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LOCAL LEGENDS: Julie Folden

RISING STAR: Jane McCroary

BROKER FEATURE: Charles Rountree

MAKING A DIFFERENCE: Cristan Fadal

FEATURED AGENT: Jamie Everett

GIVING BACK: Renee Thompson

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RT1376(0320)

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CONTRIBUTORS TO
TAMPA BAY
 REAL PRODUCERS



Don Hill
Area Director



Elizabeth McCabe
Writer



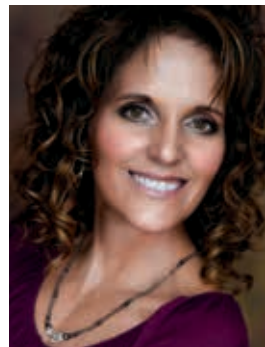
Dave Danielson
Writer



Stephanie Shaughnessy
Content Coordinator



Lori LaCoppola
Event Coordinator



Carol Walker
*Professional Photographer
 Thomas Bruce Studio*



Allie Serrano
*Professional Photographer
 Allie Serrano Portraits, LLC*



Suzy DeLong
Ad Strategist



Barry Lively
*Professional Photographer
 B. Lively Images*



Ryan Justice
Videographer



Gerardo Luna
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Nicci Tomlin-Baker
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B Lively Images

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Gerardo Luna Photography

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As we head into fall, I want to encourage all of you to keep pursuing your 2020 goals. Although 2020 has been an unprecedented time, some REALTORS® have buckled down and achieved great success. Tomorrow is a result of the choices you make today. Believe in yourself and don't be afraid to go the extra mile as we are in the second half of 2020.

This month, we have a jam-packed issue full of content for you to enjoy. Learn about our Local Legend Julie Folden who entered real estate as a second career. Or be inspired by Jane McCroary, our Rising Star.

Take a look at the team approach to home inspections by HomeTeam Inspection Service. Or learn what professional photography, such as Arnold Novak Photography, can do to bolster your business.

This month, we have two REALTORS® who are making a difference, Cristan Fadal (and his wife Jenn) and Renee Thompson. We also are proud to feature Tatum Praise and her Travel Tales.

And don't miss out on our Broker Feature on Charles Rountree and



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

Featured Agent Jamie Everett. Another one of our favorite columns is our Insurance Corner. This month, we are featuring Hurricane Prep 2020. Preparation today can safeguard tomorrow.

I look forward to meeting more REALTORS® this fall and wish you all continued success in breaking sales barriers, increasing your client base, and bolstering your connections in Tampa Bay.



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People Helping People



meet REALTOR® Julie Folden From Speech Pathology to REAL ESTATE

“I grew up in a real estate family. My dad was a builder, my sister and brother are both real estate brokers in South Florida. Growing up, I was always on the job, getting something ready to rent or sell with my dad,”

recalls Julie Folden, a REALTOR® with Coastal Properties Christie’s International.



local legends

Written by Elizabeth McCabe

Photo Credit: Carol Walker/Thomas Bruce Studio



Interestingly, real estate wasn’t her first career.

“I received a master’s degree in Speech Pathology and was a speech pathologist for 10 years.” After purchasing a few investment properties with her husband Gary, Julie was led to real estate. Once she told family and friends that she was a REALTOR®, she realized she didn’t have time to do both professions.

Real estate won out in the end. “It just snowballed and I never looked back,” she says.

Julie’s background in speech pathology was foundational to her career in real estate. Through speech pathology, Julie became a great speaker and listener.

“The most important part of being a REALTOR® to me is my background in speech pathology. God gave us two ears and one mouth. So one should listen twice as much as one speaks,” says Julie. Helping clients is what it is all about to this dedicated agent,

whether through a listening ear or helping them discover the home of their dreams.

No Two Days Are Alike

“I like the element of surprise,” says Julie. “Every day there is going to be an email, phone call, or text.” Each form of communication has the power to dictate her day in an unexpected way.

No two clients are exactly alike either. As Julie says, “You can’t judge a book by its cover. I had it happen four years ago that an individual who didn’t look like they could afford much of anything has now purchased over 30 million dollars of real estate from me. Who would have guessed?”

Through the course of her career, Julie has helped hundreds of families start the next chapter of their lives. She wouldn’t have it any other way. Her career volume is just over a third of a billion dollars and she has been the top producer in her office for the past three years.

Passionate about Staging

One of the secrets to Julie’s success is creating unforgettable first impressions for buyers.

“The longer that I am in the business, the more I realize that I have to do my best to present the property in its best light,” says Julie. She has three storage units full of items to stage properties. Her assistant also works as a stager and Julie has two other staggers whom she uses as needed.

Staging properties helps them sell for more money and can make a lasting impression on



buyers. Julie shares before and after pictures that resonate in the hearts of potential sellers. This service is offered complimentary to clients.

Although it is challenging to stage properties that are occupied, Julie rises to the challenge.

She explains, "I spend five hours preplanning – what to use of theirs and what to supplement with first impression pieces. These are the first things that you see, whether it be a painting, a cool piece of furniture, or a sculpture – whatever a listing needs to enhance it."

Julie is thankful for her brokerage, which has a lot of support staff to help agents. She says, "My ability to be able to stage homes has really helped me." She started staging properties by accident, after selling a multi-million dollar home on the beach. When the client didn't want the barely used furniture, she took the furniture and used it for staging.

Staging is innovative and allows Julie to use her eye for design to enhance and transform living spaces. She enjoys "taking a diamond in the ruff and bringing it to its full potential." Julie points out, "At the end of the day, buyers only know what they see, not what they are told can be done to a property."

Helping People Move On
The most rewarding part of Julie's business is helping people move on with their lives.

"I have made a difference by helping people and guiding them to the next step – whether first-time buyers or retiring executives. You grow with the family as they go throughout life." Julie has also worked with three generations of families on several occasions. "That's very rewarding," she smiles.

With a heart for others, Julie likes giving back to her clients and is appreciative of their support. A couple of times each year, Julie throws client appreciation parties.

Active Pursuits
"Real estate provides a lifestyle that I enjoy," says Julie. You can find her playing golf at Belleair Country Club as well as on vacation.

Julie, who is married to a charter fisherman based in Clearwater Beach, has caught the love of fishing herself. "I love to fish," she says. It's a hobby that she and her husband can enjoy together.

