCT OF DOING THE RIGHT THING

kids late at night. There was a moment of realization there. I wanted to take my life back and be a little bit more in control," he says. "One of my friends had gotten into real estate a few months earlier and I made the decision right away that I wanted to do this. I knew if I was going to work really hard, it needed to benefit my family and those around me. I also wanted to help others and give guidance and mentoring, just like during my auto industry days."

So in 2018, Jason took the next steps forward and started his own team. True to form, Jason and his team's results skyrocketed. During his first year as a team leader, The Jason McIntosh team earned the coveted Diamond Level status — 17 years faster than the average RE/MAX team.

The parallels between Jason's past experiences and his work in real estate are real.

"I think in any sales environment, it's vital that you master the discovery process and finding out what's important to people. On a dealership lot, there are 1,000 shiny, pretty cars to look at and choose from. But which one really meets their needs? The same holds true with houses. There is a lot to choose from. But which one is right for their needs? Our clients depend on our expertise. It's up to us to give them the confidence and lead them in the right direction for them...then the money we earn is the by-product of doing the right thing."

Away from work, Jason's world revolves around his family, including



**WE'RE ALL HUMAN AND WE ALL NEED THE SUPPORT OF OTHERS. YOU NEED TO LOOK AT CLIENTS LIKE THAT**



his daughters, Arianna and Ella, and Arianna's son — Jason's first grandchild — 9-month-old Leo Rios.

Two years ago, Jason and his family faced more tragedy, with the passing of his son, who was 23 years old.

"Things happen and you make your own reasons. There are terrible things that happen for no good reason. You have to...you are led down certain paths that can define you," Jason says. "Tragedies shape you and define you. You can learn from them and you can grow from them."

**GIVING BACK. MOVING FORWARD.**

Jason applies his outlook on life to making the outlook even better for his clients.

"We're all human and we all need the support of others. You need to look at clients like that," Jason emphasizes. "They are going to have struggles in life and many of them have had bad experiences with members of our industry. But it's up to us to dig deep and to give them the experience that they want. You need to take those experiences...good, bad or tragic and learn from those."

As Jason says, he believes that his life experiences have shaped him for this point in life — and the opportunity he feels to help those around him.

As Jason says, "The paths you're on in life are leading you to somewhere. Had you not gone down that path, what would have happened? I believe you make your own reasons for going down a path...whatever it is, I don't think it's so much what the path is, but rather what you do with it."

dwellstaging.com

(844) 43-DWELL

vacant +  
luxury experts  
serving 5  
counties



TOP PRODUCING AGENTS NEED

# AWARD-WINNING STAGING



# VALUE. COMMITMENT. CELEBRATION.



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

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

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



**JOSH PENNINGTON**  
VP - GROWTH & EXPANSION

407.443.8784 | josh@celebrationtitlegroup.com  
www.celebrationtitlegroup.com

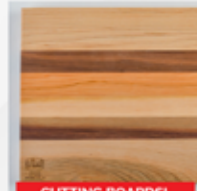
ELEVEN LOCATIONS | SIX COUNTIES

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



CUTCO KNIVES!

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



CUTTING BOARDS!

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

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

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

Colton Mewbourne  
(813) 767-5695



Jamie King  
(813) 951-8494

cutcoclosinggifts.com



## One Stop Shop for all your home inspection needs



We Offer  
Residential,  
Commercial, Pool,  
Drone, Termite,  
Mold, Solar, Wind  
Mit, 4 Point & Roof  
Inspections



www.solidrockhi.com  
727.386.8627



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

- |  |  |  |
|--|--|--|
| <b>Brian P. Forrester</b><br>Sr. Loan Originator<br>NMLS#311180<br>FL#L04880<br>(813) 361-6350 | <b>Justin Kelly</b><br>Sr. Loan Originator<br>NMLS#320304<br>FL#L05165<br>(727) 214-6454 | <b>Kim Harestad</b><br>Sr. Loan Originator<br>NMLS#224710<br>FL#L08602<br>(727) 458-2821 |
| <b>Shawn Miller</b><br>Sr. Loan Originator<br>NMLS#303855<br>FL#L04448<br>(727) 214-6400       | <b>Peggy Bradshaw</b><br>Branch Manager<br>NMLS#320507<br>FL#L03900<br>(727) 244-1374    | <b>Ray Rau</b><br>Sr. Loan Originator<br>NMLS#1257601<br>FL#L028897<br>(727) 512-0497    |
| <b>Daniel Magnano</b><br>Sr. Loan Originator<br>NMLS#437396<br>FL#L024445<br>(813) 992-5626    | <b>Bobbie Donaldson</b><br>Branch Manager<br>NMLS#816798<br>FL#L011365<br>(813) 843-3805 | <b>Cindy Walker</b><br>Sr. Loan Originator<br>NMLS#320523<br>FL#L01309<br>(727) 460-3171 |
| <b>Kevin Walker</b><br>Sr. Loan Originator<br>NMLS#324582<br>FL#L06309<br>(727) 418-4881       | <b>Jeffrey Starnes</b><br>Loan Originator<br>NMLS#493480<br>FL#L043430<br>(727) 433-1617 | <b>Sean Moore</b><br>Sr. Loan Originator<br>NMLS#244413<br>FL#L07056<br>(727) 455-4768   |
| <b>Diana Harvey</b><br>Loan Originator<br>NMLS#1208474<br>FL#L025934<br>(727) 458-2005         | <b>Karen Marconi</b><br>Loan Originator<br>NMLS#1096553<br>FL#L022182<br>(321) 615-8517  |  |

- 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
- Set up a recycling station or spare pantry
- Relax and enjoy your new revitalized space!

Corp NMLS#3035 | nmlsconsumeraccess.org



# Josh TAYLOR



Josh (right) is pictured with Rudi Ramnanan (left)



## ► broker feature

Written by **Dave Danielson**  
Photo Credit: **Allie Serrano** of  
Allie Serrano Portraits, LLC



## DIRECT DRIVE

In the long and winding path of an average real estate deal, one looks for the most direct path to connect their clients at point A with their closing results at point B.

One of those REALTORS® who has gained reputation at being very good at connecting the dots for others is Josh Taylor.

As Broker with Selling Tampa Bay, Josh uses his genuine sense of care and his direct drive approach to making dreams reality.

### EARLY INCLINATIONS

Josh's path in real estate actually began long before he officially entered the industry.

As a boy growing up in New York, he was exposed to the business of real estate at a very young age.

"My grandmother and mother are Brokers in New York, so it was always around me,"

Josh recalls. "I remember them paying me for hanging door knockers around the neighborhood when I was 12 years old."

In time, Josh's connection to Florida and his future in real estate would come.

"My grandparents owned a home in Bradenton, and we used to visit and spend time there. In high school, I was looking at colleges and my mom suggested that we look at the University of Tampa," Josh remembers. "The place really hit home with me, with its modern campus. It really stood out from the old, traditional campuses in the Northeast. So, I applied and got in."

### COMING OF AGE

From the start, Josh enrolled in a path that fit his ambitions — he pursued his Entrepreneurial major.

After finishing his undergraduate degree, Josh began his journey as a REALTOR®, working first for Coldwell Banker for two and a half years while he was in grad school.

"While I was in school working as a REALTOR®, I was achieving success beyond the expectations," Josh says. "I remember telling my family that I needed to jump into real estate full-time."

### BREAKING NEW GROUND

It was 2011, and the market was still crawling back from the depths of the economic crisis. Some would say not

a good time for a new Agent to enter into the business.

"I ended up getting into the business at the worst time," Josh admits. "Yet, I didn't have any student loans and I didn't have anything to lose so I took the risk."

It ended up being a very good time for Josh to start. During his first year, he recorded a solid 12 transactions, followed by 23 deals in his second year, and a stunning 55 transactions in his third year.

### ONWARD AND UPWARD

The swift upward trajectory of Josh's career continued. He earned his Broker's license in 2009 when he was just 22 years old. Josh has a voracious appetite for growth and for challenging himself and learning more. In the process, he took on efforts that others advised against ... for example, the time when he wanted to take on property management efforts in addition to real estate.

As he remembers, "I had people tell me, 'You can't do property management.' But when people tell me I can't do something, it makes me want to do it all the more."

