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## MIKE CONSTANTINE

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**COVER STORY:** Mike Constantine

**SPONSOR SPOTLIGHT:** Change Home Mortgage

**TEAM LEADER:** Christina Griffin

**PARTNER PROFILE:** Blanchard Insurance

**FEATURED AGENT:** Bruce Erbeck

**MAKING A DIFFERENCE:** Jason McIntosh

**TRAVEL TALES:** Martha Hernandez

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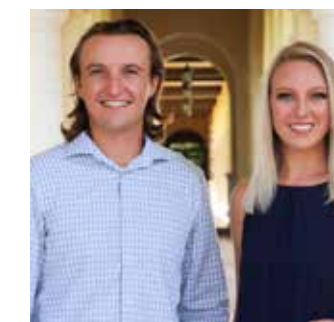
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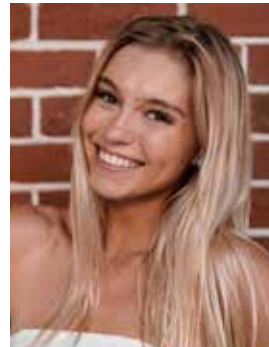
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1. Clean, wash or paint your patio furniture
2. Declutter the porch
3. Powerwash the porch
4. Clean the grill
5. Check outdoor lights and/or add new lighting
6. Clean windows and doors leading to the outdoor living space
7. Add plants and/or flowers
8. Remove and prune dead plants, flowers, trees, and shrubs
9. Add fresh mulch to flower beds
10. Mow the lawn
11. Add citronella candles
12. Add pillows and cushions to outdoor furniture
13. Clean, wash or paint the garage door
14. Remove cobwebs in the garage and outdoor areas
15. De-clutter the garage
16. Clean the garage floor
17. Organize outdoor items
18. Clean out the refrigerator/freezer chest in the garage
19. Set up a recycling station or spare pantry
20. Relax and enjoy your new revitalized space!



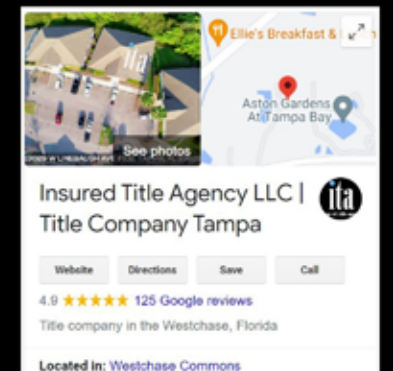
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# NOTE

Publisher's  
DON HILL

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.

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.



Until next month!

**Don Hill, Publisher**  
Tampa Bay Real Producers  
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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 to all of you and our advertising sponsors who have made this publication a success.

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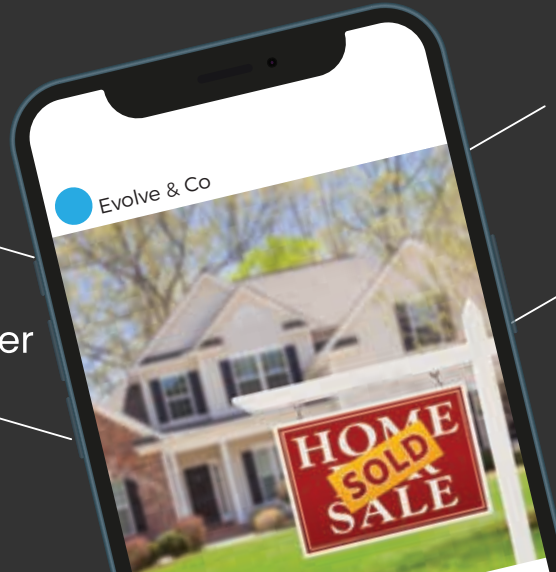