She also loves to travel. Julie's family has a home in Portugal, where she also has investment property. Julie also loves the beauty of the Bahamas with its gorgeous beaches and fishing spots.

"My husband and I work really hard and get to take nice vacations," says Julie. "I appreciate the ability to travel. This career has given me the ability to do that well."

Julie and Gary are blessed with a son named Clay, 30, who

excels as an aerial photographer. Based in Los Angeles, Clay has done a lot of work with production companies, including the History Channel. He travels overseas for his work and Julie couldn't be prouder of him.

Closing Comments
Julie has advice for other agents from her career in real estate.

She says, "When the market is great, save your money. You make these great commissions. Fund your IRA. Fund your SEP. When the market is not so great, tighten your belt and be glad that you saved during the better times." Preparing for the future simply makes sense.

Julie couldn't imagine a better life than what has been given to her through real estate. It has helped her excel beyond her wildest dreams and catapult her into a world she had only imagined.

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rising star

Written by Elizabeth McCabe
 Photo Credit: Carol Walker/
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FROM FLYING THE FRIENDLY SKIES TO HELPING CLIENTS FIND THE HOME OF THEIR DREAMS,
 LIFE HAS BEEN AN ADVENTURE FOR REALTOR® JANE MCCROARY AT RE/MAX METRO.

Jane made the leap from corporate life to real estate five years ago and hasn't looked back since.

Jane worked in management for an international airline, becoming one of the top 100 women in travel. But there can be too much of a good thing.

"I got into the airline business because I wanted to travel, but it turned out what I liked the least was the travel," admits Jane. Being gone three to five days a week as part of her National Sales Management responsibilities took a toll on this adventure seeker. "I got my fill of that," she says. But in the process, she discovered her skill for building relationships and fixing problems.

"I earned the nickname, 'The Fixer,'" Jane says proudly.

After exiting the airline industry, Jane found a job on the ground – excelling in financial services for Merrill Lynch and Morgan Stanley. There were so many regulations and long project approval processes, that Jane longed to semi-retire from the corporate world and be responsible for her own business.

Her background helped her to successfully launch into real estate. "Marketing, sales, and service is my three-legged stool – my foundation," says Jane. These skills have served her well in real estate. She excels in negotiating for her clients and in delivering excellent customer service.

FROM PART-TIME TO FULL-TIME AGENT

Jane's initial plan was to work part-time as a REALTOR® while transitioning to retirement. She soon realized there was no such thing as a part-time agent.

"Well that was a big miscalculation," she laughs. "I quickly found out there is no such thing as a part-time agent. It's full-time and then some. I never expected my business to be what it is. I found out that I really, truly love it."

The first two years as a REALTOR® she waded into real estate, doing showings during her corporate lunch hour, after work and on the weekends. But when

her business started to take off, there was no turning back.

Being a REALTOR® is a seven-day-a-week job, but Jane wouldn't have it any other way. Being there for her clients and helping them find their perfect property is worth every ounce of effort to this seasoned agent.

SECRET TO HER SUCCESS

What's the secret to Jane's success? "It's doing the right thing," she says. "It's not easy in every situation, but I do it anyway." In the process, she has earned the trust of her clients.

"My clients really trust me," says Jane. Whether that is an elderly person downsizing or someone purchasing their first home, Jane excels in making the process stress-free and even a happy one.

With her eye for design, Jane is also able to prepare properties prior to being placed on the market. She became a





“I EARNED THE NICKNAME, ‘THE FIXER’”



Certified Staging Advocate through the Real Estate Staging Association (RESA®). “If a place needs something, I stage it. It adds so much to the professional photographs that eventually end up serving as the de facto first showing online,” says Jane. After all, you never get a second chance to make a first impression.

OUTSIDE INTERESTS

When Jane isn’t working, she likes to spend time with her husband John, who is a retired law enforcement officer. He worked with New York State Police before retiring to join Jane in Ireland on a two-year international assignment. When he came back to the United States, he joined the FBI.

Now John helps Jane in real estate. He makes sure that things run smoothly and is always willing to lend a helping hand, whether that is packing up belongings, getting keys made, or caulking a countertop.

Together, John and Jane like taking leisurely walks on the beach and doing weight workouts. “We did that when we were dating and have recently gone back to it,” says Jane. John has also taken up cooking during the quarantine. They’ve been married 36 years. This happy couple also enjoys traveling. To date, Jane has been to 50 countries and more to come.

Other pastimes for Jane include being active at her church. She’s a reader at St. John Vianney Catholic Church. She has a heart for others and during less busy times in the past, she has served as a guardian ad litem, representing kids in the foster system in situations involving abuse or neglect.

FINAL THOUGHTS

If Jane had advice for others, she would encourage them not to take on too much. The lesson of the boiling

frog really impacted her life when she was working on her undergraduate degree simultaneously with her master’s degree in international business. Not to mention working as a general manager for Lufthansa German Airlines at the same time.

Jane explains, “If you have a pot of cold water and boil the water to a rapid boil, the frog will jump out. But if you turn it up, one degree at a time, you will boil the frog – he won’t sense the change of just one degree each time.”

Jane has learned the importance of saying no at certain times, not taking on too much, and trying to live a life of balance. Although she learned this moral a couple of decades ago, she still thinks about it today. Appreciation for cultural differences was another key lesson from this unique Masters Program, which took place in Canada, UK, India, Japan and France, and is recounted in the book *Managers Not MBAs* by Henry Mintzberg.

For more information on this month’s Rising Star, check out her website, remax.com/real-estate-agents/jane-mccroary-treasure-island-fl/102073180.

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There are a lot of qualities that go into creating an outstanding leader.

When you take a closer look at those attributes, one that tends to rise to the top is a sense of looking outward to help others.

One of those who fit that description perfectly is Charles Rountree. As Broker/Owner at Insta Real Estate Solutions, Charles sets the bar with his spirit of gratitude and giving.

REPUTATION FOR RESULTS

Charles and the Insta Team have successfully created a strong reputation

for results throughout the Greater Tampa Bay Area.

Part of the secret of his success today came from the strengths brought with him when he transitioned into real estate. Prior to real estate, Charles enjoyed considerable success during his 18-year tenure as a recognized and respected leader within one of the largest insurance companies in the nation. His service within the leadership ranks of this Fortune 500 Company allowed him the opportunity to live in a number of cities throughout

the country: Dallas, San Antonio, Columbus, OH, Washington D.C., Miami, and Tampa to name a few.

