

TAMPA BAY

REAL PRODUCERS[®]

CONNECTING.

INSPIRING.

ALISON
CONNORS

CHECK OUT WHAT'S INSIDE

BROKER FEATURE: Martha Hernandez

RISING STAR: Ashley Smith

MAKING A DIFFERENCE: Jennifer and Lonnie Orms Give Back to KW Cares

REALTORS[®] AND THEIR PETS: Samantha Boyd with Dewey and Aurora

TAMPA BAY REAL PRODUCERS MASTERMIND EVENT

FEATURED SPONSOR: Savvy Mortgage Lending

LEADER FEATURE: Sean Bates

SPONSOR SPOTLIGHT: Blue Moon Estate Sales

FEATURED AGENT: Joe Deaner

TRAVEL TALES: Melinda Pursuitte

Photo Credit: Allie Serrano of Allie Serrano Portraits, LLC

APRIL 2022

PARTNERS IN SUCCESS!

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

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



MILESTONE
TITLE SERVICES, LLC

Closing Locations throughout the State of Florida

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

813.513.9848 | www.milestonetitlesvcs.com

**START THE NEW YEAR OFF RIGHT
WITH PEACE OF MIND KNOWIN THAT
YOUR FAMILY AND HOME ARE PROTECTED
WITH A FREE ROOF INSPECTION.**



Kaizen was developed by a group of roofers who worked at competitive companies and decided that there was a more efficient and honest way of doing roofing. Hence, the name Kaizen: a Japanese business motto meaning "Change for the better; continual improvement."

YOUR NUMBER ONE ROOFING VENDOR
813.518.5248 | kaizenconstructiongroup.com

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

What if you looked at the home inspection phase as an opportunity rather than a hurdle? What if you had a team of expert inspectors who understood what's at stake? And what if the report they provided contained information that was not only accurate and thorough, but was written in a way that added value to your client relationship? This isn't a what-if scenario. It's simply a question of when you decide to make HomeTeam part of your team.

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

HomeTeam of Tampa Bay
(813) 632-0550
hometeam.com/tampa-bay
tampabay@hometeam.com



Each office is independently owned and operated.
©2021 The HomeTeam Inspection Service, Inc. All rights reserved.



20 Ways to Revitalize Your Outdoor Space for Spring:

- | | | |
|--|--|--|
| Brian P. Forrester
Sr. Loan Originator
NMLS#311180
FL#LO4880
(813) 361-6350 | Justin Kelly
Sr. Loan Originator
NMLS#320304
FL#LO5165
(727) 214-6454 | Kim Harestad
Sr. Loan Originator
NMLS#224710
FL#LO8602
(727) 458-2821 |
| Shawn Miller
Sr. Loan Originator
NMLS#303855
FL#LO4448
(727) 214-6400 | Peggy Bradshaw
Branch Manager
NMLS#320507
FL#LO3900
(727) 244-1374 | Ray Rau
Sr. Loan Originator
NMLS#1257601
FL#LO28897
(727) 512-0497 |
| Daniel Magnano
Sr. Loan Originator
NMLS#437396
FL#LO24445
(813) 992-5626 | Bobbie Donaldson
Branch Manager
NMLS#816798
FL#LO11365
(813) 843-3805 | Cindy Walker
Sr. Loan Originator
NMLS#320523
FL#LO1309
(727) 460-3171 |
| Kevin Walker
Sr. Loan Originator
NMLS#324582
FL#LO6309
(727) 418-4881 | Jeffrey Starnes
Loan Originator
NMLS#493480
FL#LO43430
(727) 433-1617 | Sean Moore
Sr. Loan Originator
NMLS#244413
FL#LO7056
(727) 455-4768 |
| Diana Harvey
Loan Originator
NMLS#1208474
FL#LO25934
(727) 458-2005 | Karen Marconi
Loan Originator
NMLS#1096553
FL#LO22182
(321) 615-8517 | |

Corp NMLS#3035 | nmlsconsumeraccess.org



- Clean, wash or paint your patio furniture
- Declutter the porch
- Powerwash the porch
- Clean the grill
- Check outdoor lights and/or add new lighting
- Clean windows and doors leading to the outdoor living space
- Add plants and/or flowers
- Remove and prune dead plants, flowers, trees, and shrubs
- Add fresh mulch to flower beds
- Mow the lawn
- Add citronella candles
- Add pillows and cushions to outdoor furniture
- Clean, wash or paint the garage door
- Remove cobwebs in the garage and outdoor areas
- De-clutter the garage
- Clean the garage floor
- Organize outdoor items
- Clean out the refrigerator/freezer chest in the garage
- Set up a recycling station or spare pantry
- Relax and enjoy your new revitalized space!

TABLE OF CONTENTS



12

Publisher's Note



14

Cover Story: Alison Connors



22

Featured Sponsor: Savvy Mortgage Lending



28

Broker Feature: Martha Hernandez



34

Making A Difference: Jennifer and Lonnie Orns Give Back to KW Cares



38

Rising Star: Ashley Smith



42

REAL-TORS® and Their Pets: Samantha Boyd and Dewey and Aurora



44

Travel Tales: Melinda Pursuitt



46

Featured Agent: Joe Deaner



50

Tampa Bay Real Producers Mastermind Event



56

Leader Feature: Sean Bates



60

Sponsor Spotlight: Blue Moon Estate Sales

OLD REPUBLIC HOME PROTECTION



Don't risk your commission
A home warranty is an important addition to your risk management strategy.

Contact me today for details!

Brian Brown
Senior Account Executive
800.282.7131 Ext. 1399
C: 941.720.1415
BrianB@orhp.com
my.orhp.com/brianbrown



People Helping People

This is a paid advertisement.



BUYERS TRUST US, REALTORS REFER US!
We Bring The Joy To Every Inspection!