Josh's determination has paid off and today, Josh has built a successful Boutique Real Estate Brokerage (Selling Tampa Bay) with a small team that does a staggering 250 transactions a year. Plus, Josh manages nearly 100 properties. That's just the start. In 2017, he and his business partner, Tom Parris, Licensed Residential Contractor, started a development company (Whitehall Develop-



Rudi Ramnanan  
(Josh's Top Agent)





*It's a great feeling being able to help lots of people with a decision they have to live with every single day of their lives...*

ment), where they have already built eight single-family homes. In addition, Josh is the Condo Expert and local partner for HighRises.com.

As he says with a smile, "I definitely like to have my hands in a bit of everything."

**QUALITY OF LIFE**  
Real estate has provided the kind of life Josh wants.

"This has been my only career. It started really when I was 18. I've always worked my own hours. And every year, I try to do something different," he says.

Josh lights up talking about his small, extremely productive team, including his top producer, Rudi Ramnanan, along with Eddie, Jess and Dennis, who sells real estate and coordinates property management efforts.

"I'm a competing broker. I enjoy getting out and working with people," he explains. "I'm 15 years in the business and learning something new every week."

One of Josh's favorite parts of real estate is the way it allows him to spend time

with his family, including his wife, Melissa, and their two sons — JJ and Levi.

"I love the freedom of the business," he emphasizes. "I can spend every day of the year with my family, I can take vacations wherever and whenever I want to. It's the freedom of running your own business."

Josh grew up playing soccer at a high, competitive level. It's a sport he still enjoys today. Another favorite Josh enjoys with his family is travel.

**GIVING HIS ALL**  
Those who know Josh quickly understand that he is straight-ahead, honest, loyal leader who would much rather get on the phone for a call than text. They also see that he has a heart for helping others.

As he says with a smile, "It's a great feeling being able to help lots of people with a decision they have to live with every single day of their lives ... to help new families transition and to grow. I like working with people to solve problems."

That's leadership. That's a direct drive that makes a powerful impact on those around him.

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



## WHAT DO YOU GET WHEN YOU COMBINE LOAN OFFICER ACCESSIBILITY AND PRODUCT AVAILABILITY?

You get US! As recently voted #1 mortgage company by Tampa Magazine, we continue to live up to our reputation of providing not only our customers, but our colleagues, with the best experience possible. Need a prequalification letter on the weekends? No worries, we're available!

- Full support for open houses and broker's opens
- Marketing assistance
- Quick closings (as quick as two weeks)
- Prequalification availability
- Custom-tailored mortgages for your customers
- Loans as low as 580 credit score
- Bank statement loans (great personal loans for Realtors)



NMLS ID 4102

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



"DJ and Bay to Bay Lending is our "go to" lender not only because of the professionalism but because of the availability! Nights and weekends do not matter! He will answer the call and provide us with exceptional service!"  
-Debra Valdes, McBride Kelly & Associates Realty



*B.L.*  
2013

Social. Architectural. Natural. 813-477-3399  
**B. Lively Images**  
www.livelynow.com



▶ team leader

Written by Elizabeth McCabe

Photography by Roger Slater of CCS Photography

# MONICA meet CRAWFORD

## OF THE CRAWFORD TEAM

*Fulfilling Her Potential in Real Estate!*

Dedicated. Driven. Determined. Monica Crawford is all of those things as a REALTOR® at Keller Williams St. Pete Realty. Born and raised in Kentucky, she and her husband Adam were looking for a change of scenery, warmer weather, and adventure nearly eight years ago when they headed south.

“We found our way to Gulfport in 2012. Part of the goal of leaving Kentucky was searching for a place that would allow me to fulfill my earning potential. We came down without a place to live and without jobs, but with a determination to figure it out,” says Monica, “and as it turned out, once we came to Florida, our lives just really fell into place.”

Monica has a degree in communications and has worked in professional baseball, for Mothers Against Drunk Driving and an organ donation awareness nonprofit organization, as well

as for a U.S. Marine who received the Medal of Honor. When she came down to Florida, it was her husband who actually discovered what she was going to do next.

“Keller Williams had a Career Spotlight Night and Adam told me, ‘I think you would be great in real estate.’ I had never even considered it, but I was ready to be out of my comfort zone and so I went to hear what they had to say. Now, in my seventh year in the industry, I joke that depending on the day, I either blame Adam or credit Adam for getting me into real estate.”

She joined Keller Williams in 2013 because of Rachel Sartain’s leadership in the downtown St Pete office. After working as a single agent for nearly two years, Monica joined Lonnie and Jennifer Orns’ team and spent the next two years learning from them.

“I’m really grateful for that experience and learned so much about what it takes to lead a real estate team. Towards the end of 2018, I was ready to form my own team and The Crawford Team officially launched in January 2019.”

### THE CRAWFORD TEAM

The Crawford Team consists of three full-time agents. Monica acts as the lead listing agent and she is joined by Annie Kushner and Sierra Kluson. Nicole Walker is the team’s full-time Director of Marketing and Operations and Alexandra Hiotakis with List2Close Management is the team’s full-time Transaction Coordinator. Monica lovingly refers to this group as her “fleet of females.”

“The biggest reason that I started the team is that as a newer mom, I was feeling a struggle between career goals and parental goals,” says Monica. “I



# “

*My husband is my strongest supporter. Adam knows how to push me and keep me grounded. Everything we have achieved has been as a team.*



...

wanted to be a Mega Agent *and* a Mega Mom, but didn't feel as though I could be both. I wasn't willing to compromise one for the other and starting the team gave me the best of both worlds."

In addition to providing excellent service to more clients, the team's mission is to enable agents to maximize their potential, both professionally and personally, and to serve as a support system for one another. As Monica says, "If you want to go fast, go alone. If you want to go far, go together."

Working together creates a great team atmosphere. The team helps one another stay focused on the right things and achieve a healthy counter-balance of work and family life.

#### **BUILDING A REFERRAL-BASED BUSINESS**

"Starting this business was really hard," says Monica. "The first year I only sold seven houses. It was really tough."

"I'm a firm believer that you have to focus on the *right* things, especially in an industry where there are so many ways to be successful." She changed her approach to focus on buyers and to use open houses to build her pipeline and for the next 18 months, she held an open house every weekend. She also started a coaching program that helped her develop her niche and as a result, has built a referral-based business.

"I find a client and earn their business for life," says Monica. "It takes more time to develop those relationships." But it is worth every ounce of effort and it also pays off.

Last year, 80 percent of her business was from repeat clients and referrals. Her team volume was \$17 million and The Crawford Team ranked third in her brokerage for most units sold,

 @realproducers

closing 63 units in 2019. "I was really proud of our team's performance last year, especially as a new team," Monica says.

One way that Monica sets the tone for referrals is through setting proper expectations with clients through the C.A.R.E. (Creating A Referrable Experience) approach. It holds Monica accountable for delivering exceptional service to her clients and it lets the clients know that she's going to expect them to refer her team to all their friends and family.

#### **FINDING HER PURPOSE IN HELPING OTHERS**

With a background in nonprofit work, Monica struggled to find the purpose in real estate on the onset. In a numbers-driven industry, it was challenging to find the fulfillment that she had in nonprofit work.

At a training, she learned that someone else was having the same issue she had and the solution was simple – focus on the number of families helped rather than a volume goal.

"It changed the way I looked at real estate," says Monica. "When people invite me to help them realize their real estate goals, they are inviting me into their life story." The results have been life-changing.

"I learned to love this job and appreciate the bigger picture – finding a place for families to make memories," says Monica. As a result of this shift for her, she became more self-confident as a REALTOR®. She saw how homes changed people's lives and she was eager to be a part of that process.

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

#### **FOCUSED ON FAMILY**

When Monica isn't working, she loves savoring time with her family. She says, "My husband is my strongest supporter. Adam knows how to push me and keep me grounded. Everything we have achieved has been as a team." And, as a full-time stay-at-home dad, Adam is also living his best life.

They have two children. Their son, Leeland, is 4 ½ and is the "sweetest little soul" and has the kindest heart. Their daughter Willa is 3 months old and already has a fiery spirit and her mom's determination.

To relax and unwind, Monica loves to be outside. "I need to be among the trees and feel the earth under my feet," she says. She loves to take family walks down to the water or visit one of the beautiful parks around the city.