“Many of those moves translated into buying a home during the relocation process. That’s how my curiosity and affection for real estate really got started,” Charles remembers. “I was still in corporate America at the time, but I was continually becoming more and more interested in real estate. All of these relocations and the process of experiencing the fruits of homeownership and real estate investing had really whet my appetite.”

OPENING A NEW DOOR

Eventually, Charles got to a point where he was doing better financially through his investments than he was in his successful corporate role.

“It was 2013, and I was 37 years old. At that time, I realized that, while I had a great career, I was suffering from career burnout — I was ready for a new step ahead,” Charles says. “After lots of prayer, careful consideration, and wise counsel, I knew that it was time for me to utilize my business knowledge and real estate investing experience to create something new, something different, something better.”

It was time to launch out into the deep, fully immerse himself into the real estate industry, and begin helping others realize their investment goals and achieve their dreams of homeownership.

APPLYING STRENGTHS & EXPERIENCE

As he transitioned into the business, Charles benefitted greatly from his prior success in corporate America, as well as his ongoing real estate investment strategies.

“Having that background, it really allowed me to enter the world of real estate without the burden of having to sell right away,” he says. “The greatest joy is genuinely being able to provide a high level of service and professionalism while providing our clients with the best experience possible; one they simply will not experience anywhere else!”

Prior to opening his doors, Charles invested considerable time, strategy, and resources in developing a brand for his carefully crafted Insta Real Estate Solutions. With the help of a few key players and extensive collaboration with some of the sharpest minds in branding/marketing, all of the pieces came together perfectly.





...

ONE-STOP RESOURCE

Today, as the name suggests, Insta Real Estate Solutions does much more than just Residential Real Estate. The firm also works extensively in Commercial Real Estate, Business Brokering, and provides its Investment Clients with a full array of Property Management services.

As Charles says, “We feel very good about being a true one-stop shop as a Boutique Brokerage. The dynamic of being able to offer a high-level of cross-functional professionalism in those various areas really is a proud parent moment.”

In a few years, the success of Insta Real Estate Solutions has been impressive and Charles is quick to share most of this credit with his team.

With his corporate experience, Charles was well-accustomed to leading and managing the performance of others. One of his most rewarding and fulfilling feelings, though, is being able to celebrate the success of individual team members and the Insta Family as a whole.

“I really love working with teammates to help foster their development. Being able to help them stretch beyond imaginary limitations and tap into the best within themselves is very rewarding,” Charles explains. “Throughout my career, I’ve always felt that if I was the smartest person in the room, I was in the wrong room. I take a tremendous amount of pride in surrounding myself with talented individuals.”

Charles has enjoyed building and being a part of a hyper-elite, nimble, and highly professional group of Real Estate Professionals.

“This team is so dynamic and leads with a client-centric focus,” Charles says. “But that’s just the start. Our folks are different. They are not only knowledgeable and experienced, they are highly disciplined professionals who care about what they’re doing and the beloved clients whom they are doing it for. I’ve been very blessed and honored to be surrounded by people who are extraordinary; we are an extended family.”

LIFE’S GIFTS

Away from work, Charles looks forward to time spent with his wife, Ashley, and their fur-babies, Foxy and Deacon.

“Ashley has been absolutely instrumental in my life,” Charles smiles. “In addition to her own successful career, she has our home base under control and gives me the freedom and confidence needed to run with my vision. Family is at the top of the list for us!”

As Charles considers his life and his work, they represent his spirit of progress and compassion for others.

“Life is about identifying and using your giftsets to make a positive impact on those around you; for me, real estate is a vessel that allows me to do just that,” Charles says with a smile. “Make it a priority in life; speak a kind word to a stranger, say the words ‘I Love You’ often, hug your family and friends, make somebody laugh out loud, extend a helping hand. You get what I’m saying? Don’t just waste what precious little time you have. Be the difference in your community and remember that it’s always more impactful to give than to receive.”

That’s gratitude and giving in action.

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» sponsor spotlight

Written by Elizabeth McCabe

HOMETEAM INSPECTION SERVICE

HARNESSING THE POWER OF A TEAM TO DELIVER EXCEPTIONAL SERVICE, EACH AND EVERY TIME!

When it comes to home inspections, there is no substitute for experience and expertise. That's where HomeTeam Inspection Service excels.

Margo Ackerman, one of the owners and the head of sales and marketing for HomeTeam Inspection Service, explains, "We have three teams of home inspectors and six auxiliary inspectors. We are different because we operate as a team."

Each team member is an expert in his or her own field. HomeTeam Inspection Service is one-stop shopping for home inspections. Margo says, "We do regular home inspections, WDO (Wood Destroying Organism) inspections, 4-point and wind mitigation inspections, and sewer scoping (for older homes)." Margo can bring in four to five inspectors to a home at any one time.

"They all know each other, work together, and communicate what they find," shares Margo. After all, four sets of eyes are better than one.

While an average inspector takes three to four hours, the HomeTeam Inspection Service can be done in a fraction of the time. "Working together, we can have an inspection done within an hour for a normal-sized home," says Margo.

At the end of the inspection, the professionals at HomeTeam Inspection Service will provide a verbal wrap up of their findings to the REALTOR® and the homebuyer. "We will point out what we have found, and they will have the ability to ask us questions. We give a non-alarming presentation so REALTORS® don't lose the sale," adds Margo. "After all, everything we find can be fixed or repaired."

The report is delivered electronically the following morning. The report includes a summary of what was found, and if you click on the item in the summary the system will take you to the page in the actual report.

"Everything we do is geared to save the agent time because time is money to an agent," says Margo. By providing reports that are easy to follow, it can simplify the process of deciding what to negotiate with the seller.

HomeTeam Inspection Service also has an app for agents. With the app, everything is at an agent's fingertips, including summaries and reports. Margo says, "The app allows REALTORS® prepare a repair list from the report summary and they can eliminate items that they aren't going to deal with, make additions, and email it to the other REALTOR® and negotiate." Using the app results in considerable time saved for agents. They can also use the app to review all of their inspection reports, which are all listed by address. Inspections can also be ordered through the app.

"Our goal is to make it as easy as possible on the agent," says Margo. Her goal is to get REALTORS® to the closing table as fast as possible. "We do whatever we can to accommodate our REALTORS®."