- Residential, Commercial, and New Construction Inspections
- \$100K in FREE Warranty Coverage
- InterNACHI Certified Home Inspectors
- Inspector eKey Lockbox Access
- Over 10,000 verified A+ customer and Realtor online reviews
- 4-Point & Wind Mitigation Inspections
- Sewer Scope Inspections
- Mold & Air Quality Testing
- Water Testing, Pool Inspections, Drones, and more!
- WDO Inspections provided by our sister company, Kingfish Pest Control, a Proud Partner of the Jacksonville Jaguars

813.563.4144 • Tampa@LunsPro.com
LunsProFlorida.com



If you are interested in contributing or nominating Realtors for certain stories, please email us at don.hill@realproducersmag.com.

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

MEET THE
TAMPA BAY
 REAL PRODUCERS TEAM



Don Hill
 Area Director



Abby Weber
 Business
 Development Director



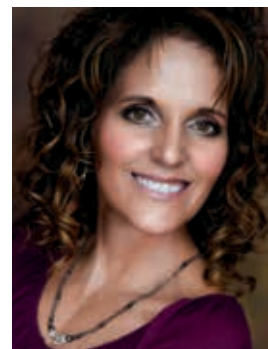
Elizabeth McCabe
 Writer



Dave Danielson
 Writer



Suzanne Rondeau
 Client Experience Director



Carol Walker
 Professional Photographer
 Thomas Bruce Studio



Allie Serrano
 Professional Photographer
 Allie Serrano Portraits, LLC



Suzy Delong
 Ad Strategist



Lori LaCoppola
 Event Coordinator



Barry Lively
 Professional Photographer
 B. Lively Images



Ryan Justice
 Videographer



Gerardo Luna
 Event Photographer



Ashley Lamb
 Videographer



“Is there a bubble that will bust again?”

“Are we on the verge of another mortgage and real estate implosion?”

“An interview with one of Tampa’s leading mortgage lenders that weathered the 2008 financial crisis and came out on top”

We wanted to get the professional opinion of someone who survived the 2008 financial crisis and is still in business today. The search for this company and, more importantly, the person running it, who can answer these questions from personal experience led us to **Frank Coto III** the current owner and president of **Lincoln Lending Group**.

Here is Frank’s answer when we asked him if there is a bubble: My quick answer is not in Florida. I can honestly tell you that in my 20 years in the industry up until about a year ago or so, I could count on one hand the number of applicants that I personally reviewed that were moving from the state of California to the state of Florida without being transferred for work or some other unavoidable circumstance. Floridians are Floridians and Californians are Californians. We both live in paradise. It was very rare for somebody to move back-and-forth. However, in the last year and a half we started noticing applications every week from California, so I asked my staff to start asking them why they were moving here. The most prevailing answer was the Covid lockdowns. We never had a lack of applications from other areas of the country like New York and Chicago as many people would retire from there and come down to sunny Florida, but we also started noticing a dramatic increase in those type of applicants. So why am I telling you about applicants from other parts of the country when you are asking me if there’s a bubble? That is because what we are seeing in Florida is an unprecedented population boom and it’s coming from parts of the country that historically it did not.

In my opinion, Florida has been long undervalued. We have some of the top beaches in the world, yet we have some of the cheapest beachfront real estate in the country. Our cost-of-living has always been reasonable even in the big cities. “The great reset” is what we called it because to some degree the price of Florida real estate was getting “reset” to what it should be. However, it wasn’t really giving the local economies the



time to produce the income for the locals to be able to afford it. This is an unfortunate consequence of this growth.

Why do I think there is not a bubble? It’s simple... **supply and demand**. The demand is not going to slow anytime soon. Covid gave many people a path to be able to work from anywhere they want and if you have the choice to live in a 600 square-foot apartment in a polluted city where you can’t go outside and enjoy your freedom, or you can work in sunny Florida with a lower cost of living and cheaper real estate what would you do?

Do I think that there will be a bubble in some parts of the country that will bust? Yes, I do.

Do I think it will be anything like the 2008 financial crisis? No, I do not.

But why? It all goes back to **skin in the game**. Speaking of skin in the game, currently the United States has roughly **\$9 trillion of mortgage debt**; however, we have an amazing **\$25 trillion of equity!** This was not the case in 2008. The debt-to-equity level was much closer. When somebody has no equity in their home why would they not foreclose? What do they have to lose? Today most US households have a ton of equity so for those of you who think that we’re going to see a foreclosure boom I would disagree, especially in Florida. **People do not foreclose on their houses when they have equity, they sell them.**

Do I think the market will check back people ask me? Sure, what goes up must come down but at nowhere near the level that we saw in 2008. Remember we have not been selling risky mortgage loans for the last 12 years. The lending practices were so overly tightened after the financial crisis that many people could not even qualify and those who could had to have great credentials. In conclusion I strongly feel that the facts that I have outlined above will prevent us from seeing an implosion or busted bubble in Florida anytime soon if ever.



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

“NEW SPONSORS!”

N2 Publishing
(325) 234-4331

**ADVERTISING/PRINT/
SOCIAL MEDIA**

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

CLEANING SERVICE

Top Shine Cleaning Services
Gabriela Becerril
(813) 477-5690
topshineclean.com

**CLOSING/LISTING
SERVICES**

List 2 Close
Mandy Riedinger
(727) 262-4004
list2closemgmt.com

EDUCATIONAL/TRAINING

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

ELECTRICIAN

Florida Electric
Partnership, LLC
(727) 483-2808

**ESTATE LIQUIDATION
& DOWNSIZING**

Caring Transitions
Laura Bruce
(813) 235-0685
caringtransitionstampa.com

ESTATE SALES

Blue Moon Estate Sales
www.bluemoonestatesales.com/tampa-east

HOME INSPECTION

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

Class Act Inspections
(813) 512-6918
classactinspections.com

Florida Building
Inspection Group
(813) 415-1043
FLBIgroup.com

Home Team Inspections
Margo Ackerman
(813) 750-2566
HomeTeam.com/Tampa-Bay

LunsPro Inspections
(813) 563-4144
LunsProFlorida.com

Momentum Home
Inspections
Justin Strickland
(863) 600-6949
momentumhome
inspections.com