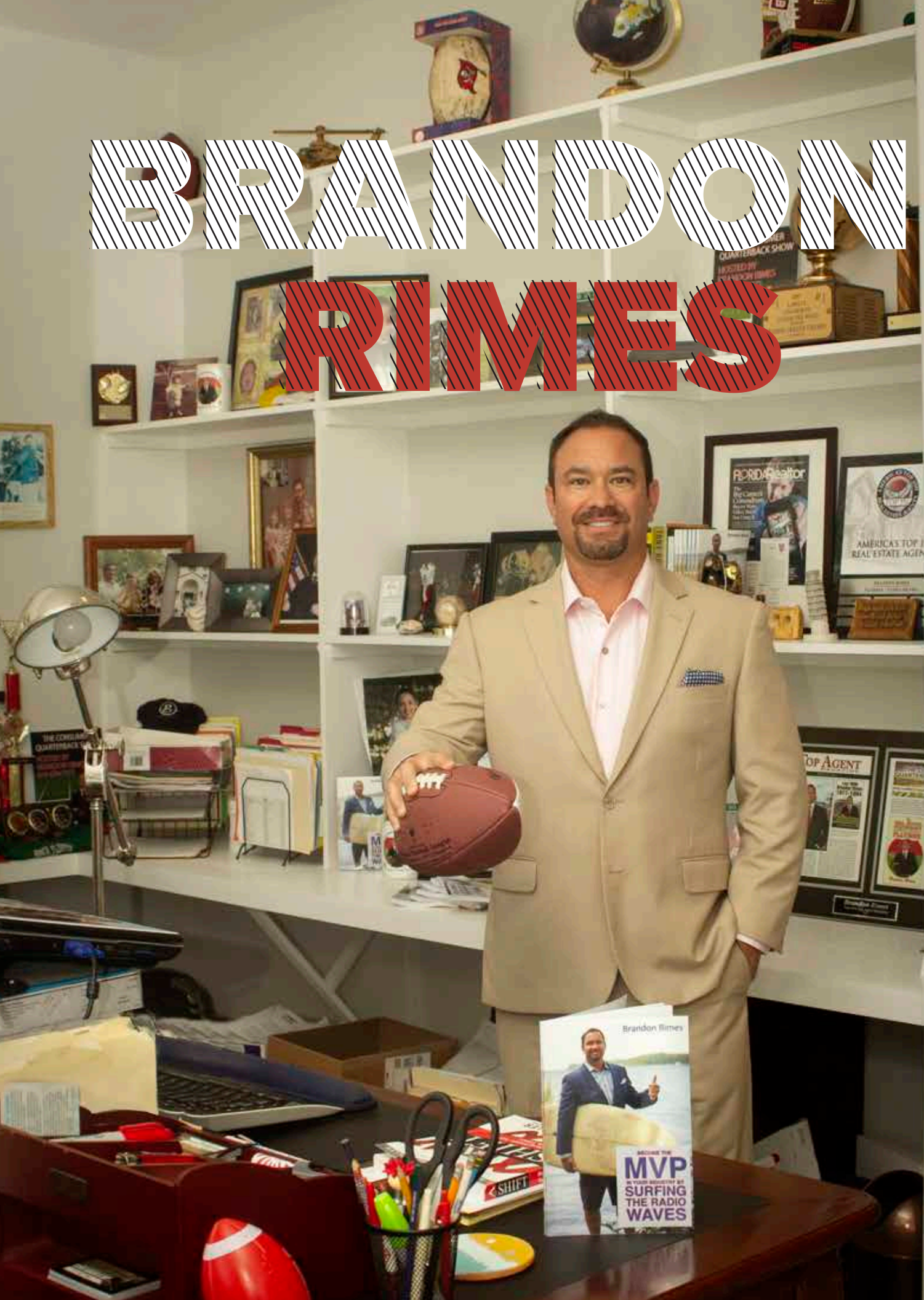
She has high hopes to go on a three-month road trip out West in 2021. The family bought a 13-passenger van that previously belonged to a Christian rock band for touring, made some modifications to make it more family-friendly, and now take it on family road trips. It's a great way to experience the outdoors and make family memories.

Real estate has given Monica the opportunity to pursue her dreams and live up to her potential. She has an attitude of gratitude and is thankful for her family, her team, her brokerage and her clients. She knows she wouldn't be where she is today without them.





# BRANDON RIMES



▶▶ featured agent

By **Dave Danielson**  
Photo Credit: **Allie Serrano** of Allie Serrano Portraits, LLC



## AN MVP DRIVEN TO SCORE FOR OTHERS

As a quarterback on the football field, Brandon Rimes got the ball on every play. Whether handing the ball to someone else, throwing it downfield to a teammate, or keeping it himself, the gains Brandon realized were always on behalf of others.

Brandon's same winning ways continue today. As a real estate agent, radio and TV host, author and speaker, he sets the stage for others to shine.

### WINNING WAYS

Brandon grew up in LaBelle, Florida. Winning became a habit early and often.

When he was 10 years old, he was quarterback on his Pop Warner team that went undefeated and played in the first-ever Pop Warner Super Bowl.

As Brandon says, "Dads who coach are normally tougher on their kids, and the kids are better for it. And that's the way it was for me. He taught us how to win and be tough."



BUT I BRING

THAT EFFORT OF

ACHIEVEMENT TO

EVERYTHING I DO.

NO ONE IS GOING TO

OUTWORK ME.



EVERYTHING  
I DO IS  
GEARED  
TOWARD  
CONSUMERS  
TO GIVE  
THEM WHAT  
THEY NEED  
TO MAKE AN  
INFORMED  
DECISION  
— NOT  
COMMISSION-  
BASED  
ADVICE.

Sometimes, children who achieve sports success at a high level at a young age lose their passion for the game.

Not Brandon.

As a high school senior, his team again finished their season undefeated and played in the Florida state championship game. Brandon was named team MVP.

Moving on to college, Brandon became part of the inaugural football team at the University of South Florida. Although he had played quarterback at a high level, Brandon's coaches had a different role in mind for Brandon.

"They moved me to play as a defensive back and punt returner," he recalls.

Being a quarterback isn't something Brandon just did. It's part of his DNA. So with collegiate playing eligibility remaining, he transferred to another school — and a familiar position in the offensive backfield — at quarterback for Ferrum College in Virginia.

Again, Brandon had a powerful impact. As a junior, he led his team to an undefeated mark through seven games. Then injury struck. Brandon rolled his ankle, and the team lost three in a row, ending his playing career. Once again, Brandon was named team MVP.

**AN MVP SHARING VALUE**

By now, you see a clear pattern. Brandon gives his all to whatever he has a pas-

sion for. In turn, he masters what he does, he contributes at a high level, and he is recognized as an MVP.

But the MVP award is more than a designation or some dusty trophy. It is the symbol of someone who is truly valuable as a resource who helps others around them win. And that describes Brandon to a tee.

"Through the years, I've been in the underdog role. At 5'8", I feel like I was always underrated a bit," he says. "But I bring that effort of achievement to everything I do. No one is going to outwork me."

Like other high-performing athletes, the playing days on the field ended for Brandon. But his competitive fire and

knack for making winning plays continued in another field.

It wasn't long after college before Brandon talked with friends who were excelling in the world of mortgage lending. They recruited Brandon, he joined the team, and for seven years built a successful career helping others achieve their homeownership dreams.

Brandon made the transition to become a real estate agent. That was about a decade ago.

With time, Brandon studied, learned, worked hard and excelled. He continued developing himself in all ways, including becoming an Anthony Robbins Business Mastery graduate. He created and built his own team four years ago with his wife, Lindsay. Appropriately, it's

named Platinum MVP Realty. Last year, the team joined the Keller Williams organization.

Family time is Brandon's priority, and he enjoys a strong, close bond with Lindsay, who has made her own mark as an accomplished entrepreneur, business owner and, as of a year ago, a rock-star real estate agent on the team. When he's not working, Brandon is busy enjoying time and mentoring his 13-year-old daughter, Braelyn.

Today, Brandon, Lindsay and the team are definitely on a winning streak. The Platinum MVP team at Keller Williams is on pace to finish 2019 with \$30 million in volume.

"It's exciting to see the way our team is growing and adding

more momentum as time goes on," Brandon smiles.

**SHARING THE SIGNALS**

One of Brandon's passions delivers results for a wider audience — literally. You'll find Brandon spreading his helpful advice far and wide as an author, and as a radio and TV host of "The Real Estate QB Show," and "The Consumer QB Show." In the Tampa area, you can hear him each day during the 5 p.m. drive-time slot on iHeartRadio AM 1380 The Biz "The Wall Street Business Network" and FM 99.9, and again on Sundays at 7 a.m. on FM 102.5 The Bone. His popular show is also syndicated via AmazonTV, AppleTV, Roku and 85 other outlets worldwide!