Standing the Test of Time

HomeTeam Inspection Service has stood the test of time. They are one of the few inspection companies that are a franchise. They have been in existence for 26 years and have completed over 41,000 inspections.

Margo and her family purchased the franchise in March 2019. "We are very pleased with what we are achieving and how receptive everyone has been to us. We have made additions to our staff and our agents like them. We answer questions and are available 14 hours a day, seven days a week. Our office hours start at 8 am, but we answer calls before that if they come in."

Last year, HomeTeam Tampa performed 1200 inspections, are looking to do 1,500 this year and recently added another team. Each team can do four inspections a day and inspections can be scheduled within a day or two.

Margo's husband Jeff runs the office and deals with the inspectors. "He is available to talk to anyone," says Margo. "If a REALTOR® has a question, call Jeff. He will get you an answer." A former pediatrician and hospital CEO, Jeff gets things done in an efficient manner. Their son Michael is responsible for finance and strategy.

Appreciative of REALTORS®

"We appreciate our REALTORS®. They are important to us," says Margo.

When a REALTOR® uses HomeTeam Inspection Service for the first time, Margo will often meet them with two chocolate chip cookies, a bottle of water, and some literature on the company for the REALTORS® and the buyers. "I'm there to answer any questions and many of them tell me, 'I've never had an inspection like this before.'" If Margo missed your first inspection and you want your cookies, give her a call.



Brian and Craig



Mike and Chip



Margo Ackerman



Jeff Ackerman



Randy and Linda



Michael

••• Margo provides a professional impression to REALTORS® with her qualified team. “Our lead inspectors show up in a wrapped car. Our heating and air conditioning team arrives in HomeTeam T-shirts. We normally arrive 10 to 15 minutes before the inspections start,” says Margo. Following the inspection, they are happy to walk through any issues over the phone (if REALTORS® or buyers can’t attend).

Going the extra mile makes the difference, especially considering the demanding schedules that REALTORS® have. Having HomeTeam Inspection Service simplifies the inspection process.

We are honored to feature HomeTeam Inspection Service in this month’s issue. Save time and money by using a team approach to home inspections. You’ll be glad that you did!

HomeTeam Inspection Service

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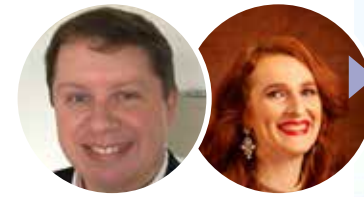


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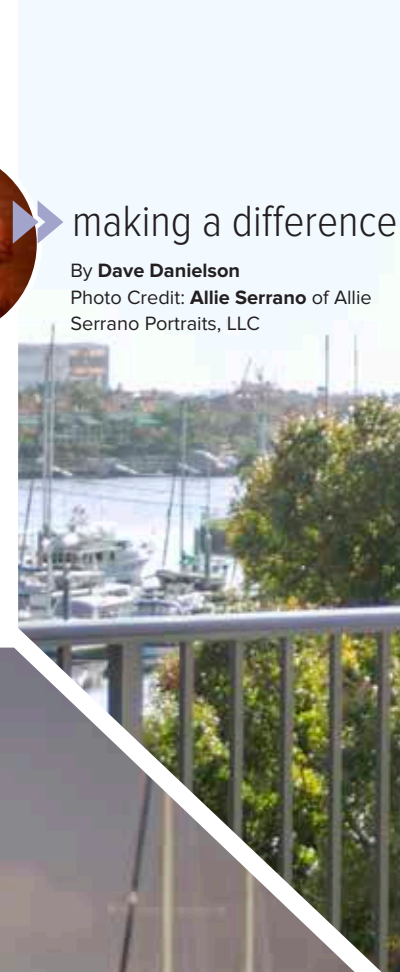


CRISTAN FADAL



making a difference

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



COMMUNITY BUILDING SPIRIT



STRONG COMMUNITIES AREN'T STATIC ENTERPRISES.

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It takes ongoing care. It takes those who plug in and keep it moving forward.

That spirit perfectly describes Cristan Fadal and his wife, Jenn.

As part of the Century 21 Fisher & Associates office, Cristan and Jenn are true community builders.

The Start of Something Special
Cristan got his real estate license in 2006 and has been part of the Century 21 family ever since. He and Jenn enjoy a partnership in life and business.

"It's a good feeling being able to work with families and individu-

als on their real estate dreams," Cristan says. "I get to work with my wife. We have a great relationship in and out of the office."

To say that Cristan and Jenn are active in the community is an understatement. The primary beneficiary of their work includes the South Tampa, Tampa and Davis Island area.

"We've been involved with the Chamber of Commerce and various associations, and helped to restore a million-dollar pool and bike path on Davis Island," Cristan emphasizes. "We love the community, we host events, including community events."

Cristan and Jenn's involvement on the island started several years ago.





“I WANT TO BE A GOOD EXAMPLE FOR OUR SON. WE’VE ALWAYS BELIEVED THAT WE NEED TO SHOW THAT THROUGH ACTION.”

Sharing Many Gifts

In addition to their real estate expertise, Cristan and Jenn own a natural pet market on the island. It’s a natural extension of their interests.

“We have a very strong interest in animals, and causes that support them,” Cristan says.

Their involvement in the local community has continued to grow over time.

“When we first got here, we made a conscious effort to be part of the community, but it has taken on a life of its own through time. We have a true passion for this place,” Cristan explains. “I’d love to say that we have had a detailed thought-out plan of how we have become involved in different efforts through time, but we continue

to see new needs and ways that we want to get involved. This year, we hope to become even more involved financially.”

Leading by Example

In the process of becoming involved in a variety of positive efforts on Davis Island, Cristan and Jenn are also leading by example.

“That feels good. We have a young son, and we hope that our involvement here motivates him,” Cristan emphasizes. “It would be great to see him become more involved himself as he gets older in ways that are important to him to make a real positive difference.”

One of the projects that have been on the receiving end of their efforts is the Davis Island pool.

“The pool had been closed down for two or three years,” Cristan recalls. “It’s just good to see that people are using it.”

The couple has also been engaged in a wide range of community events.

One of those is Halloween in the Village. Cristan and Jenn have been active spearheads in making the event happen each year.

“That has been a lot of fun to be part of,” Cristan says. “Halloween in the Village has been going on for 12 years now. It’s cool to see people in this safe environment...and the fact that we have help from a lot of people. It wouldn’t be possible without the folks here.”