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 Misc. - **32%**

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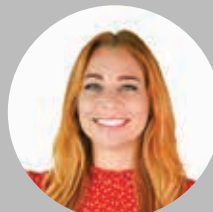
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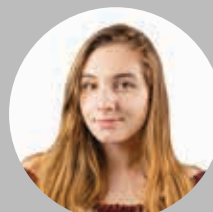
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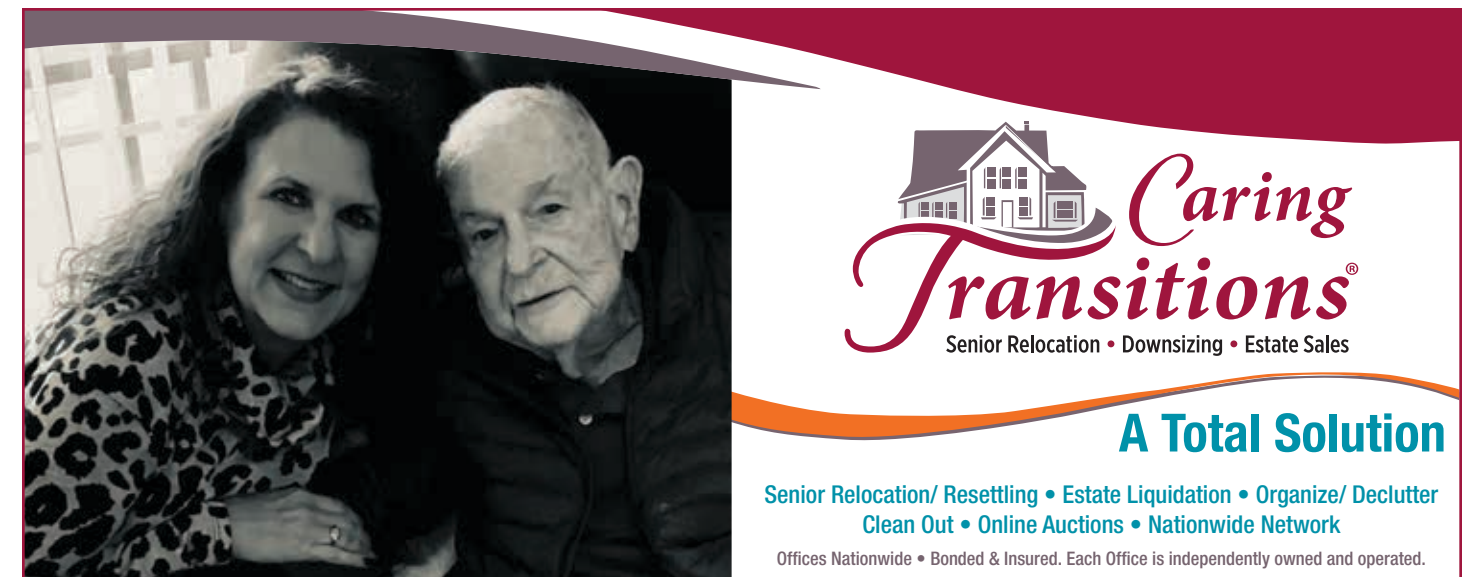
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» cover story

# MIKE CONSTANTINE

## PASSION AND PURPOSE

The people who set the bar in the industry tend to encompass some of the same qualities. Paramount among them is the heartfelt drive to help others find their path and succeed in life.



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Allie Serrano of  
Allie Serrano  
Portraits, LLC



By Dave Danielson





One who exemplifies that selfless example through his work is Mike Constantine with RE/MAX Alliance.

As those who have had a chance to work with Mike will attest, he makes dreams reality with a deep sense of passion and purpose.

**Helping Others Move Forward**

As someone who faced significant adversity in his own life during his youth, he gives his all to make the process as seamless and stress-free for those he serves.

“Helping families to put a roof over their head is one of the big things that drive me to excel in what I do,” Mike explains. “I take it to a very personal level as they are trusting me with the most important purchase of their lives.”

**A Spark to Make Things Happen**

That sense of entrepreneurship and service has always been part of Mike. Mike began working when he was just 8 years old, he got paid while working with his mother, picking up the litter around the condominium

community grounds where his family lived in South Florida.

“My mother was an entrepreneur and seeing her example was very important for me” Mike recalls. “From a young age, I saw the benefits and freedom that come from working for yourself.”

**Serving His Country**

As he came of age, Mike entered the United States Marine Corps when he was 18 years old. He served six years on behalf of our country until he was injured and his military career was cut short.

“I really enjoyed the Marine Corps,” he smiles. “I’m a very honest and straightforward guy, which was a tremendous asset for me when I was effectively communicating with my fellow Marines.”

**Making a Positive Impact**

After his military service ended, Mike was recruited into the Finance industry, rising quickly through the ranks with HSBC International where he excelled in the Mortgage Division

and was often called upon to manage various locations throughout Florida.

Then the economic downturn hit in 2008. As the mortgage division of HSBC withdrew from the U.S. market, Mike moved to the Fifth Third Bank team, where he served as Vice President, helping the firm open many Florida operations centers. After several years there, he was recruited to join JP Morgan Chase to assist in that organization’s expansion operations along Florida’s west coast ... in the process, implementing sales procedures, coaching various employees, and working with the company’s banking, finance, and loan origination departments.

**Breaking New Ground**

In time, Mike decided to make the move away from corporate America. In the process, he was returning to his entrepreneurial lessons he acquired early in life.

“With the experience I gained throughout my career in mortgage and finance, it was a natural next step to earn my real estate license. I had always wanted to own my own business,” he says. “It allowed me to open and thrive in my own business. At the same time that I was growing my business to be a top agent in Tampa Bay, I enjoyed the ability to create my personal brand while helping other agents to find their own path to success.”

Each day, Mike hits the ground running — ready to make an impact with the agents he mentors for their clients in the area.

“My day starts at 6 a.m. I do my administrative duties early in the morning so they don’t interfere with



“  
HELPING FAMILIES  
TO PUT A ROOF  
OVER THEIR HEAD  
IS ONE OF THE BIG  
THINGS THAT DRIVE  
ME TO EXCEL IN  
WHAT I DO.





my work or clients through the rest of the day,” Mike says. “That’s the way I like to structure my day. I just like to be out there in the trenches, setting the precedent for others and achieving my own expectations that I set for myself to ensure my clients are my number-one priority at all times.”