SEC Inspection Services
(727) 786-4663
secinspection.com

Solid Rock Home Inspection
Chris Defayette
(727) 386-8627
solidrockhi.com

HOME WARRANTY

Home Warranty
of America
Carla Allen
(813) 514-3255
HWAHomeWarranty.com

Old Republic

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

HVAC

Nationwide Home Solutions
(727) 455-9597
nationwidehome
solutions.com

INSURANCE BROKER

Florida All Risk Insurance
Mandy Stephens
(813) 267-0413

MARKETING / BRANDING

Juice Marketing & Design
Joyce Frustaci
(727) 386-8611
juiceyourmarketing.com

MORTGAGE LENDER

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

Change Home Mortgage
Jeannine Smith
(727) 772-3459
jsmithmortgage.com

Lincoln Lending Group
(813) 319-5363
lincolnlend.com

Savvy Mortgage
Tracie Mayo
(727) 877-5684
savvymortgage.com

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

MOVERS

Bull Moving
(813) 943-6043
BullMoving.com

**PAVER RESTORATION
& SEALING**

Pro Clean Tampa
Daniel Bianco
(813) 480-9093
procleantampa.com

PHOTOGRAPHY

B Lively Images
Barry Lively
(813) 477-3398
thevirtualvisit.com

Gerardo Luna Photography
Gerardo Luna
(813) 410-1712
gerardoluna
photographs.com

Panda Photo Studio
Patricia Nemeth
(727) 776-5961
pandaphotostudio.com

**PHOTOGRAPHY/
PORTRAIT**

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

Thomas Bruce Studio
(727) 577-5626
thomasbruce.com

**PHOTOGRAPHY/VIDEO
PRODUCTION**

Febre Frameworks
(813) 906-8300
febreframeworks.com

Simple Photo
(727) 758-2834
simplephoto.io

Valentino Unlimited Agency
Timothy Valentino
(502) 821-1131
valentinounlimited.agency

ROOFING

Kaizen Construction Group
(813) 518-5248
kaizenconstructiongroup.com

SCM Roofing
(855) 726-7663
scmroofingfl.com

**SECURITY SYSTEMS
& MONITORING**

Veterans Security
(833) 838-7321
myveteransecurity.com

TITLE AGENCY

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

TITLE COMPANY

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

Milestone Title
Services, LLC
(813) 513-9848
Milestonetitlesvcs.com

TITLE INSURANCE

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

UTILITY CONCIERGE

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

VIDEO PRODUCTION

Justified Films
Ryan Justice
(813) 843-3475
Justifiedfilms.net

**VIDEO PRODUCTION/
DRONE SERVICES**

Resurgent Fire Films
Ashley Lamb
(813) 294-2023
resurgentfirefilms.com

**WINDOWS & SLIDING
GLASS DOORS**

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

ALBANY • ALBUQUERQUE • CHESAPEAKE • CINCINNATI • COLUMBUS • DALLAS • DAVENPORT • DAYTON • DENVER • FT. WAYNE • GRAND RAPIDS • HOUSTON • INDIANAPOLIS • JACKSON • JACKSONVILLE • KANSAS CITY • LAS VEGAS • LINCOLN • LITTLE ROCK • LUBBOCK • MILWAUKEE • MURRIETA • MONTERREY BAY • NASHVILLE • NEW ORLEANS • NEWPORT BEACH • OKLAHOMA COUNTY • OKLAHOMA CITY • OMAHA • ORLANDO • PHILADELPHIA • PHOENIX • PITTSBURGH • PORTLAND • RICHMOND • SALEM • SAN DIEGO • SEATTLE • SILICON VALLEY • SPOKANE • ST. LOUIS • TAMPA BAY • TEMECULA • TRI-CITIES • TRIAD • TUCSON • TWIN CITIES • VIRGINIA BEACH • WASHINGTON D.C. • WAYNE COUNTY • WEST VALLEY • WILMINGTON

**AMERICA'S BEST REAL ESTATE AGENTS
RECOGNIZED**

BE PART OF THE NATIONAL REAL PRODUCERS MOVEMENT

FOLLOW US ON INSTAGRAM TODAY
@realproducers



Publisher's NOTE

Hello, Top Producers!

“Success in real estate comes down to two factors: taking care of and valuing the customer.”

— Michael Miedler, Century 21 CEO

First and foremost, I want to thank everyone who came out to our *Tampa Bay Real Producers* Mastermind Event. It was great to connect with everyone in person. We also learned How We Can All Make 2022 Our Best

Year Ever! What a success it was. Thanks to our panelists, those in attendance, our sponsors for making this event possible, and our photographer, B. Lively Images.

Get ready for another issue filled from cover to cover. Learn from Tampa Bay's Top Producers, meet some new faces, and put names with stories.

Keep reaching those sales goals, developing good habits, and making this your best ever year!

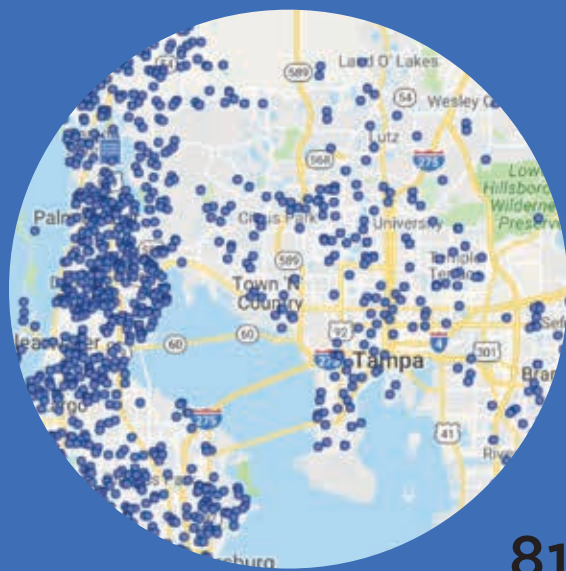
I look forward to meeting more of you in the days and months to come.