Defining Success

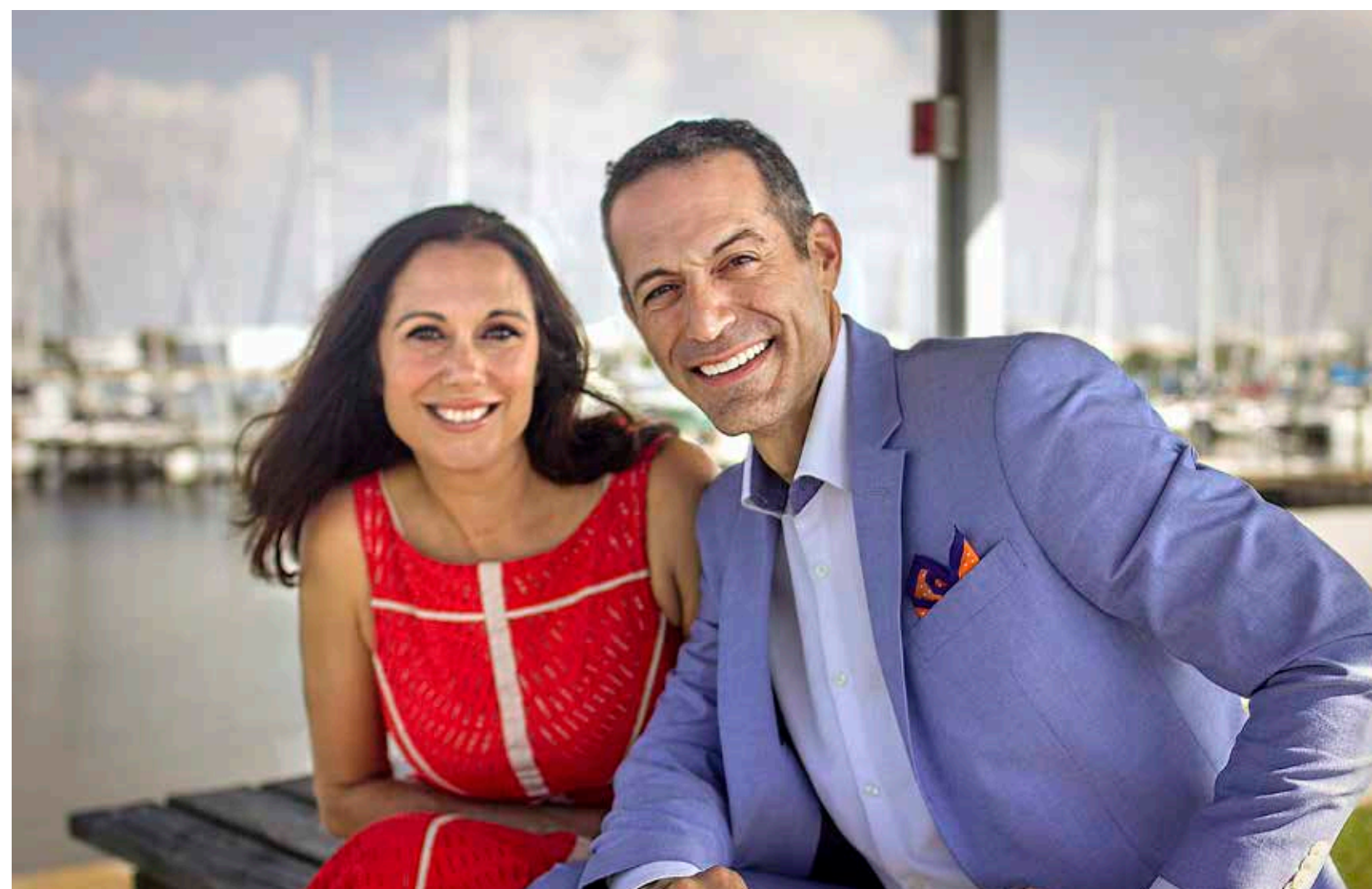
There are many definitions of success in the world.

It’s clear to see that Cristan and Jenn are good, caring, genuine people.

While they enjoy the signs of a successful real estate business, they realize true fulfillment in the many opportunities they take to give back to their community.

“We’re in business, and profit is important as part of doing business. But it isn’t what drives us each day,” Cristan emphasizes. “We really want people to rely on us. I want to be a good example for our son. Jenn feels the same way. We’ve always believed that we need to show that through action.”

That’s a true community-building spirit...carried out through sustained action by two dedicated leaders.