Brandon uses his day-to-day work and his media presence to be a genuine resource and supporter of others, including his work with the Children's Cancer Center and interviewing guests such as former NFL player, and "Walter Payton Man of the Year" Warrick Dunn and spreading the word about his charitable work.

"As I got started, I thought about ways I could differentiate myself from other agents and help others," he says. "And I've found it's a lot like being a quarterback, where you need to look ahead, set up the next segment, and pivot from one topic and guest to another."

Brandon brings his work as an agent to his audience each day.

"The number one takeaway of doing the show is innovation.

“

PEOPLE ARE BECOMING MORE AWARE OF ENERGY AND THEY'RE LOOKING FOR WAYS TO DECREASE STRESS FROM THEIR LIVES AND CREATE GOOD ENERGY IN THEIR SPACE.



That's what I feel strongly about," he emphasizes. "As part of my daily show, I feature multiple real estate listings. I think my highest duty for my sellers is to get the maximum exposure, which leads to maximum profits and a shorter marketing period."

**DRIVING AHEAD**

People recognize Brandon in the supermarket and tell him they've heard his show. It's gratifying to the man who wants to reach and support more people.

"I love being that consumer advocate. It's something I feel a strong moral responsibility for. There's a lot of clickbait out there, with people are trying to sell you something," Brandon says. "Everything I do is geared toward consumers to give them what they need to make an informed decision — not commission-based advice."

Working together, Brandon and Lindsay incorporate a variety of elements that set them apart. Lindsay spent 12 years as the owner of a sales firm, building up to \$40 million in annual production.

She brings her expertise and experience to the Platinum MVP TEAM, as well. In fact, in the past six months, the team has grown with 11 new people!

Lindsay has trained with five master healers across the nation for the past six years, along with energy healing and Feng Shui. She brings this healthy focus to the Platinum MVP TEAM and her clients.

As Lindsay says, "Adding this aspect in for our clients on the real estate side gives us an edge, because people are becoming more aware of energy and they're looking for ways to decrease stress from their lives and create good energy in their space."

That goes for their team members, as well.

"Coaching meditation and doing healing also helps our team," she says. "And I incorporate in coaching sessions how our agents can achieve that work/life balance, which also helps them stay fresh and on top of their game."

Together, Brandon and Lindsay are clearly making a difference each day in the lives of those around them.

**B**  
**BLANCHARD**  
INSURANCE

EXPERIENCE WHY WE ARE THE #1 CHOICE FOR TAMPA'S BEST REALTORS AND LENDERS

PROTECTING WHAT MATTERS FOR OVER 20 YEARS

Homeowners - Condos - Investments  
Commercial - Flood - High Value

See what makes us different today!  
407-788-8640

Hailey Hagerman | Marcus Tarantino

quotes@blanchardinsurance.com  
www.blanchardinsurance.com

Your Local Resource

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

**Helping Out This Thanksgiving**  
As you gather for Thanksgiving, you can also provide food relief for those in your community with a donation to Feeding America. Even \$1 can provide 10 meals.

Contact me to learn how you can help. Thank you!

firstamrealestate.com  
Phone Orders: 800.444.9030

First American Home Warranty

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

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

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

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

ASHI

**We Make Moving Easier!**

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

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

**UTILITY HELPERS**  
.COM

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

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



**A-Snoop Inspection**  
*Helping clients make informed decisions!*

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

Multiple Inspectors To Serve You! **PROFESSIONAL HOME INSPECTIONS** Veterans Discount!

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

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

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

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



**ADT**  
**Authorized Dealer**  
 Veteran Security



**VETERAN SECURITY**  
 THIS WE'LL DEFEND

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

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



*Don't Replace Refurbish!*

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

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

*Specializing in complete refurbishment for Sliding Glass Doors*

[www.sliderrepair.com](http://www.sliderrepair.com)  
**727-378-9875**

**Good Hands®**  
**Within arm's reach.**



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

**Helen Wade Insurance Agency**  
**727-866-6311**  
[a092880@allstate.com](mailto:a092880@allstate.com)  
[allstate.com/helenwade](http://allstate.com/helenwade)

Proudly serving our community for over 20 years.



**Allstate**  
 You're in good hands.

Subject to terms, conditions and availability. Allstate Fire and Casualty Insurance Co. © 2019 Allstate Insurance Co. 9442852

*Be thankful this holiday season & celebrate your family...*

**THOMAS BRUCE**  
*Studio*

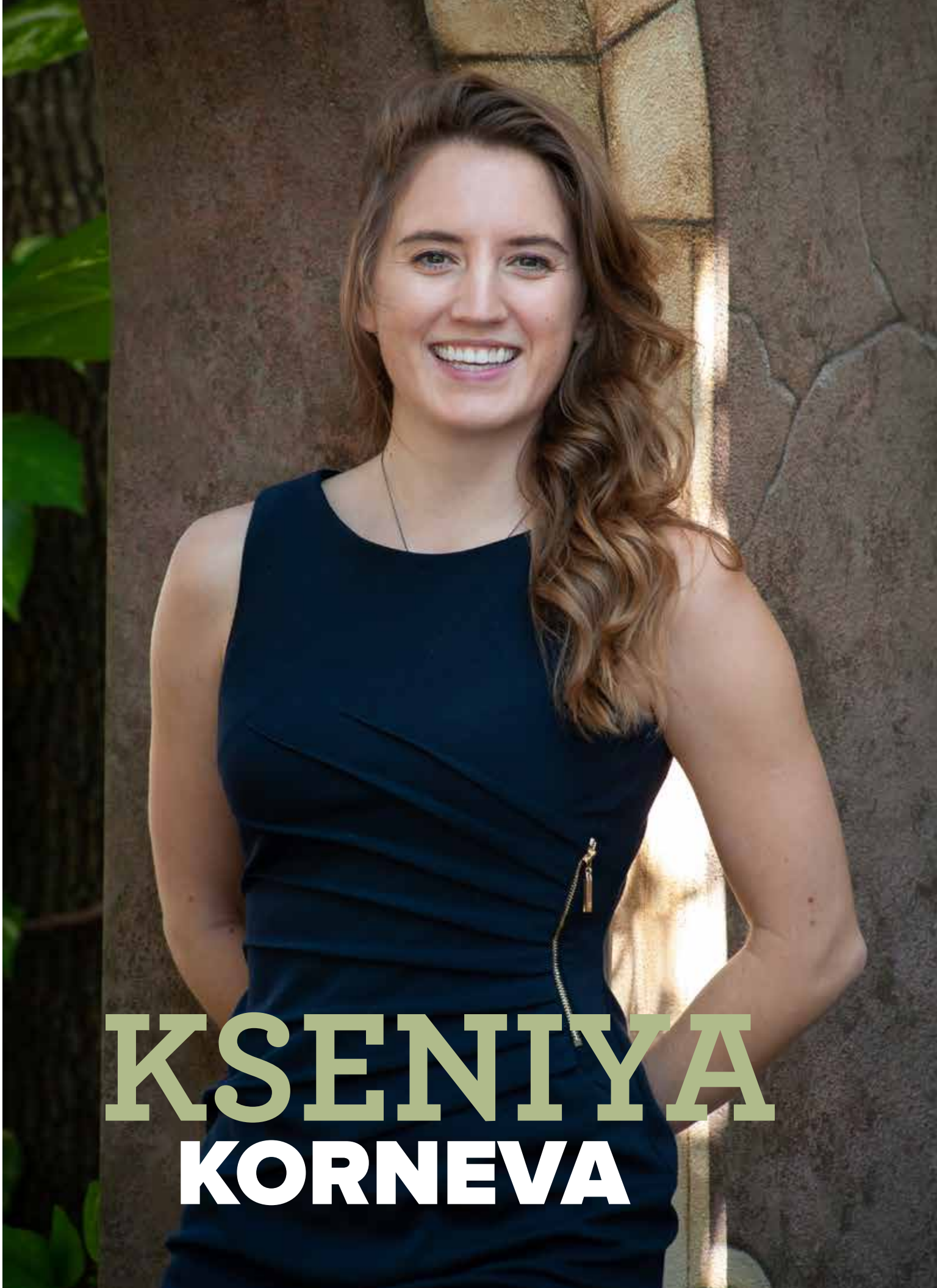


*Book your family portrait session by November 24th and receive \$100 off your order\**

*Gift certificates available!*

*\*Session fees apply  
 \*\*Holiday session fees apply November 25-30*

*www.thomasbruce.com | 727.577.5626  
 7925 4th St. N. St. Petersburg, FL 33702*



# KSENIYA KORNEVA



▶ rising star

By Dave Danielson  
Photo Credit: Carol Walker/Thomas Bruce Studio

## ENGINEERING EXCELLENCE



The lessons and paths of the past can be applied to create the triumphs of the future.