**Making a Difference**

Mike leads by example, providing invaluable experience to newer agents as a mentor. At any one time, Mike mentors anywhere from one to five agents and will often coach those that are going through their real estate licensing process.

“I had people along the way who have really helped me, like my high school coach who really took me in under his wing and showed me how to be a good man,” Mike says. “Now I want to do what I can to help others move ahead, too.”

That kind of commitment and caring work ethic creates results. In fact, in 2021, Mike is on track to surpass nearly \$250 million in total sales volume.

Family is at the heart of life for Mike. He looks forward to time spent with his wife of over 20 years, Jamie, and their two children — Cameron and Connor.

In his free time, Mike is an outdoorsman, with a passion for fishing, hunting, adventure activities and going to sports events.

When it comes to giving back, Mike has a big place in his heart for veterans’ organizations and will often attend various charity events to support his fellow veterans and those that provide services for them.

“I take being a veteran very seriously,” he emphasizes. “I want to do whatever I can to support the efforts of groups that take care of those who have served our nation honorably.”

**Trusted Leadership**

When you talk with Mike, you quickly understand that you can trust him completely with his straightforward and clear quality.

“I am a very direct individual, and I’m never going to mince words. In this business, sometimes delivering the hard news is easier when you are very straightforward with people,” Mike points out. “At the same time, my clients always know I have their best interests at heart.”


Congratulations to Mike Constantine — a leader who serves those around him with true passion and purpose.

**“ I AM A VERY DIRECT INDIVIDUAL, AND I’M NEVER GOING TO MINCE WORDS. IN THIS BUSINESS, SOMETIMES DELIVERING THE HARD NEWS IS EASIER WHEN YOU ARE VERY STRAIGHTFORWARD WITH PEOPLE.**

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team leader 

Written by Elizabeth McCabe  
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# CHRISTINA GRIFFIN

*of the Griffin Group*



“I gave up college at the University of Florida and got hired at the Carlton Arms apartment complex when I was 18 years old,” recalls Christina. “I was hired as their manager and leased apartments.” At the age of 21, she got married and had her little girl.

“I ended up taking a job for a small real estate investor and got my license when I was 21. He specialized in investors and was one of the original flippers in town,” she adds. Although Christina was only supposed to answer phones, she soon

sold everything that the investor had. Real estate came naturally to her.

What doesn’t kill us makes us stronger. Christina Griffin is living proof of that fact. Born and raised in Land O Lakes, Christina has a story to share.

“My mother died of cancer when I was 9,” says Christina. “I was abused while she was going through cancer by an uncle. Nine years later, my dad died in an airboat. I had the choice to take custody of my sister, who was 2 years younger than me.” Christina did just that.

Christina went into real estate at the advice of her boyfriend years ago. He asked her, “Why don’t you go into real estate like your mother?” Following his advice, Christina got started in real estate and hasn’t looked back.

“I would rent buses and fill investors with them,” recalls Christina. “We had contractors and people would walk through REO properties and we would get 20 offers – at age 23. I sold hundreds of homes.” But when the market took a downturn, Christina got into foreclosures in 2005-2006. She then suffered a bad divorce before meeting the love of her life at Gold’s Gym.

At 384 pounds, she asked for the best trainer they had. Little did she know that she met her soulmate in the process. Christina says, “The more weight I







lost, the more confident I got in the business.” She and her husband got married in 2007.

Sadly, Christina’s sister died in a car accident a few months later. She reflects, “My mom, dad, and sister all died 9 years apart.” It was a sobering

moment. She says, “My why has always been bigger than my children. Through all the ups and downs, I always got up every day. In 2007, I embraced the foreclosure market and sold 200-300 homes. But I didn’t even know what a CRM was.”

Christina, who admits she didn’t know how to run a business, parted ways with her real estate investor and joined Coldwell Banker. She explains, “I got the division no one wanted – the REO Department for Springhill. I did 100 transactions in Springhill that year. I embraced REO along with my assistant.”

In 2013, Christina’s life was changed when the Bank of America wanted her to go to a Tom Ferry seminar. She says, “I walked out of the seminar and it changed my life.” With new fervor to take control of her life and her business, she felt energized.

“I was trying to have a third child and found out that I had cancer. I decided to take control of myself and my business and went to treatment at Moffitt. I had a miscarriage and became pregnant again. Now my boy is 6 years old.”

Christina also had a gastric sleeve operation and lost 200 pounds. Another life-changing moment is when she joined Keller Williams in January 2018. She shares, “I learned from Gary directly. It was life-changing having him as a mentor. Anything that he told me to do, I did it.”

#### The Griffin Group

Christina leads the Griffin Group that covers Tampa Bay and the surrounding area. They have helped thousands of families purchase the homes of their dreams.



Experts in sales, her team has sold properties and homes from \$5000 to \$1.5 million. What makes the Griffin Group unique is that they are an expansion team in eight market centers and have real estate experts throughout Central Florida.



The Griffin Group’s production is 400 transactions a year with over 80 million dollars in volume. Christina’s team is a tight-knit group. She comments, “We have agents with me from day one.”

Experts in sales, her team has sold properties and homes from \$5000 to \$1.5 million. What makes the Griffin Group unique is that they are an expansion team in eight market centers and have real estate experts throughout Central Florida.