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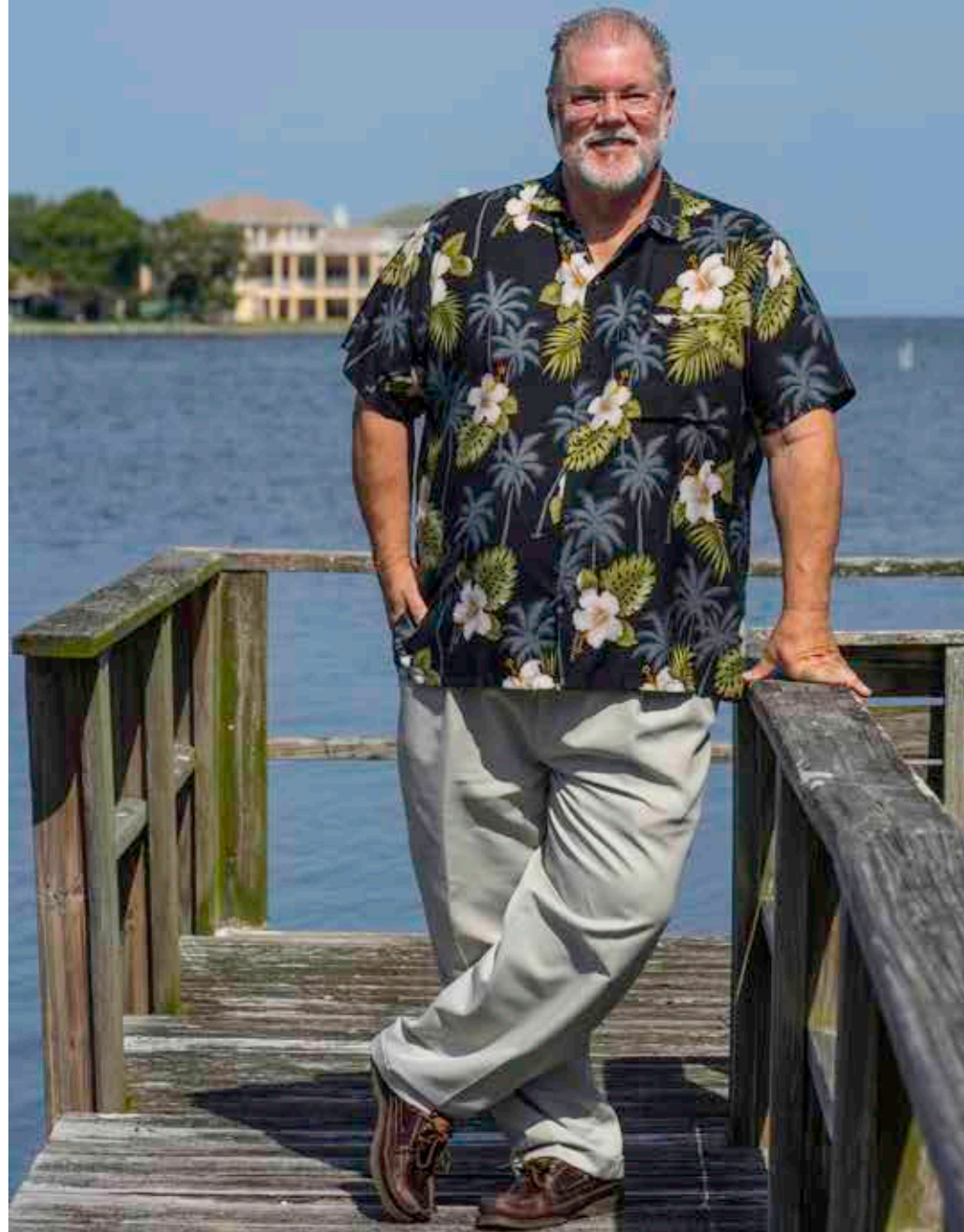
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JAMIE EVERETT

Making the Most of the Moment



► featured agent

By Dave Danielson

Through the course of each day, we all have opportunities to make an impact on those around us.

One of those who is fueled by making the most of each moment is Jamie Everett, a REALTOR® with Action Pro Realty.

“When I look back on my real estate career, I hope to have left my mark on the Tampa Bay area,” Jamie emphasizes. “I want to be known as a person of integrity that is not afraid to speak his mind and puts his money where his mouth is. I work extremely hard to anticipate challenges in every transaction. When problems do arise, I solve them quickly and efficiently. I like doing whatever I can to enrich the lives of the people around me.”

That’s the spirit that has marked Jamie’s successful, 27-year real estate career.

GAINING EXPERIENCE

There were experiences before that shaped his view of life and business, as well.

“Back in the early ‘90s, I was managing a commercial construction company and I had participated in buying and selling a few properties during that time as a non-REALTOR®,” Jamie recalls. “I wasn’t ex-



tremely impressed with the level of professionalism with those agents. I wanted to raise the bar and prove that a REALTOR® could be just as much an expert as a physician or a CEO.”

As time went on, Jamie had the opportunity to leave corporate life and he took it.

“I really wanted to do something where I could put my name on the shingle, and where I had the least number of reins on me,” he says. “As a result, I was guided to real estate.”

COMING HOME TO A NEW CAREER

As Jamie entered the business, he found early success, making a sale during his first week.

“My experience in construction helped me quickly become well-established in the greater Clearwater area,” Jamie says.

“I also had a lot of people who have taught me along the way.”

His approach also was laser-focused.

“Right away, I set out to go beyond the normal real estate experience,” he explains. “I wanted to be the best I could be and the best REALTOR® that my clients have ever encountered. I have a personal preference for working with a single REALTOR® all the way through a transaction myself, so I made it my approach to restrict the amount of business I would do to the number of transactions I could handle completely on my own, without other folks that get the ball passed over to them. It was my preference to make my personal approach my brand...to personally be there for my clients every step of the way...to have them know that the buck stops with me.”

His approach definitely works. In fact, with his high-energy, personal dedication, he completed a stunning 51 transaction sides representing over \$13.2 million in 2019 — as an individual agent. His career total of transaction sides is over 1,100.

LIFE’S PASSIONS

“I absolutely love meeting new people, being in their homes, and really getting to know them. One of my favorite parts of what I do is talking with people from different countries, ethnicities and backgrounds. In turn, I ask them what they love the most about their home countries, and what they love about America,” Jamie explains. “One thing I consistently hear is that people from other parts of the world appreciate the opportunity they have to come here and pursue their interests. It makes me more and more proud to

be an American, and to be in a society that allows for private ownership of property.”

Away from the business, Jamie treasures time spent with his wife of 13 years, Christine, who serves as an 8th-grade counselor at Palm Harbor Middle School. He also is the proud father of two sons, including Paul, who is a Deputy Sheriff with Hillsborough County, as well as a SWAT Team Medic and Fire Investigator; and his son Bryce, who makes an impact on the front lines of our nation’s health-care industry, caring for patients as an ER nurse at Mayo Clinic in Jacksonville.

“Watching them both succeed as great husbands, fathers and business people in their own right and making a difference in their communities fills me with pride,” Jamie smiles.

“

I REALLY CARE ABOUT HOW MY ACTIONS AFFECT OTHER PEOPLE. AND I HOPE THAT PEOPLE FEEL A POSITIVE IMPACT WHEN THEY WORK WITH ME.

”



In his free time, Jamie has a passion for playing racquetball, spending time in the mountains, boating, fishing and traveling.

DELIVERING A DIFFERENCE

As Jamie thinks about the path his career has taken, and the positive steps yet to come, he comes back to that passion for others — for delivering a difference that goes way beyond the ordinary.

“There’s a lot that we can do together,” Jamie says. “I encourage people to look beyond the things that directly affect them and to go beyond our differences...and to look at the things we have in common and what we all share in life.”

In that spirit, we can make the most of the opportunities — the moments — around us each day.

“I really care about how my actions affect other people. And I hope that people feel a positive impact when they work with me,” he says. “I remember hearing a quote years ago that has stuck with me. It’s said that everyone affects a room of people. For some, when they walk into the room, they make everyone smile. For others, when they leave, that’s when people smile. I want to be the one who makes people smile when I get there.”