One who demonstrates that is Kseniya Korneva. As this month's Rising Star, and a REALTOR® with Pineywoods Realty, she is engineering excellence.

### Designing Her Destiny

Growing up, Kseniya took her talents to Clemson University, where she pursued a degree — and what she thought would be a future career — in engineering.

In 2016, Kseniya graduated from Clemson and moved west.

“When I graduated with my engineering degree, I moved to Seattle. It was a bit of a random move, but I just wanted to live somewhere with mountains and a city,” she recalls.

She began her career — and soon began thinking along new lines.

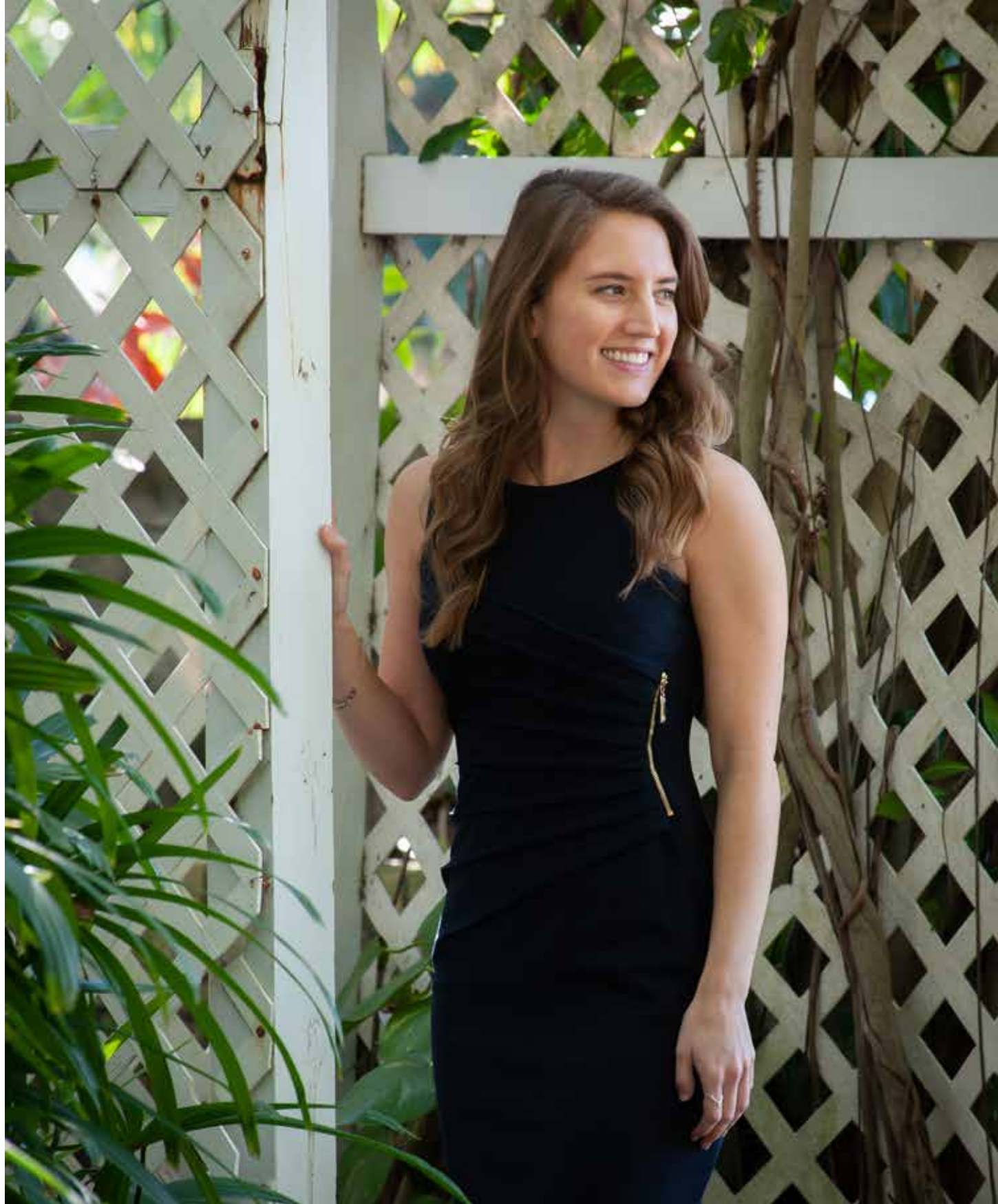
“I lived in Seattle for a year and worked in engineering during that time,” Kseniya remembers. “But about four months in, I realized I wanted to do something different.”

Real estate was top of mind for her.



IT'S REALLY COOL TO BE ABLE TO HELP PEOPLE BUY THEIR FIRST HOME... TO HAVE THEM REALIZE THEY CAN DO IT.

...



I KNEW THAT IF I KEPT GOING AT IT, THERE WOULD BE A PEAK THAT I WOULD REACH...MY DREAMS OF WANTING TO ACHIEVE BIGGER AND GREATER THINGS.

As Kseniya says, “It wasn’t long before I started shadowing a local brokerage there. I took my online class and my test in Seattle.”

Soon, it was time for another move.

“At that time, my boyfriend and I knew we wanted to live somewhere that was sunny and near a lot of our friends who were mostly living in the Southeast,” she explains. “Tampa has the best real estate market, and I knew I wanted to do real estate, so we decided to come here. We didn’t even visit first.”

#### **Gaining through Groundwork**

Kseniya started with Keller Williams in the fall of 2017. She enjoyed her start there, gaining from the company’s trademark brand of training and a strong team atmosphere. After working with Future Home Realty and Brainard Realty, Kseniya joined her current home at Pineywoods Realty.

In the meantime, she worked through the gauntlet many new agents face.

“It was definitely tough at first, not knowing anybody, because I was new to the area,” Kseniya recalls. “I didn’t know the neighborhoods yet. So I did a lot of visiting open houses, visiting broker open events, and familiarizing myself with all the neighborhoods.”

Through her determination and strategic work, Kseniya gained traction.

“I held a lot of open houses,” she says. “Also, I was able to gain a lot of clients from just surrounding myself with the right mentorship and with people who taught me to do things the right way. I am incredibly grateful for The Welcome Home Team for all of their support and guidance this past year.”

Kseniya tends to specialize with buyers in the market.

“The majority of who I work with tend to be buyers, and a lot of them

are first-time home buyers, though I also do some listings, as well,” she says. “As I continue to expand and grow, I’m getting more and more listings. I really enjoy working on both sides. I like helping whoever I can.”

Her open, helpful approach has translated into real results. During her first year, Kseniya completed six transactions. Last year, she finished 18.

As she considers her early success in the business, Kseniya has helpful words of advice to offer to those who are joining the business today.

“There are a lot of things that the industry advises you to do, including waking up at 5 a.m., and a lot of other things. But I really think the thing is to do what’s right for you. It could be open houses or online marketing, and social media is getting more beneficial,” she explains. “I would suggest trying all of the lead generation methods. For example, for me, open houses work better in certain neighborhoods than other neighborhoods. So definitely find a neighborhood that you connect with better and can convert easier.”

#### **Sharing Success**

Kseniya hails from a family of educators.

“My sister has her Ph.D., and she’s looking to become a professor. My dad’s a professor, my grandpa was a professor, and my grandma was a teacher. My mom also has her Ph.D., and she runs a lab. So my family has a lot of academia,” she smiles.

The love to help and educate also runs deep within Kseniya, as well.

While she helps the families she works with, Kseniya also enjoys the dynamic of helping those in the business.

“I’d like to do more mentoring with newer agents,” she says. “I’d like to get to a point where I can hire agents and mentor and train them.”

In the meantime, Kseniya enjoys her role of helping her clients achieve their dreams. In the process, she enjoys giving back and engaging with her community. In fact, she hosts a monthly exercise class and looks for other ways to reach out and become involved.