Until next month!

Don Hill, Publisher
Tampa Bay Real Producers
don.hill@realproducersmag.com
813-433-1776



HOME INSPECTIONS



Hey, Top Producer!
Close your clients dream house and
Avoid the Deal Killers!
Choose our GOOD LOOKERS!

- all inspections including WDO
- fast scheduling 2-3 days
- same day digital report
- licensed general contractors
- luxury property experts

SECINSPECTION.COM

813-657-HOME



\$3 MILLION

DONATED THIS YEAR TO HELP END MODERN-DAY SLAVERY.

Did you know there are more victims held against their will today than ever before? That's why The N2 Company - the company behind this publication and 850+ others like it - is financially committed to end human trafficking.

**FOR EVERY AD WE SELL, N2 DONATES ENOUGH
MONEY TO FREE 2 SLAVES FROM CAPTIVITY.**

The average Fortune 500 company donates about 1% of their *profits* to charity. The N2 Company donates more than 2% of their *gross revenue*.

Thanks to the businesses within these pages, our Area Directors, and readers like you, we're able to break the chains of this horrible reality.

Visit n2gives.com to learn more about our fight.





Written by
Elizabeth McCabe



Photo Credit:
Allie Serrano of Allie
Serrano Portraits, LLC

Life is an adventure for those
along for the journey.

“I always thought I was going
to be a teacher since I was a
kid,” says Alison Connors. As
life would have it, another plan
unfurled before her eyes.

▶▶ cover story

ALISON CONNORS

From Education to Real Estate

From New York to the Sunshine State

Originally from Upstate
New York, Alison grew up
in Saratoga Springs. She
attended Fordham University
before moving to Tampa after
graduation. That’s when she
got her master’s in Elementary
Education from USF.

“I thought I was going to be
a teacher,” shares Alison.
Ironically, she became a
REALTOR® instead. She
worked with an investor in real
estate, getting her real estate
license in April 2012.

In 2014, Alison made the leap
to RE/MAX Action First and
is an asset to her clients, her
team, and the community.

...

Loving Real Estate

"I love real estate," smiles Alison. "I really enjoy working in sales and work with 50 percent buyers and 50 percent sellers. I enjoy both sides of the transaction, especially since they are both really different."

At the heart of real estate for Alison is helping others. A genuine people person, Alison simply loves to help people. She comments, "That's something that fills my heart, helping people with such a large decision in their life and protecting them through the process. I want to make sure everything goes OK for them and their families."

Building a Team

Alison started her team, The Connors Team, in 2016 and her husband, Alex, joined her. Alex has an extensive IT background, excels in marketing, and computer graphics. He is also experienced in construction, home renovation, making him an asset with inspections and appraisals.

"They say opposites attract," says Alison. "Alex handles things I don't want to do and vice versa. He focuses on marketing with the mailers and flyers. I am more of a people person and meet with clients. Together, we really do support each other."

In 2019, Alison hired her first buyer's agent. Today, The Connors Team consists of five agents and Alison. Although it was challenging to get the team up and running, Alison excelled with her patience and ability to instruct her agents, bringing them under her wing and teaching them accordingly. Teaching others fulfilled her desire to become a teacher. Watching her agents become successful made her beam with pride as a team leader.

"I want buyers and sellers to have the same experience with me or with someone I train," she says. "I want them to have the Disney experience with everything the same every time, no matter who they work with."

Outside Interests

When Alison isn't working, she savors time with her family. She and Alex are blessed with two daughters, ages 5 and 7, who are in kindergarten and the second grade.

"My girls are truly my why," smiles Alison. "They are the reason that I do what I do."

“

That's something that fills my heart, helping people with such a large decision in their life and protecting them through the process.



...



In Alison's free time, she enjoys traveling with her family. She also likes working out, spending time with family and friends, and running. An avid runner, she has run throughout high school and done a marathon. "It's something that I enjoy for myself," she says.

From education to real estate, Alison is living proof that with another drive and determination, anything is possible. Her heart to help others, coupled with her compassion, has made her an asset here in Tampa to her buyers, sellers, and her team.

For more information, check out Alison's website, www.theconnorsteam.com.

“
I love real estate. I really
enjoy working in sales and
work with 50 percent buyers
and 50 percent sellers.”



Gain confidence and peace of mind when you recommend Savvy Mortgage Lending to your clients. We've been in the business for many years and know that communication is key to a smooth and on-time closing. That's why we have weekly update calls with our Realtor partners, so you know what's going on and when. We love educating first time homebuyers on the

mortgage process and will take the time to explain each step along the way. We're happy to provide Pre-Qualification Letters to eligible clients so you can go in with a strong offer from the start.

Give Tracie Mayo call today and let's get to know each other so you can see first-hand the Savvy difference.



SavvyMortgage.com 727-877-5684

Savvy Mortgage Lending is a DBA of Mayo Mortgage Group, LLC NMLS #1663584. Licensed in FL, SC & GA.



Providing you with Class Act service every step of the way!

★★★★★

Florida's #1 building inspection company

Offering:

- Full home inspections
- Commercial inspections
- Insurance inspections
- Leak detection
- Mold assessments

Class Act Inspections
(813) 512-6918
ClassActInspections.com

MAGAZINE-STYLE PORTRAITS CELEBRATING YOU



**ARE YOU
A WOMAN
OVER 30?**

**“BE A GODDESS”
BOUDOIR
PHOTOSHOOT
EXPERIENCE**

**EVERY WOMAN
SHOULD EXPERIENCE
THIS AT LEAST ONCE
IN THEIR LIFE**



AllieSerranoPortraits.com

**CALL
FOR MORE
INFORMATION**

(813) 501-7250

▶▶ sponsor spotlight

Written by Elizabeth McCabe

MEET Tracie Mayo

OWNER AND MORTGAGE BROKER OF
SAVVY MORTGAGE LENDING

Local. Accessible. Dependable.