Mission accomplished.

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Renee Thompson

Started the **“THANK YOU”** Program



giving back

Written by **Elizabeth McCabe**
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Broker Renee Thompson of Spartan Group Realty, Inc., loves to make a difference for others. One way she does that is through giving back Broker Credits to the First Responders that they serve.

Renee, who served 10 years in the military, has service close to her heart. You could say it runs in her blood. Her husband is retired from the Army and her father is retired after 20 years of service to the military. Renee's father-in-law is a retired firefighter.

The “giving back” idea was created out of her desire to help public servants.

“We give up to 15% of our commission to the clients that we know are First Responders,” explains Renee. “It’s our way of saying thank you. I believe that without their sacrifice, our community and our country wouldn’t be who they are today.”

Giving back is part of Renee’s DNA. She explains, “In 2018, we gave back \$68,000. Overall, we have given back over \$100,000 in the three years that we have been in existence.”

Renee started her brokerage Spartan Group Realty, Inc. in 2017. She got her start in real estate at Century 21 New Millennium in Alexandria, Virginia, before moving to Tampa in 2012.

Prior to real estate, Renee enjoyed a career in the United States Army and worked as a program manager at the Pentagon. After a wonderful first buying home experience, she decided to become a REALTOR®. She has been making people’s dreams come true ever since.

For more information, check out Renee’s website, spartangrouprealty.com.

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Buying or selling a home is one of the largest transactions your clients will ever undertake, so it's important to work with a reputable and financially secure title insurance and settlement services company. And, as our industry adapts to the impact of COVID-19, it's especially important to work with a company that has taken the appropriate steps to help you and your clients safely close your transactions.

First American's rapid response to the pandemic has allowed us to continue providing a consistent level of service, while supporting the health and safety of our customers and employees alike. The same core values of integrity, commitment, service, leadership, and teamwork that have guided First American since its inception are also driving several innovations that have become even more critical in the current environment.

In addition to leveraging at-home workstations and secure network connections to support our employees' ability to safely accommodate customers while working from home, we now offer a variety of low-contact and no-contact closing options, including curbside closings at some offices that allow customers to complete their closing without leaving their car. Our Secure Portal, which helps protect against wire fraud by reducing risky email communications, can also be used for electronic signing and document completion in some cases. And, we can now accept earnest money deposits using the ZOCCAM app.

First American is helping to lead the digital transformation of real estate settlement, developing innovative and secure ways to improve the closing experience for our customers. When Florida passed legislation to allow closings using remote online notarization (RON), First American was prepared to hit the ground running. We have completed more than 200 RON closings in Florida to date, and many employees have completed our RON Advantage training program. Interest in RON technology has grown significantly amid the pandemic, so we have armed our teams with tools to help educate real estate professionals on the RON process and its security.

For more than 130 years, First American Title has been providing unparalleled expertise and value to customers who not only expect an efficient transfer of real estate, but also want the protection and peace of mind our company offers as one of the nation's leading title insurers. Our proactive approach to service goes beyond just being a vendor who offers products. We understand that the only way to bring out the greatest value of our products is to work alongside our customers, listening to their needs and anticipating which products and services will serve them best. We can then introduce solutions that will meet their current and future needs.

Whether you're a new agent just starting out or a top producer, tools and resources like myFirstAm® and CostsFirst™, as well as the training we offer on a variety of sales and title-related topics, can help you work smarter, rather than harder. And, by working more efficiently, you'll have more time to do what you do best, which is selling and connecting with your network. These resources can be game changers.

At First American Title, people are at the foundation of everything we do. We believe happy customers are a direct result of happy employees, so we have worked hard to cultivate a culture that puts people first. Our company has earned numerous regional and national accolades as a best place to work, including awards as a best workplace for diversity and for women. We're also proud to have been recently named to the *Fortune 100 Best Companies to Work For*® list for the fifth consecutive year.



Beyond our employees and customers, our commitment to putting people first also extends to our community. In addition to supporting local organizations, including Keep Pinellas Beautiful, The Kind Mouse, Paddle for Kids, Eckerd Connects Raising Hope, HarborDish and Habitat for Humanity, our people are actively involved in several local area chambers of commerce and serve on community boards, including the Emergency Care Help Organization (ECHO). We have also participated in numerous charity walks for breast cancer, Best Buddies International, and the Cares Walk.

Our company was built on a foundation of integrity, which has allowed it to grow from a single, modest office in California to an international leader in its industry. In Florida, our experienced team includes 35 employees in 12 offices in Hillsborough and Pinellas counties who are committed to providing every customer with a closing experience that is second to none.

If you'd like to learn more about the products and services First American Title offers, contact Sales Representative Michelle Hernandez at MHernandez@firstam.com or (813) 928-2283.

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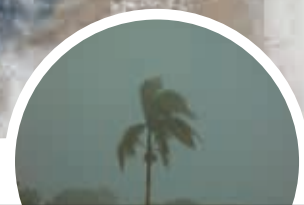
September is the time of year where hurricane season becomes most active. The water heats up and the hurricanes start coming. And while there is no shortage of information out there about how to prep for a storm, yet many people have no plan! We here at Strategic Insurance want to be a voice for encouraging you to discuss and prepare. Take a few minutes NOW and plan out for you and your family what to do before, during and after a storm.



BEFORE AND DURING A STORM:

First, evacuate if advised to do so by local authorities. If you remain in your home, follow these tips to help you and your family stay safe before and during the storm:

- Have 3-5 days of non-perishable food and water for each person in your family.
- Make sure you have flashlights or lanterns in most rooms of the home with fresh batteries.
- Review your homeowner's insurance to know what your out-of-pocket expense would be in the event of a hurricane deductible being met.
- Use a portable radio to listen to important storm updates, information and instructions.
- Stay inside and keep away from all windows, skylights and glass doors. Go to a safe area, such as an interior room, closet or downstairs bathroom.
- Never go outside the protection of your home or shelter before there is confirmation that the storm has passed the area. The eye of the storm could create a temporary and deceptive lull, with high winds still approaching.
- If you use a portable generator, follow all the manufacturer's instructions. Generators should be properly grounded to prevent electrical shock and should never be operated indoors, in garages, basements or outdoors near any windows, doors or vents. Because generators produce carbon monoxide (CO), make sure you have a working CO detector in your home.



WHAT TO DO AFTER A HURRICANE?