“One of my favorite parts of what I do in real estate is having people realize how much easier it is to buy a house than they thought. Usually, people think it’s a huge ordeal. It’s really cool to be able to help people buy their first home...to have them realize they can do it.”

At the same time, she remembers the same spirit she has...a spirit that has helped her achieve early success.

“I definitely think I have a little bit of stubbornness. A lot of people told me to go back to engineering,” Kseniya says. “It was difficult to not have a steady paycheck to rely on, but I saw what the capacity was and the opportunity that was there. I knew that if I kept going at it, there would be a peak that I would reach...my dreams of wanting to achieve bigger and greater things.”

**Each day, Kseniya Korneva is achieving bigger and greater things on behalf of those she serves...by engineering excellence.**





REALTOR®

# KARLA DORSEY



▶▶ making a difference



Written by Elizabeth McCabe

## New Director of the South Tampa chapter of the National Association of Divorce Professionals

“I work with many clients who are going through or have been through the divorce process. It can be a challenging time,” says REALTOR® Karla Dorsey.

She decided to start a local chapter of the National Association of Divorce Professionals (NADP) in South Tampa to make a difference in the lives of others who may be affected by this process.

Clients often need additional professional help outside of real estate when navigating the complexities of a divorce. Karla explains that they may need referrals for a lawyer, mediator, childcare advocates, financial planner, or counseling. She says, “While I feel like I’m an expert in my field, I like to have the confidence to be able to refer my clients to professionals whom I know, like and trust.”

Starting a national chapter of the NADP was an amazing opportunity to assemble a group of professionals to help people during a trying time in their life. Professionals come together to attend monthly meetings where they can collaborate, refer, and educate one another.

Karla also became a Certified Divorce Specialist CDS (trademark) through the NADP by attending a three-day workshop held at Nova Southeastern University in South Florida. It has been time well spent as she can help others who might be facing one of the most challenging times in their lives.

### ABOUT NADP

The NADP seeks to “make a positive impact on the divorce process through our community of high-achieving professionals.” Professionals are connected with one another, creating a “unique opportunity to create

strategic alliances within the divorce industry.” As their website states, “Through our in-person and online platform, NADP members locally and nationally come together in a powerful and productive way.”

### GET INVOLVED

“We are actively looking for professionals who want to participate in the South Tampa chapter of NADP,” says Karla. Get involved by making a difference in the lives of those who are experiencing or who have been through the divorce process.

Professionals of all industries are needed, including attorneys that specialize in family law, bankruptcy, will & estate planning, forensic accountants, life coaching, insurance agents, title agents, mental health professionals, and more.

For more information, contact Karla at [karla@karladorsey.com](mailto:karla@karladorsey.com) or 813-394-7049.



# COAST to COAST



**MOVING AND STORAGE, INC.**

ENTRUST YOUR LIFE'S MEMORIES WITH US

**GEORGE BURD** is the owner and president of Coast to Coast Moving and Storage. When he moved to Tampa from Key West years ago, he had a vision of creating a full-service moving company that would support the growing needs of people in the region.



▶ featured sponsor  
By Dave Danielson



Since opening the doors of Coast to Coast Moving and Storage in 2010, he and his team have done just that. In fact, through the past nine years, the organization has grown with a staff that swells to as many as 40 employees during times of peak demand.

#### **A Brand of Caring Quality**

Originally serving as primarily a military mover, over the last several years, the company has expanded its presence to support a full range of residential and commercial needs, including local,

long-distance and international moves, as well as storage and packing services.

Morgan Kidd serves as Sales and Marketing Manager with Coast to Coast Moving and Storage. As she says, the primary mission is making the job of relocating as smooth as possible.

“Moving can be stressful, and you have so much to deal with when it comes to utilities, and turning them off and

...





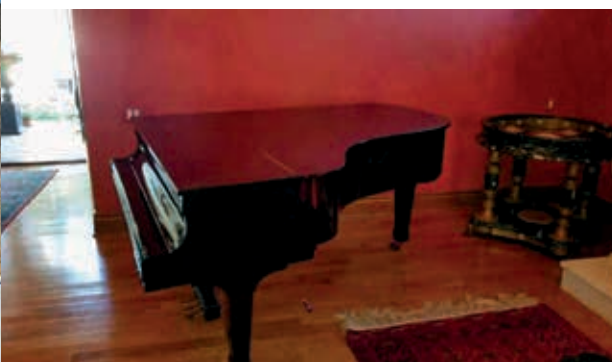
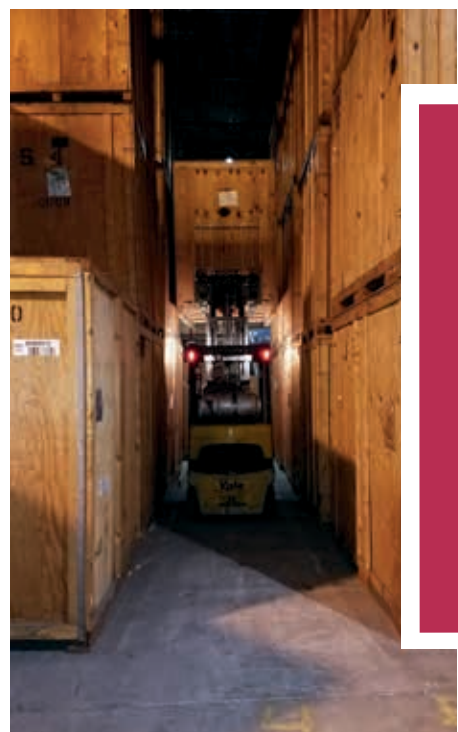
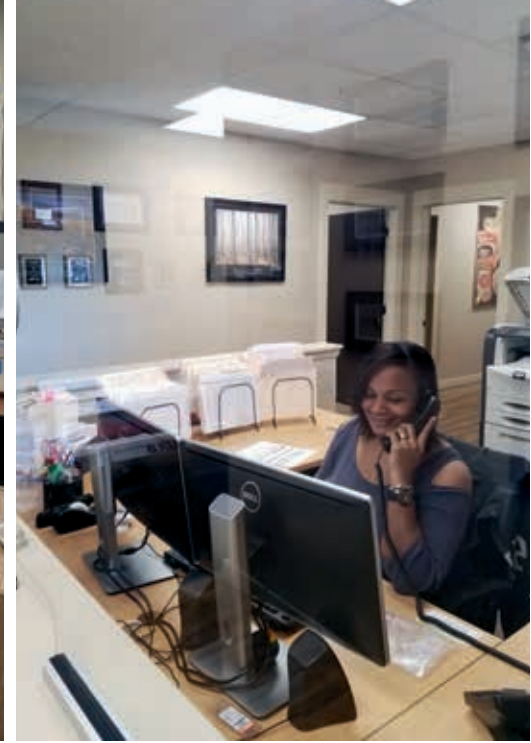


turning them back on, packing, moving to a new location — whether it's something you want to do or have to do," she points out. "We're a one-stop shop. We want to make sure that our process and our portion of whatever you're going through is as smooth as possible, so that's one less thing you have to worry about."

Coast to Coast Moving and Storage works proactively to plan and conduct moves wherever the need may be. Local moves can normally be scheduled quickly, and in-state moves can be coordinated with just a week or so of planning. Moves across the country or from an out-of-state location into Florida can happen with four to six weeks of notice — allowing plenty of time for an in-home walk-through, shipment weight calculation, packing preparation and ensuring adequate truck capacity.

As Morgan says, the Coast to Coast team enjoys their partnership with the region's real estate community.

"We're here to serve their clients, so when they sell a home, they know their clients will be taken care of on the back end with their move," she emphasizes. "They can trust that their clients, family members and friends in the community will be taken care of — and it's going to happen with no hassle from start to finish. Trust us with your move, and we'll do it right."