It's never too late to change careers and discover a new path in life. Tracie Mayo, owner of Savvy Mortgage Lending, did just that.



“

WHEN I GOT INTO THE MORTGAGE INDUSTRY, I WANTED TO BE AN EDUCATOR FOR PEOPLE.

“After 21 years with the United States Postal Service, I wanted a career that would enable me to help others,” she says. “I fell in love with the mortgage industry instantly.”

When she bought her first house, she was young and didn't know anything about the mortgage process. This experience left an impression upon her.

“When I got into the mortgage industry, I wanted to be an educator for people. When they buy their first home, they need to know what they are doing, what they are committed to, and have a full understanding of their property taxes (especially in Florida, which is a Homestead State). I made it my passion to educate people,” says Tracie.

In 2013, Tracie went into the mortgage business and is proud to be a Licensed Mortgage Broker and Certified Mortgage Planning Specialist. She gained invaluable experience working for other mortgage brokerages before launching her own business in 2016. Her business was originally known as Mayo Mortgage Group, LLC, before rebranding to Savvy Mortgage Lending in 2019. The name made sense and fit their services.

“We have savvy options and work with savvy buyers,” says Tracie. They established themselves in the community, one satisfied client at a time.

They are licensed in Florida, Georgia, and South Carolina. With 82 five-star reviews and counting, they have been warmly welcomed in the local area.

Excelling in Communication and Speed

“We're known for our communication and speed,” says Tracie. She adds, “What sets us apart is our communication. We are also flexible and are very rate conscious.” As an independent local mortgage broker, they have more flexibility than franchises or banks.

“We have full autonomy to get a better rate,” explains Tracie. That may mean lowering their commission split, which she has done. “We are very flexible in rate and pricing.”

As far as closing loans is concerned, Tracie and her team close loans in 30 days or less. “Sometimes as quickly as 10-14 days, depending upon the situation,” explains Tracie.

She also excels in communication, communicating the loan process with REALTORS® both on the buying and listing side. By letting them know where they are in the transaction, both parties stay informed and have peace of mind.

Tracie owns the company with her spouse Eileen Donovan and they have four loan partners, two of which are licensed originators, and work with a contract processing team. Eileen was

an underwriter for 11 years before they started working together as a team. Tracie comments, “She looks at the file from an underwriter's perspective to make sure that we have a clean file at the beginning.”

Giving Back

Tracie has a heart for others and the community. She comments, “I do a lot of activities with the LGBTQ community and support a lot of charities, especially pet charities.” Savvy Mortgage Lending proudly sponsors Pet Pal, Meow Now and St. Pete Food Pantry. In addition, she supports the LGBTQ Community Center, Equality Florida, and the local community in general, giving back where she can.

Final Thoughts

In today's hot real estate market, saving time by making sure a client is preapproved is critical. Tracie comments to her referral partners, “Make sure you are working with a client who is preapproved and preapproved with someone local.” She is happy to work with REALTORS®, their clients, and simplify the loan process. With her reliability, accessibility, and dependability, she is a trusted mortgage broker in the St. Petersburg area.

For More Information:
Savvy Mortgage Lending
Savvymortgage.com
727-877-5684

ALBANY • ALBUQUERQUE • ANNE ARBOR • ANNE HARBOR • ANTIMONY • ARLINGTON • ASPEN • ATLANTA • AUSTIN • BALTIMORE • BOULDER • BOZEMAN
 CHARLOTTE • CHICAGO • CINCINNATI • CLEVELAND • COLUMBUS • DALLAS • DENVER • DAYTON • DAYTONA BEACH • DENVER • FT. WAYNE • GRAND RAPIDS • HOUSTON • INDIANAPOLIS
 LITTLE ROCK • LUBBOCK • LUXEMBOURG • MANASSAS • MEMPHIS • MONTGOMERY • NEW ORLEANS • NEWPORT BEACH • NO. BAYVIEW • OMAHA • ORLANDO • PHOENIX
 SEATTLE • SPokane • TAMPA • TUCSON • TWIN CITIES • VIRGINIA BEACH • WEST VALLEY • WILMINGTON • YOUNGSTOWN • ALBANY • ANNE ARBOR • ANTIMONY • ARLINGTON • ASPEN • ATLANTA • AUSTIN • BALTIMORE • BOULDER • CHARLOTTE • CHICAGO • CINCINNATI • CLEVELAND • COUR D'ALENE • COLORADO SPRINGS • COLUMBUS • DALLAS • DAVENPORT • DAYTONA BEACH • DENVER • FT. WAYNE • GRAND RAPIDS • HOUSTON • INDIANAPOLIS • JACOBO VILLA • KANSAS CITY • LAS VEGAS • LINCOLN • LITTLE ROCK • LUBBOCK • LUXEMBOURG • MANASSAS • MEMPHIS • MONTGOMERY • MONTERREY BAY • NASHVILLE • NEW ORLEANS • NEWPORT BEACH • NO. BAYVIEW • OMAHA • OAKLAND COUNTY • OKLAHOMA CITY

AMERICA'S BEST REAL ESTATE AGENTS
RECOGNIZED

BE PART OF THE NATIONAL REAL PRODUCERS MOVEMENT
 FOLLOW US ON INSTAGRAM TODAY
 @realproducers




Discover the Radiant Experience!

Committed to Integrity, Respect, and Excellence.
 Virtual Scheduling and Report Viewing | 90-day Structural & Mechanical Guarantee
 Complimentary Concierge Services | Your Resource for Life
 813-839-8416 www.radiantinspect.com




FREE CONSULTATIONS | SAFE PROCESSES | EFFECTIVE RESULTS




Getting Homes Market-Ready FAST



Elevate your client services with an industry-leading estate sale brand.

VISIT BlueMoonEstateSales.com | CALL 813-802-9284



LUX
 HOME TOURS

LUXURY REAL ESTATE VIDEOGRAPHY
 WWW.LUXHOMETOURS.COM



We Appreciate You

Spring into a new season and support your local title team!