After it is confirmed by authorities that the storm has passed and it is safe to go outdoors, you can begin to assess any potential damage to your home and property. Follow these tips after the storm is over:

- If you were evacuated, return home only after authorities advise it is safe to do so.
- Avoid downed power lines. Never touch anything in contact with power lines, including water or water puddles that may be near the downed power lines.
- Protect your property from further damage by boarding up broken windows to help deter vandalism or additional weather damage. Arrange for reasonable temporary repairs.
- Be wary of any gas lines that may have been damaged or broken during the storm. If a gas leak is suspected, stay out of the property until the utility company deems it safe.
- Be cautious of hazards that are a product of the storm, such as water due to flooding, sharp or broken objects, damaged tree limbs or other structures that may have been damaged by high winds or water.

- Keep accurate records of your expenses and save bills and receipts from your temporary repairs. (Avoid making permanent repairs until your Claim professional has reviewed the damage.) Keep accurate records of any other expenses incurred.
- Separate and inventory any damaged personal property. Create a list of any damaged contents, including a description of the item, name of the manufacturer, brand name, age, as well as the place and date of purchase, if known. Include photographs, videotapes or personal property inventories you may already have available.
- If you think your home might be unsafe due to storm damage, contact your insurance company to discuss finding temporary accommodations.

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Working long days can take a toll on top producers. Real estate has rich rewards and one of those rewards is traveling.

REALTOR® Tatum Praise loves to travel. Her favorite place is Hermosa Beach, California. “Being born in California, it’s like a second home to me,” she says. “We go back to Hermosa Beach every year. It fits my vibe perfectly.” It’s great for fun in the sun.

“Another place I would like to live someday is in Colorado Springs or Boulder, Colorado,” adds Tatum. “I like the fact that there are mountains there and the weather isn’t totally one extreme or the other.” She likes seasons.

Big Sky, Montana, is another favorite vacation destination for Tatum. She says, “It’s my favorite place to go skiing and the hiking is unreal there too, so beautiful.”

In 2020, Tatum would love to get out of the country (if possible). She has her heart on going to Europe. “Switzerland would be incredible as well,” she adds.

Sometimes Tatum throws caution to the wind and travels solo. Recently, she went to Chicago. An independent person, there is much to explore, see, and do in the Windy City. “I have a blast when I do it.” She encourages others, “Don’t be afraid to go alone; if you get the urge to travel and others’ schedules can’t make it happen, just go...it’s awesome!”

We wish Tatum Praise safe travels wherever she decides to go next! Exploring new destinations, meeting new people, and experiencing all the world has to offer is fun for this dedicated REALTOR®.



“

DON'T
BE AFRAID
TO GO
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IF YOU GET
THE URGE
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Written by Elizabeth McCabe

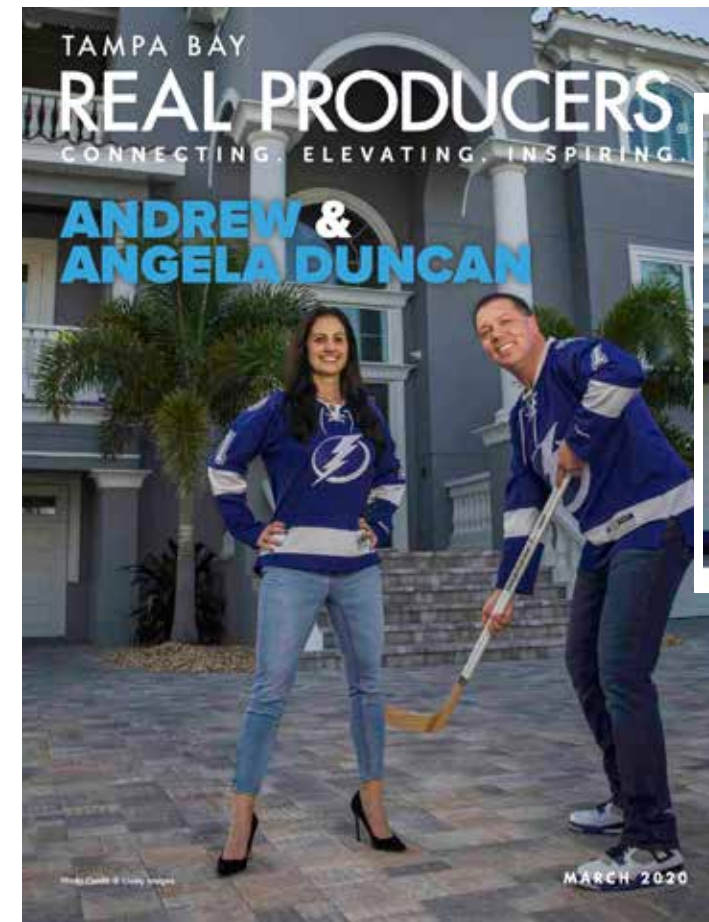
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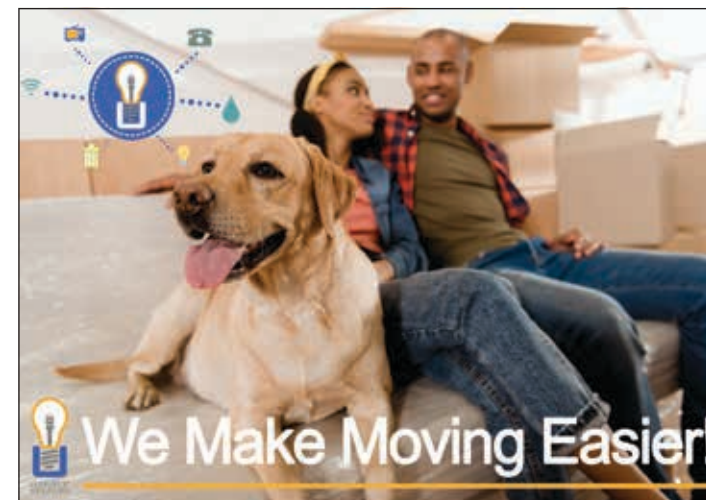
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Title Fraud: The DIY way to protect your property's title from being stolen (and a FREE GIFT!)

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 any time.

The Do-It-Yourself Guide to Title Fraud Prevention

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

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

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

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

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

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1. **Check Now:** Visit our website at www.fraudshinestate.com, 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, 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. Thank you for your time.



FRAUDSHINE
STATE



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



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