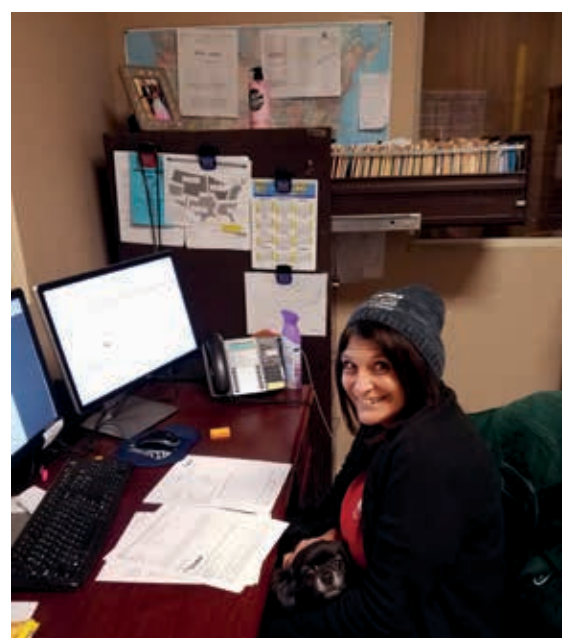
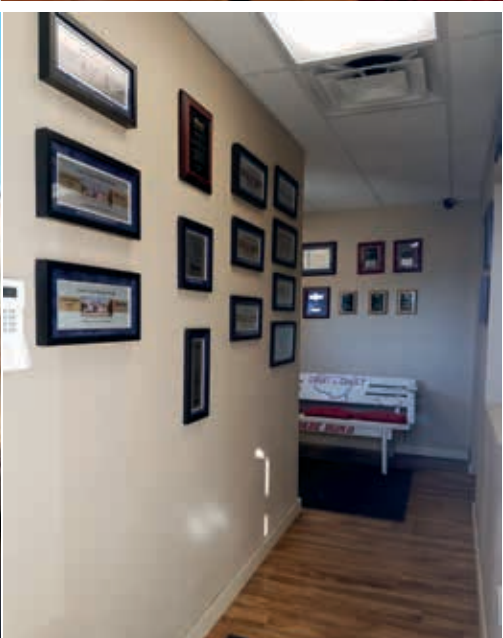


**Contact Coast to Coast Moving and Storage, Inc. Today!**

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

Coast to Coast Moving and Storage  
5035 Uceta Rd.  
Tampa, FL 33619

Phone: 813-621-1003  
Email: [contact@ctcms.com](mailto:contact@ctcms.com)





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

POINTING YOU IN THE RIGHT DIRECTION SINCE 2005!

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

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

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

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

**97%** of texts get read.

**Are You Using Texting In Your Business Yet?**

**50% OFF First Month**  
**Promo Code: Real Producers**

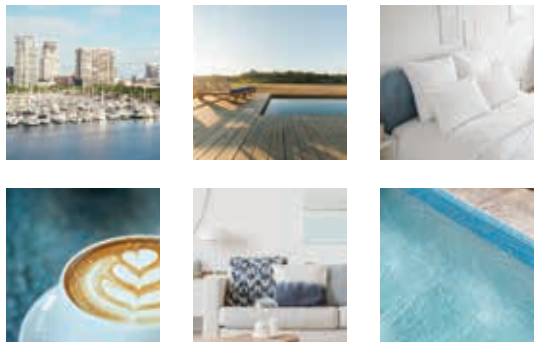
Automated & Personalized Texting Software for Realtors  
[www.TextingBase.com/RealEstate](http://www.TextingBase.com/RealEstate)

LOGOS

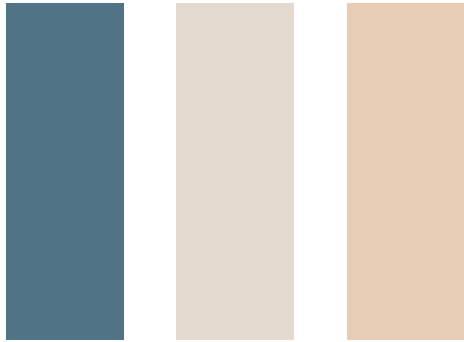
Jennifer Thompson  
LUXURY REAL ESTATE

LUXURY REAL ESTATE  
Jennifer Thompson

VISION BOARD



COLOR PALETTE



Save your clients by getting them covered!

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

**SAVES \$50**

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

For additional information, please contact your local account executive:

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

cinchrealstate.com | (800) 247-3680

\*Cinch Preferred Plan not available in all states. Excludes multi-family, multi-year plans and renewals. \$50 discount applies to year one only and requires \$200/\$175 deductible (depending on area) and includes the Premium Upgrade Package (buyer only). ©2020 Cinch Home Services, Inc. All rights reserved. Cinch and HMS are registered marks of Cinch Home Services, Inc.

ARNOLD NOVAK  
PHOTOGRAPHY

Commercial and Residential Real Estate Photography

Branding Videos

Virtual Staging

FAA Licensed Drone Pilot

PPA Professional Photographer of America member

Insured

[www.arnoldnovak.com](http://www.arnoldnovak.com)  
[anrealestatephotos@gmail.com](mailto:anrealestatephotos@gmail.com)  
813-400-9090

LET'S TALK | 727.490.9835

EVOLVEANDCO.COM | 727.490.9835 | 475 CENTRAL AVE, SUITE M7, ST. PETERSBURG, FL 33701

# Do I need HOMEOWNER'S INSURANCE?



While this may sound like a silly question, there are many homeowners who go “bare” on their homeowner’s insurance because they own their home with no mortgage or loan against it. There is no law in Florida that says you MUST purchase homeowner’s insurance if you own a home. However, very few home buyers can pay cash upfront for such an expensive purchase. Most people will need to finance most of the cost of a home, and that means going to a mortgage lender. As a condition for obtaining a home purchase loan, a mortgage lender will require that you carry homeowner’s insurance throughout the duration of your mortgage.

## WHY MORTGAGE LENDERS REQUIRE HOMEOWNERS INSURANCE COVERAGE

When a mortgage company lends hundreds of thousands of dollars for a home purchase, the home serves as collateral for the loan. Lenders want to protect their investment in case a catastrophe destroys or severely damages the property. For this reason, they insist that borrowers purchasing a home have the protection of a homeowner’s insurance policy that will pay for the home to be repaired or rebuilt in a covered loss.

## INSURANCE COVERAGE YOU WILL NEED ON YOUR HOME TO SATISFY YOUR MORTGAGE LENDER

Your lender may require you to carry homeowner’s insurance that provides protection against fire, hail, lightning, hurricanes, wind, and other natural disasters, depending on your

area. If you live in a flood zone, your mortgage company will also require flood insurance, which is not included in a homeowner’s insurance policy, but can be purchased separately. If you live in California or another area prone to earthquakes, your lender may require that you purchase separate earthquake insurance.

## HOMEOWNERS INSURANCE PROTECTS YOU AS WELL AS YOUR LENDER FROM LOSS

If you are like most people, your home is one of the biggest investments you will ever make. A disaster, such as a fire, tornado, or hurricane could destroy your home and the belongings it contains in a matter of hours or less. Even after your mortgage is paid off – or if you paid cash or inherited the home — it makes financial sense to maintain your homeowner’s insurance coverage, to protect one of your largest assets. The property is not only collateral for your lender – it is also your home.

## A HOMEOWNERS POLICY CAN HELP PROTECT YOU FROM LIABILITY

A standard homeowner’s policy can also protect from liability in case someone else is injured on your property, or if you, a family member, or even a pet accidentally damages property belonging to another. For example, your homeowner’s liability coverage would apply in the following scenarios:

1. Your teenage daughter invites over a friend who trips on a vacuum cleaner cord and falls, breaking her wrist.
2. A party at your house results in someone getting hurt by slipping around your pool area.

A home is a substantial asset. If you own a home, we recommend you get homeowners insurance, not only to satisfy your lender, but also to protect your significant investment in the purchase and maintenance of the property. Our experienced Advisors can help you get the best quote on a homeowner’s insurance policy and any additional coverage you may need to protect your home. Contact us today at 727-385-5082 or email us at [info@tampabayinsurance.com](mailto:info@tampabayinsurance.com).



A HOME IS A SUBSTANTIAL ASSET. IF YOU OWN A HOME, WE RECOMMEND YOU GET HOMEOWNERS INSURANCE.



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

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



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

RESIDENTIAL \ CORPORATE \ INTERNATIONAL \ MILITARY \ STORAGE



**COAST to COAST**  
Moving & Storage

Entrust Your Life's Memories With Us




**COAST to COAST**  
Moving and Storage

5035 Uceta Rd.  
Tampa, FL 33619

813-621-1003  
coasttocoastmovingandstorage.com  
contact@ctcms.com

IM# 1821 | US DOT# 1973640

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



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






**showhomes**  
HOME STAGING


**win more listings!**

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

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

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

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



**SPECIAL OFFER**

**Prohealth Pest Control**

**TERMITE INSPECTIONS**


ProhealthPestControl.com  
813-213-4934

Call us for free for second opinions and quotes for termites

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

TAMPA BAY  
**REAL PRODUCERS**  
CONNECTING. ELEVATING. INSPIRING.