We want to thank our current clients for over 15 years of success in the Tampa Bay area. To all our future clients we look forward to working with each of you.

www.insured-title.com
813-855-3585

WESTCHASE:

13029 W. LINEBAUGH AVE.

SUITE 102

TAMPA, FL 33626

PH: 813.855.3585

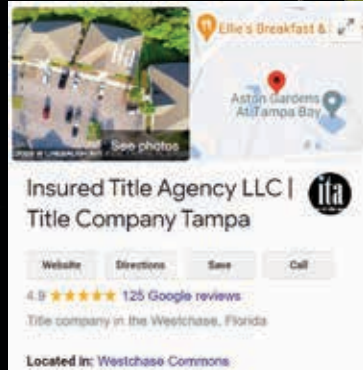
SOUTH TAMPA:

2918 W. KENNEDY BLVD.

SUITE 201

TAMPA, FL 33609

PH: 813.820.1900



LIST 2 CLOSE MGT.

Let US help YOU

as your preferred real estate transaction coordinator.

The average contract process takes 12-20 hours.

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

If you could get just 1/4 of that time back, that's at least **1-3 business days** each month

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

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



NEW OR OLD, BEFORE YOU BUY...

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

Full Service Residential and Commercial Inspections

INSPECTIONS SCHEDULED IN 24-48 HOURS **★★★★★** OVER 1,800 5 STAR REVIEWS

GET \$25 OFF YOUR FIRST INSPECTION

Mention Code RP21

www.FLBgroup.com

"I recommend FBI to all of my REALTOR friends - My Real Estate business would not be as successful without them."



Social. Architectural. Natural.

B. Lively Images



-RESIDENTIAL & COMMERCIAL-
AERIAL 3-D VIRTUAL TOURS VIDEO TOURS
FLOOR PLANS 813-477-3398 CUSTOMIZED WEBSITES
Next day LivelyListings.com



Martha Hernandez

► broker feature

DEDICATED. DRIVEN. DETERMINED.

BORN IN CUBA, MARTHA HERNANDEZ CAME TO THE U.S. WHEN SHE WAS 5 YEARS OLD. "WE LIVED IN THE SUBURBS OF CHICAGO UNTIL 1978 AT WHICH TIME MY FAMILY MOVED TO THE TAMPA BAY AREA. I HAVE RESIDED IN THE TAMPA BAY AREA SINCE THEN," SAYS MARTHA.

...



Written by Elizabeth McCabe



Photo Credit: Gerardo Luna



“**I LOVE what I do.** So many people have jobs they don't like. I am lucky to love what I do. It is truly a passion for me.”

•••

From Accounting to Real Estate

Martha got her start in real estate 37 years ago after working in accounting and insurance.

“In 1984 I was hired as a Mortgage Loan Processor. After several years I became an underwriter and closer. I left corporate lending and started buying and selling foreclosed properties. With the proceeds from the sales, I went on to purchase 424 rental units, which I owned and managed. These rental units consisted of single-family, duplexes, and multi-family properties,” explains Martha.

This experience was invaluable, serving as her foundation to becoming a licensed REALTOR® in 2013. Because of her background, she was able to fully understand the entire lending process, purchasing and flipping, as well as rehab and property management.

“NO book could have taught me what I have learned over the years,” explains Martha. She is currently licensed and actively selling in Florida and Georgia. She is the owner and broker of Tampa Bay Elite Homes, earning her broker's license six years ago.

Passionate about Real Estate

“I LOVE what I do. So many people have jobs they don't like. I am lucky to love what I do. It is truly a passion for me,” smiles Martha.

She loves helping families find their home, a place where they can build memories. Other clients come to Martha to find the perfect investment property.

That doesn't mean the road is always easy. Recovering financially from the 2008 real estate fall wasn't for the faint of heart. However, with Martha's drive and determination, coupled with her knowledge, she overcame this hurdle.

“It was very challenging and difficult at times; however, I would say this changed me for the better,” says Martha. A go-getter, Martha comments, “There is nothing you can't do. Don't let anyone tell you that you can't.”

Building Relationships in Real Estate

Martha takes the time to develop relationships in real estate. She explains, “Real estate is about the long-term relationship. This leads to referrals, repeat business, and friendship for years to come!”

With her ingenuity, Martha built her business with her sphere of influence, hard work, and with Zillow. “I'm not ashamed to say it,” says Martha. “It's up to me to continue that relationship.” She is still reaping referrals and repeat business from advertising with Zillow six years ago. Martha hasn't advertised for two years and takes time to build relationships with her clients, which is the secret to her success.

Must Love Dogs

Martha, a dog lover, has competed with some top German Shepherds in the United States, Canada and Europe! Martha comments, “I have met some great people all over the world and had some gorgeous dogs.” Although she has not competed recently, she treasures her competition days.

Martha has two dogs, Leo and Kiwi, both Cavalier King Charles.

Focused on Family

When Martha isn't working, she likes to spend time with her family.

Her daughter, Rachael (36), is a UCF graduate and is a licensed agent with Tampa Bay Elite Homes. Martha's son, Sean (18), attends Elmhurst University in Illinois. She also has a granddaughter, Brooklyn (8).

In her free time, Martha enjoys staying at her cabin in Ellijay, Georgia, which she built in 2020. Travel is another one of the things Martha loves to do. She comments, “I have been blessed to visit some incredible places. Some of my favorites are Egypt, Iceland, Turkey, and Greece!”

Other pastimes include gardening. Martha keeps a beautiful yard with flowers, trees and natural surroundings. She also enjoys bird watching and feeds her feathered friends with a variety of seeds to attract them to her feeders. Cooking is another activity that Martha enjoys. She loves cooking new recipes.

Final Thoughts

“Live your life to the fullest,” says Martha.

A survivor of a stroke at the age of 56 with no underlying medical conditions, Martha learned from this medical crisis. It appeared out of nowhere, despite her healthy lifestyle.