#### Looking Back at 2020

In 2020, Christina made the most of a challenging year.

“COVID has been a blessing,” she says. “I’ve gotten stronger personally,

professionally, and financially. I’ve lost everything and rebuilt through this transition. My team is stronger. My family is stronger.” Even her faith is stronger. Christina recently got rebaptized by her daughter at their church, Generations.

Best of all, Christina’s story isn’t over yet. Her story has been told nationally at Tom Ferry conferences, on stage with Gary Keller, many other platforms, and numerous podcasts. However, many people locally are just starting to know her story.

#### Outside Interests

When Christina isn’t working, she likes to recharge by spending time

with her family. Her daughter, age 20, has her real estate license and has decided to be a nurse during COVID. With her big servant’s heart, she loves working at the hospital and is attending virtual school to pursue nursing. Christina also has a son, Trevor, who just graduated high school and is eager to blaze his own trail in life. David, Christina’s “miracle baby” rounds out the family.

Christina is an inspiration with her heartwarming story. Her tenacity, optimism, and inner strength are nothing short of amazing. She has impacted countless clients in real estate and she can’t imagine a better career.



# feature Bruce Erbeck



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



RAISING THE BAR

...





Excellence happens as the direct result of making continuous improvements ... of looking for new ways to do the same things.

Capt. Bruce Erbeck with RE/MAX Metro is one who personifies that approach in life and business ... continuously raising the bar for himself and those around him.

“I love creating relationships and doing my part to raise the bar of professionalism in this industry. In our business, I think it’s important to remember that lots of people have a license, but not everyone is a real estate professional; we should all strive to be more than just the piece of paper,” Bruce says. “If we can raise the level of what we do and how we do it, we are more likely to be insulated from alternative competitors like ibuyer programs that seem to be all over the place and are making their mark on the industry. When we elevate the real estate experience and merge professionalism, strategy, negotiation, and so many other nuances of buying and selling a home, our clients benefit financially and with peace of mind; they don’t want to go through this process without an expert REALTOR®.”

**Coming Through**

When you talk with Bruce, it’s easy to see that he enjoys coming through when it’s needed the most.

“I enjoy putting challenging situations together. I love the deal ... those times when clients really need my skill in negotiating, or creatively solving problems so they can procure their dream home, sell their existing home or acquire an investment property. It comes down to helping my clients obtain what they want and need at a price that is competitive, and then the ancillary services I provide via my vast network of tradespeople, interior designers and services companies.”



Before serving his clients and community in real estate, Bruce served his nation in the United States Navy, being very involved in activities from aviation, seamanship and worked to earn the surface warfare designation as well as quite a few medals and honors. This experience has helped Bruce obtain the professionalism and military-like precision in his attention to detail that someone might expect from a person with his background.