**ANDREW & ANGELA DUNCAN**



MARCH 2020

**ANDREW & ANGELA DUNCAN**

**LEADING BY SHARING**



Want a copy of your article or full magazines that you were featured in?

**REPRINTS!**

What the heck is a reprint? A reprint is a four or eight-page, magazine-quality grade paper with your full article and photos and you on the COVER of the publication.

**WHY DO I NEED THOSE?**

These reprints are a professional marketing tool that can help brand you, your team and/or your business.

- Use on listing appointments
- Send out to friends and family
- Send to clients with your holiday greetings
- Brokers, use as recruiting tools for capturing new talent.
- Use when farming your favorite neighborhood

**WHAT IF I CHANGED COMPANIES OR NEED SOMETHING CORRECTED ON MY ARTICLE?**

No worries! We can make any changes needed. We send you a proof, you approve, and then they are sent to you via FedEx.

**WHO CAN BUY THESE?**

The REALTOR® that was featured, the Broker, our Partner, or family. Anyone that wants to promote you.

**HOW DO I ORDER?**

Email don.hill@RealProducersmag.com or give us a call, 203-240-0011.

print me more! <<

Were you, your broker, or the team featured in an issue of Real Producers?

# Content Contributors WANTED!

DO YOU HAVE COOL CONTENT IDEAS?

We would like to partner with a few REALTORS® who love *Tampa Bay Real Producers* and who have creative ideas for contributing content.

We would like to introduce some new sections this year, including a travel section, investors section, financial section and others.

Please send an email to [don.hill@realproducersmag.com](mailto:don.hill@realproducersmag.com) if you're interested.



# ANYONE LOOKING FOR SOME EXTRA \$\$\$\$ ON YOUR TEAM?

ACCOUNT EXECUTIVES NEEDED

APPLY TODAY!

Do you have sales experience you'd like to utilize? We are looking to add new members to our team. Part-time, flexible hours. You can earn \$1,000-\$5,000/month for extra spending money. Perfect for anyone who loves connecting with various industries in the Tampa Bay real estate community. Training is provided.

Please submit resume to [don.hill@realproducersmag.com](mailto:don.hill@realproducersmag.com) for consideration.

**The Safer Solution to Show Homes**

24/7 Virtual Tours

Save even more as a Featured Agent and pay only **\$229**. Ask how to become a Featured Agent.

**PLATINUM PACKAGE ONLY \$286**

Platinum Listing Package Includes:

- 3D Interactive Tour
- Aerial Video & Aerial Stills
- 2D Ultra HD Photography
- Virtual Reality Tour
- Video Slideshow
- PDF Brochure Created
- Floor Plan with Measurements
- Social Media Marketing
- All Leads Free & Sent Only to You

(813) 812-4888  
[jschulman@hommati.com](mailto:jschulman@hommati.com)  
[www.hommati.com/enroll](http://www.hommati.com/enroll) Use Promo Code: 163

You can also enroll at: [hommati.com/office/163](http://hommati.com/office/163)

**hommati** by LOUDY

Subject to applicable state law. 20 cents per square foot over 4,500. The 3D stills included in this package use the same kit. Matterport camera used for the 3D tour. Some franchise locations can use a 360° camera for your site at an additional price. Refer to our Terms & Conditions on Hommati.com for details concerning the Best Price Guarantee. Each franchise location is independently owned and operated. © 2020

guaranteed Rate

**THE HOUSING MARKET IS SIZZLING**

WE SET THE **GOLD** STANDARD FOR CONCIERGE LENDING.

By working with Christin and Guaranteed Rate, you'll also be giving back: **When your loan closes, Christin will donate the cost of one week of clinical trials to Gateway for Cancer Research!**

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

**Christin Luckman**  
 SVP of Mortgage Lending  
 Guaranteed Rate

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

**\$1,000\*\***

\*\$300 donation will be made to the Gateway for Cancer Research at time of closing. Donations are valid for all loans closed from 08/12/2020 through 12/31/2020. Guaranteed Rate is not affiliated with Gateway for cancer research nor does Guaranteed Rate sponsor or endorse Gateway for Cancer Research. Applicant subject to credit approval. If loan does not close for any reason, donation will not be made. This offer and/or receipt of application does not represent an approval for financing or interest rate guarantee. This offer cannot be redeemed for cash/has no cash value. Restrictions may apply, contact Guaranteed Rate for current rates or more information.  
 \*\*Credit valid through Christin Luckman for applications submitted after 08/01/2020 - 12/31/2020. Coupon/credit must be presented/inserted at time of application. \$1,000 credit will be applied at time of closing and is factored into the rate and APR. Applicant subject to credit approval. If loan does not close for any reason, credit will not be refunded. This offer and/or receipt of application does not represent an approval for financing or interest rate guarantee. This coupon cannot be redeemed for cash/has no cash value. Restrictions may apply, contact Guaranteed Rate for current rates or more information.  
 EQUAL HOUSING LENDER: Christin Luckman NMLS ID #214406; CA - CA 080224408; FL - LD44314; IL - 031.0004163; MD-00009112; TN - 194474; TX - Licensed; VA - MLD 3458764; OR NMLS ID #2401; Nationwide Mortgage Licensing System www.nmlsconsumerdiscuss.org; CA - Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act • TN - 19497N Ravenswood, Chicago, IL 60611, (866) 934-7281



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

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

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

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

**(727) 379-2249**



# Save the date

for **Our Panel of Experts!**



**11/12/2020**  
**12/10/2020**

How to sell 100+ homes in a Year  
Balancing Success and Sanity

## Boating for the NEXT Generation

**Affordable &  
Hassle Free  
No Cleaning  
No Repairs  
No Worries**

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



Call today to schedule a **FREE Boat Tour!**



**1.855.FREEDOM**

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

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

Broker Office  
**SUBSCRIPTIONS**

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

**MONTHLY SUBSCRIPTION COST BREAK DOWN:**

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

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



**CLOSING? WE GOT THIS.**



**Close faster & easier**

Save time and money, but with the peace of mind knowing we have a team of attorneys that work on every sale, and we come to you, so you can close anywhere & anytime!

**Grow your business**

From our Clear to Close™ Program, to our MasterKey® sessions, Artesian Title gives you the support and tools you need to grow your business. That's the Artesian difference.

**CLEAR TO CLOSE™**

**MASTERKEY®  
SESSIONS**

**REAL REBATE®**

**CONCIERGE  
CLOSERS**

<http://artesiantitle.com>



Aimée Lyons | 813-521-1157 | [Aimee@ArtesianTitle.com](mailto:Aimee@ArtesianTitle.com)



**You're more than a real estate agent.  
 You're a hero to your clients.**

Save the day with  
*industry-leading*  
 home warranty  
 coverage.



*I am proud to support you —  
 contact me anytime.*

**Brian Brown**  
 Senior Account Executive  
 800.282.7131 Ext. 1399  
 C: 941.720.1415  
[BrianB@orhp.com](mailto:BrianB@orhp.com)  
[my.orhp.com/brianbrown](http://my.orhp.com/brianbrown)



This is a paid advertisement.



*People Helping People*



# Stay Connected on Social Media

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



## THE MOST REFERRED, CONSUMER DRIVEN INSURANCE AGENCY



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



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

*Insuring all of Florida*

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



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



FREE DRONE AERIALS | MLS READY | NEXT DAY DELIVERY

REAL ESTATE PHOTOGRAPHY & VIDEOGRAPHY  
WEDDINGS | HEADSHOTS | VIRTUAL STAGING

**LET'S MEET AND TALK!**  
813-906-8300 | febreframeworks.com

## Do Your Taxes Look Like This?

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



TAX & BY THE BAY  
ACCOUNTING

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



## Discover the Radiant Experience!

Faith Driven and Committed to Integrity, Respect, and Dignity.



90 Day Structural and Mechanical Warranty.



Radiant App for Scheduling 24/7 and Viewing Reports.



Reports emailed by the end of next day



Repair addendum publishes in minutes and saves you time on each contract



813-839-8416 | radiantinspect.com





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

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

## Hello Real Producers!

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## The FREE Gift:

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

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



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



**FRAUDSHINE**  
STATE



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



COMPASS  
LAND & TITLE, LLC

Bringing You Your Own  
Slice Of *Paradise.*