“It taught me that tomorrow is not promised. I live my life to the fullest every day now,” says Martha. She has set boundaries, takes more vacations, and takes time to truly enjoy her life.

Martha is an inspiration through her experience in real estate, spanning three decades, and her constant commitment to help her clients. She can't imagine doing anything else.

“I absolutely love what I do,” concludes Martha.



HWA
Home Warranty of America

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

Carla Allen

Account Executive

Direct: 813.514.3255

carla.allen@hwahomewarranty.com



Need help with an Order or Claim?

Give us a Call at

888.492.7359

or Visit our Website!

www.HWAHomeWarranty.com



"We continually strive to maintain a reputation of 5 star service by offering thorough, ethical and accurate home inspections."

- Residential Inspection
- Manufactured Home
- Pre-Listing Inspection
- Four Point Report
- Wind Mitigation
- Pool and Spa Inspection
- Pre Drywall
- Final Walkthrough
- 11 Month Warranty
- Water Quality Testing
- Infrared Certified
- Licensed Drone Pilot



www.MomentumHomeInspections.com

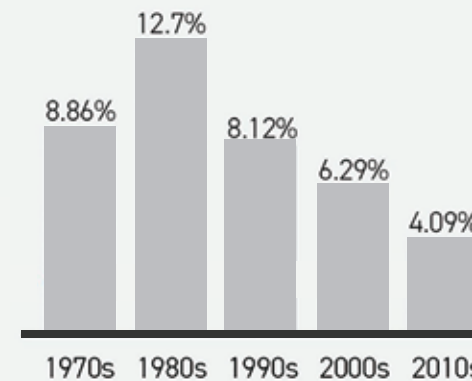
863-600-6949



MORTGAGE RATES PROJECTED TO RISE

Mortgage rates are projected to rise in 2022, yet still remain historically low.

RATES BY DECADE



As we head into Spring, interest rates will increase, but not as dramatically as temperatures.

While everyone is anticipating interest rates to increase incrementally this year, they will remain historically low. Don't let the increase in interest rates discourage your clients looking to make a purchase in 2022. Let us help you help them make the right purchase with a well-written and competitive prequalification or preapproval letter.

**ELECTRICAL WIRING | PANEL UPGRADES | GENERATOR INSTALLATION & WIRING
OUTLETS AND SWITCHES, EXHAUST FANS | CIRCUIT BREAKERS
LIGHTING INSTALLATION | CEILING FANS**

23 1/2 HOURS A DAY - 7 DAYS A WEEK

**FLORIDA ELECTRIC
PARTNERSHIP**

"MEETING & EXCEEDING ALL OF YOUR ELECTRICAL NEEDS"



WITH THE EXPERTISE TO HANDLE SMALL AND LARGE PROJECTS
BOTH RESIDENTIALLY AND COMMERCIALY.

(727) 483-2808

EC13005398

VETERAN OWNED & OPERATED

Call us... We are here for you!
Llámanos... ¡Estamos aquí para ti!

(813) 251-2700

- Residential and Commercial Loans
- Refinance Loans
- Quick, On-time Closings
- Seven Days a Week - Loan Officer Sales Support
- Loan Officer Presence at Public and Broker's Open Houses
- Bank Statement/DSCR/No Ratio Loans Available
- Loans As Low As 580 Credit Score