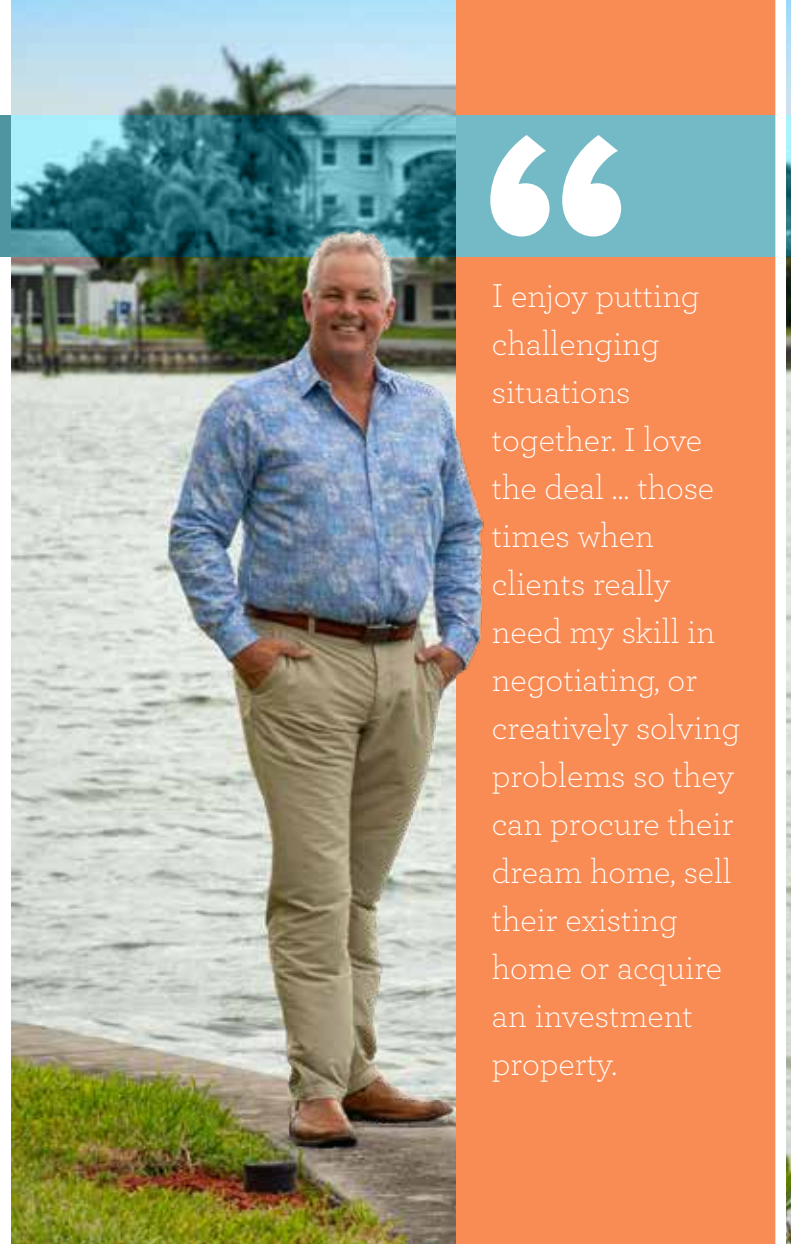
**Proud Service**

Bruce remembers his service with pride.

“When I look back on it, it feels good being able to say I did a lot of things to support and defend our country. There’s something very interesting that happens when you go into the armed forces. When you first sign up, most people do it because they need to do something different in their lives,” Bruce explains. “Once they’re there, it changes them as people. You stop being a ‘you’ individual and you start being a collaborative collective of people, where race, age and sex don’t matter. It’s all irrelevant. You cover each other. There is a bond that cannot be broken.”

**Next Steps Ahead**

As Bruce’s time in the service came to a close, he put his technical



“

I enjoy putting challenging situations together. I love the deal ... those times when clients really need my skill in negotiating, or creatively solving problems so they can procure their dream home, sell their existing home or acquire an investment property.

know-how to work with a Broker who tapped into Bruce’s technical and programming skills to identify withdrawn and expired listings.

“The broker had me working at a model home in Stuart, Florida, and he offered to pay me \$1,500 for any house where he introduced a buyer who was interested in building,” Bruce remembers. “I sold three of those in the first month. So the Broker said, ‘Bruce, you need to get your real estate license!’”

Bruce earned his license and began his adventure in real estate. He got off to a fast start with a focus on helping clients who were interested in buying, but who needed to sell their existing property first.

“I worked with them to list their existing property and negotiate a lease-back deal with them,” he remembers.

**Signs of Success**

Within his first two years, Bruce nearly obtained Century 21 Centurion status.

Bruce has had a long career in professional sales as well as has an entrepreneurial spirit. In time, Bruce and his wife had moved to Chicago, where they owned a power sports dealership. While the experience was rewarding, Florida eventually lured them back.

“My wife got a job here as a consultant. We bought a condo in Florida, and we saw each other on weekends. When we closed the business down, we found a house here. I renewed my license and jumped back into the industry that I first fell in love with: real estate.”

During his first year back in real estate six years ago, he recorded around \$2 million in sales volume while working his full-time job. During his second year, his production continued building to \$5.5 million.

“At that point, I liked working along the beaches and not having to travel. I liked taking customers out to dinner, working with my network of people who included boaters and prior military people.”

Bruce’s story of success has continued to build. In fact, in 2020, he recorded over \$12 million in sales volume.

**Family Foundations**

Away from work, Bruce looks forward to time spent with his wife, Christy, and their two yellow Labrador retrievers, Anchor and Davit.

Bruce and Christy enjoy the quality of life they have with their home near Treasure Island. In his free time, Bruce is an avid shooter, enjoying target practice at the range with friends. He also has a passion for golf and boating and is an actual captain with a 100-ton captain’s license.

When it comes to giving back, Bruce supports the efforts of PARC, an organization for which his wife served as a Board member, through donations, golf outings and its annual black-tie gala. PARC supports people with learning and mental disabilities. They also support The Florida Orchestra (TFO) and enjoy many events in support of the arts.

In talking with Bruce, it’s easy to see the passion he has for diving in and meeting people where they are, then working to help them get to where they want to be.

Step by step and day by day, Capt. Bruce Erbeck is serving those around him with knowledge, experience and positivity ... in the process, raising the bar for them all.



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# MEET JEANNINE SMITH OF CHANGE HOME MORTGAGES



Helping Veterans Through VA Loans

“I’ve been lending since 2006,” says Jeannine Smith, Mortgage Loan Originator at Change Home Mortgage.

“I’m most passionate about VA home loans,” adds Jeannine, who originates many different mortgage loans including Conventional, FHA, Jumbo, and non-traditional (no income/

employment). Jeannine, a military spouse, loves helping other military and veteran families. Her husband served our country in the Navy and Air Force for over 26 years and retired in 2018.

Jeannine has been through five PCS (Permanent Change of Station)

moves. She comments, “I know the stresses associated with moving a household and work with a lot of transitioning military families. I try to make it easier on them with everything else going on.”

With over 15 years of experience in the mortgage industry, Jeannine

holds numerous Military & Veterans Housing Certifications and has administered highly specialized and targeted training for local REALTORS® as well as VA trainings for military home buyers. Jeannine moved to Tampa 6 years ago and began helping people in the local area with their home loan needs.

“There are many ways VA loans are better for the seller and the agents, not just the service member on the buying side,” says Jeannine. There are numerous benefits to consider.

### BENEFITS OF VA LOANS

With VA loans, there is no maximum loan amount. Jeannine explains, “As of January 2020, the veteran can now obtain a 100% loan with no loan limit, based on lender’s loan approval.”

Additionally, veterans can have more than one VA loan at a time. No monthly mortgage insurance is required, and no minimum credit score is needed (minimum credit scores are determined by the lender). Veterans can also benefit from VA loans because there is no maximum debt to income limit and flexible credit standards make it easier to purchase after bankruptcy, foreclosure, or short sale.

### TOP VA MYTHS

#### Myth 1: VA loans are harder to close

VA loans actually close at a higher rate than conventional mortgages. According to Ellie Mae, for all home purchases in June 2021, 70 percent of VA loans successfully closed, compared with 51 percent of all other mortgages.

#### Myth 2: VA appraisals come in lower

VA appraisers give the true values of the home, based on comparable

listings in the area. The VA loan allows the appraiser to reach out to the lender if they are not able to justify value in order to give the Realtors the opportunity to provide their three best comparable homes in the area prior to the appraisal delivery.

Importantly, after the appraisal is delivered, if the veteran doesn’t agree with the appraised value, they are afforded the ability to request a reconsideration of value.

#### Myth 3: VA loans take longer

In fact, the individual lender determines the turnaround time for VA loans. Many lenders can close shortly after the appraisal is received. Specifically, in Florida, the VA allows appraisal return times up to 10 business days, allowing the ability to close in less than 30 days.

#### Myth 4: The Seller has to pay for certain extra closing costs

Many sellers believe the veteran/service member does not have money for closing costs. This is typically not the case. The VA does **allow** for the buyer to pay for typical closing costs, including termite/wood destroying organisms (WDO) inspection (in Florida), appraisals, inspections, recording fees, credit report, and pre-paid items. Hazard insurance, surveys, and title insurance can also be covered by the buyer.

### IMPORTANT VA LOAN CRITERIA

When looking into whether the VA home loan is right for them, the veteran/service member has important VA loan criteria to consider. First, the home must be the primary home purchase only. No investment purchases are allowed. Also, the purchaser must

occupy property within a reasonable time (usually within 60 days). The spouse or dependent children can satisfy loan occupancy criteria.

The property does have to meet certain primary VA minimum property requirements. Houses must be safe, structurally sound, and sanitary and meet the standards considered acceptable in a permanent home in its locality. Finally, any veteran with a disability rating of at least 10 percent are exempt from paying the VA Funding Fee.

There are other special situations and circumstances not addressed here for VA loans. If you are looking for more information or have questions, call/email Jeannine at her contact information below.

**Jeannine Smith**  
NMLS #694619  
Change Home Mortgage  
727-772-3459  
Email: [jmsmith@changemtg.com](mailto:jmsmith@changemtg.com)

**Additional resources:**  
[www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans)  
**VA Regional Loan Center:**  
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# JASON McINTOSH



By Dave Danielson  
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## Red, White and Blue Spirit



When you walk into Jason McIntosh's office, you're literally surrounded by red, white and blue. That's no coincidence.

As a veteran of the United States Military, Jason proudly remembers his service.

Today, as Team Leader of the McIntosh Group with RE/MAX Alliance Group, he carries on that ideal of service on behalf of others with his red, white and blue spirit.

"Everything we do here is red white and blue ... and very VA-centric," Jason says with a smile.

### Following a Path of Service

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 camaraderie... 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."

### Can-Do Spirit

Through time, Jason turned his

can-do drive and expertise for serving people into success in the retail world and then in real estate.

In 2018, Jason 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.

### Spreading the Word

Each step of the way, Jason has







**“The military gave me things like structure, discipline and camaraderie... I met some really great people. The military is something that carried throughout the years.**

built a reputation for creating real results for those around him. One part of his work he takes extreme pride in is his service on behalf of those who have served.

Jason has a podcast called *Real Mac Moves* — The Real Estate Made Easy podcast.

“The podcast is something I really enjoy,” Jason emphasizes. “As part of that, I’ve hosted veterans, along with VA lenders talking about the

needs veterans have, along with the outstanding opportunities that exist to help them.”

One of those is with VA loans.

“We talk about VA loans. We like to educate other agents and clients on the strengths of VA loans. There are a lot of benefits that come into play for both the client and others involved in the transaction,” he says. “In fact, VA loans have the lowest default rates in the industry.”

The podcast is available through a number of outlets, including Spotify, Google, Apple and iHeart.

**Connecting People with Opportunities**

In addition to the podcast, Jason also plans on holding two separate events for veterans to further their education and help to connect them with opportunities for them.

Jason definitely takes a personal interest in serving the needs of veterans.



“Recently, I had the chance to work with two veterans who had been given the runaround in the past. They were referred to me. I was able to personally work with them and take care of them and get them on a new path within 24 hours. Since then, both have successfully negotiated their deals and one has already closed.”

Away from work, Jason’s world revolves around his family, including his daughters — Arianna and Ella, and Arianna’s son — Jason’s first grandchild — 1-year-old Leo Rios, and another grandchild on the way this fall.

Congratulations to Jason for the real impact he makes each day for his community, his team and clients with his red, white and blue spirit.

As Jason says, “For all those veterans who are about to buy or sell, we salute you! Let us show you what the Red, White and Blue can do for you ... as your VA experts on your side.”







# REALTOR® Martha Hernandez

LOVES TO EXPLORE NEW PLACES!

“I love traveling,” says Martha Hernandez with Tampa Bay Elite Homes.

Three years ago, she went to Iceland with her son. It left an impression upon Martha.

“Iceland was breathtaking. Everything is clean with fresh air in a peaceful environment,” says Martha. One of the highlights of Iceland was Diamond Beach, which Martha found to be spectacular.

It’s a picturesque place with huge glaciers that have washed up on a black

beach. The pieces of the glaciers resemble diamonds, each unique and reflecting different colors. “It’s unbelievable,” says Martha.

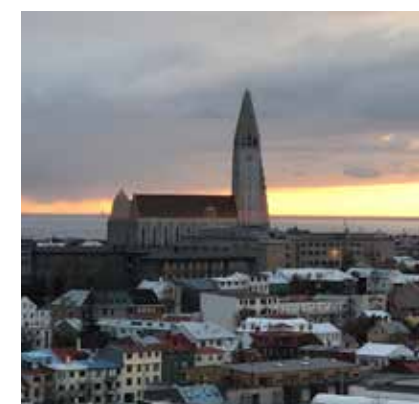
“On one side, you can see where glaciers are breaking off and floating away. On the other side on the beach,



you can see the pieces, which are all different sizes and shapes. Some are larger than people,” says Martha. She loved Diamond Beach so much that she has it as wallpaper on her phone.

Other highlights of Iceland include the Blue Lagoon. Martha says, “It’s definitely an experience not worth missing.” She enjoyed a clay mask on her face, relaxing in the Blue Lagoon, and spending time with her son.

She and her son also loved seeing the Northern Lights, which was the entire reason for their trip. They witnessed this awe-inspiring light show four out





...

of the seven nights that they were there. However, nothing compared to the glaciers on Diamond Beach for Martha.

"I love water," she says. "What is more beautiful than seeing glaciers on a black beach?"

As for Iceland itself, it's entirely different from other countries.

"Anywhere you go, there is volcanic activity," adds Martha. "You could smell the sulfur or see the smoke coming up from the ground."

Martha has also gone to Egypt and ridden on a camel across the Giza to the pyramids. Another once-in-a-lifetime experience.

Life is too short not to travel. Martha is looking forward to traveling abroad in the near future.

"I'm hoping to get back to traveling abroad. I've got more things on my agenda to do," she says.



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Written by Elizabeth McCabe

# Blanchard INSURANCE

DESIGNED TO BE DIFFERENT!

The difference is in the details for Blanchard Insurance. They aren't your typical insurance agency. Designed to be different, Blanchard Insurance is eager to exceed their clients' expectations.

Jamie Hoover, Chief Operating Officer with Blanchard Insurance, explains, "We aren't agents; we're a TEAM. We aren't your parents' agent from yesterday; we're real people, a diverse TEAM of different professional and cultural backgrounds."

Most of their agents come from former careers in real estate, lending, title, advertising, corporate

operations, and so forth. As a result, they have gathered a very diversified skillset with one common mission: to serve both their partners and clients with ONLY the absolute best in concierge service.

Jamie adds, "We are proud to have women in a majority of our leadership roles and just as proud to be fostering the next generation of the insurance professionals within our organization."

**Meet Tampa Bay Insurance Agents Hailey Hagerman and Antonio Tarantino**

"We are really excited to expand to the Tampa







Bay area,” says Jamie. Our newest TEAM is Tarantino Insurance Group, powered by Blanchard Insurance. Insurance agents Hailey Hagerman and Antonio Tarantino are covering the Tampa market, including St. Pete and south to Punta Gorda.

Hailey earned her Bachelor of Science in Finance from the University of South Florida. As for Antonio, he got his Bachelor of Science in Finance from the University of Central Florida.

Hailey and Antonio excel interacting with clients, REALTORS®, mortgage companies, and insurance companies to provide insurance solutions for new home closing and refis. They also follow up to ensure that clients are satisfied with the Blanchard experience.

**Not Salesmen, But A Concierge**

When it comes to serving their clients, the insurance agents at Blanchard Insurance aren't salesmen, but concierges.

What does being a concierge mean? Jamie explains, “It means we will truly do whatever it takes to get the job done, and we bring everything to the table to do so. In the most difficult insurance market in the country by a longshot, you have to be truly dedicated and adaptable to support your clients and partners. We aren't bankers, either; we work Fridays. In fact, we're ALWAYS working because that's what it takes in today's market.”

The professionals at Blanchard Insurance never compromise their service model. This strategy has been

the secret to their success, helping them shape the brand which they are known for locally and abroad.

Jamie shares, “We all made a pact to only get into this industry if we could change the negative stereotype everyone thinks of when it comes to insurance, and more so the cheap commodity our peers have made it. To sum it up: We are DIFFERENT. We are CHANGE. We are all the things we SHOULD BE when you make that next premium payment.”

**Standing the Test of Time**

Blanchard Insurance has stood the test of time. They started from humble beginnings 30 years ago as an industrial insurance agency.



Jamie jokes, “Yes, we were making house calls day and night in sometimes not the safest of neighborhoods, and yes, oftentimes mistaken as detectives perhaps canvassing the neighborhood for clues. However, we wouldn't change a thing, because these humble roots taught us a lot about helping people which really is at the core of our philosophy today.”

From an insurance agency, they wanted to do more for their clients and expanded to include home and auto insurance as well as small business insurance.

“We have really done and see it all collectively,” says Jamie. “Today we cover our clients all across the great state of Florida, but throughout the Southeast U.S. and as far as Colorado and Washington as well. The future is bright. I don't think we'll ever outgrow our humility because we see ourselves as simply people helping people.”

**Why Choose Blanchard?**

What makes Blanchard passionate about insurance is the ability to help each and every one of their clients has peace of mind, not having to worry about their largest assets.

Blanchard Insurance agents protect people's way of life and help them get back on their feet. They are reliable, truthful, and responsive to their clients' needs.

“Our promise is to ensure that the right protection is in place so you can enjoy peace of mind and all that our great state has to offer,” says Jamie. They pride themselves on their outstanding customer service.

We are honored to feature Blanchard Insurance as our Sponsor Spotlight this month. For more information, check out their website, [www.blanchardinsurance.com](http://www.blanchardinsurance.com), or call 727-275-7222.

“We all made a pact to only get into this industry if we could change the negative stereotype everyone thinks of when it comes to insurance, and more so the cheap commodity our peers have made it.”



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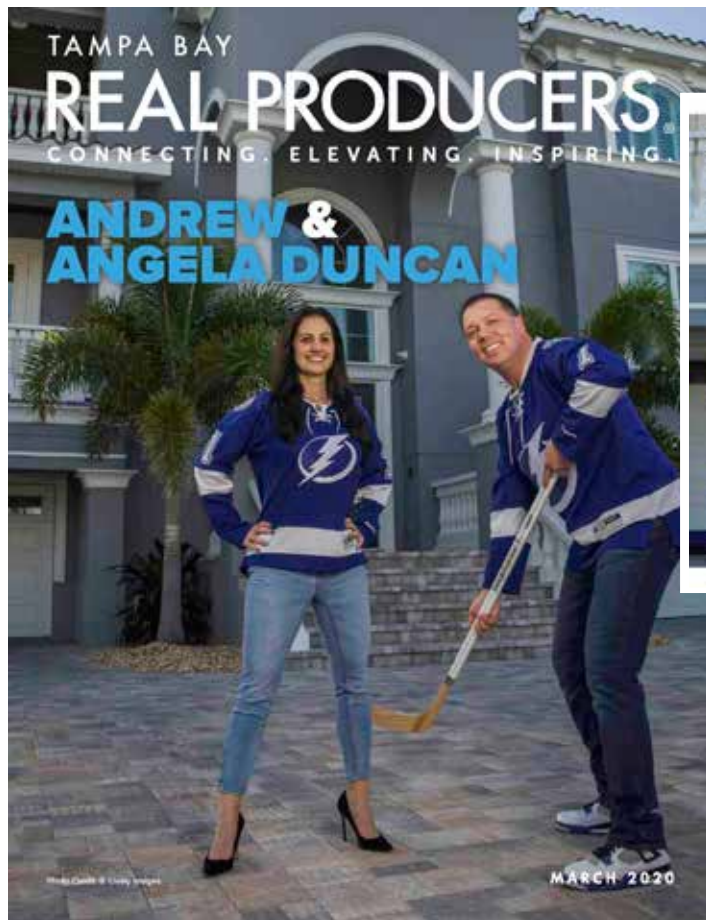
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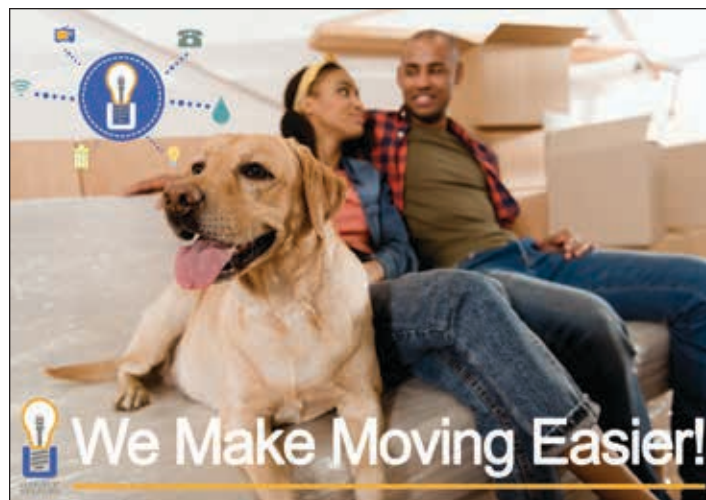
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