326 S. Hyde Park Ave., Tampa, FL 33606

(813) 251-2700

www.BayToBayLending.com

info@BayToBayLending.com

NMLS #4102



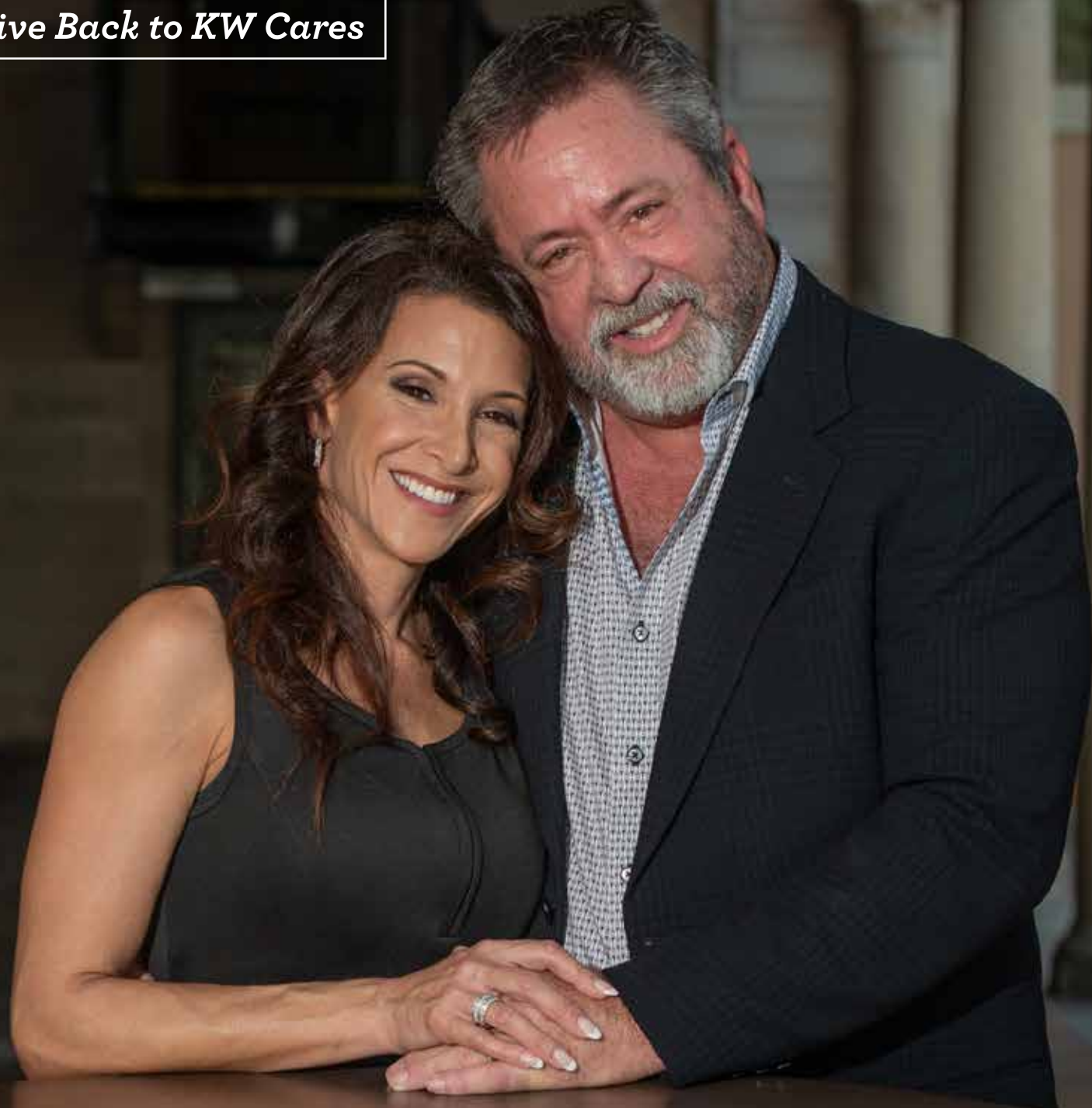
▶▶ making a difference

Jennifer & Lonnie Orns

Give Back to KW Cares



Written by
Elizabeth McCabe
Photo Credit:
Rob Moorman



Compassionate hearts reach hurting souls.

REALTORS® Jennifer and Lonnie Orns have a heart for others. They enjoy making a difference for people who are hurting through KW Cares.

“KW Cares grants provide much-needed assistance for Keller Williams associates and their families with financial hardship due to sudden emergencies such as accidents, house fires, medical emergencies and unaffordable funeral and burial expenses,” says Jennifer.

KW Cares also responds swiftly to natural disasters such as hurricanes, tornadoes, wildfires, and floods by providing funds for food, lodging, and transportation and by deploying generators, water and other disaster relief supplies.

With every closing, Jennifer and Lonnie donate to KW Cares. Lonnie explains, “KW agents have the option to donate however much they would like from each closing. Knowing what a difference KW Cares can make, we work hard to make sure that we continue to donate from each closing.”

One-hundred percent of what KW Cares receives goes to aid KW associates. Sixty percent of what is given goes to help with the out-of-pocket expenses for life-altering events; 30% goes to aid in the event of a natural disaster, and 10% is a tithe to the board-selected charities.

KW Cares has given nearly 50 million in grants, nearly 30 million to aid in life-altering events, nearly 15 million in aid in natural disaster relief, and nearly 6 million tithed to multiple charities!

How does it feel to make a difference for others? Priceless!

For more information on KW Cares, check out their website, www.kwcares.com.

“

KW Cares grants provide much-needed assistance for Keller Williams associates and their families with financial hardship due to sudden emergencies such as accidents, house fires, medical emergencies and unaffordable funeral and burial expenses.



FIRST IMPRESSIONS MATTER
Sell Faster - Sell Higher

TRAVERTINE & PAVER SEALING
Instantly Increase
Curb Appeal & Sales Price



RESIDENTIAL & COMMERCIAL
813.480.9093
WWW.PAVERSEALTAMPA.COM

PAVERSEALTAMPA.COM
TRAVERTINE & PAVER SEALING

NATIONWIDE HOME SOLUTIONS

Your All-In-One Home Services Expert!

Call us today at 1-800-983-0924 to get your \$29.95 maintenance scheduled to prevent having to purchase an unwanted "gift" for your home.



\$3 MILLION
DONATED THIS YEAR TO HELP END MODERN-DAY SLAVERY.

Did you know there are more victims held against their will today than ever before? That's why The N2 Company - the company behind this publication and 850+ others like it - is financially committed to end human trafficking.

FOR EVERY AD WE SELL, N2 DONATES ENOUGH MONEY TO FREE 2 SLAVES FROM CAPTIVITY.

The average Fortune 500 company donates about 1% of their profits to charity. The N2 Company donates more than 2% of their gross revenue.

Thanks to the businesses within these pages, our Area Directors, and readers like you, we're able to break the chains of this horrible reality.

Visit n2gives.com to learn more about our fight.

N2 GIVES



We Make Moving Easier!

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

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

UTILITY HELPERS.COM

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

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



If it ends in **INSPECTION** we do it.



SOLID ROCK
INSPECTIONS GROUP

727-386-8627 www.SolidRockhi.com

- ✓ Residential & Commercial
- ✓ Insurance
- ✓ WDO
- ✓ Sewer Camera
- ✓ Pool
- ✓ Mold & Lead Paint

TOP SHINE
Cleaning Services

MOVE IN / MOVE OUT CLEANING

Cleaning Services for Real Estate Agents, Banks, Home Builders and Homeowners

When preparing a house to be put on the market, nothing is more important than cleanliness.

Lets us help you sell quickly by giving the best first impression!





Residential Cleaning	Commercial Cleaning
<ul style="list-style-type: none"> ⦿ Apartments & Condos ⦿ Family Homes ⦿ Moving In/ Out ⦿ Spring Cleaning ⦿ Vacation Rentals 	<ul style="list-style-type: none"> ⦿ Offices ⦿ Restaurants ⦿ Showrooms ⦿ Medical Offices ⦿ Classrooms

We are fast, reliable and offer outstanding service at a reasonable price.

Call today for a free estimate! • 813-477-5690

contact@topshineclean.com • www.topshineclean.com
Licensed • Insured • Bonded

ADT
Authorized Dealer
Veteran Security

VETERAN SECURITY
THIS WE'LL DEFEND

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

833-838-7321
Veteran Security Affiliate Program
www.myveteransecurity.com/affiliate

PANDA PHOTO STUDIO

Commercial and Residential Real Estate Photography

Aerial Photos and Videos


Real Estate Videos

Matterport

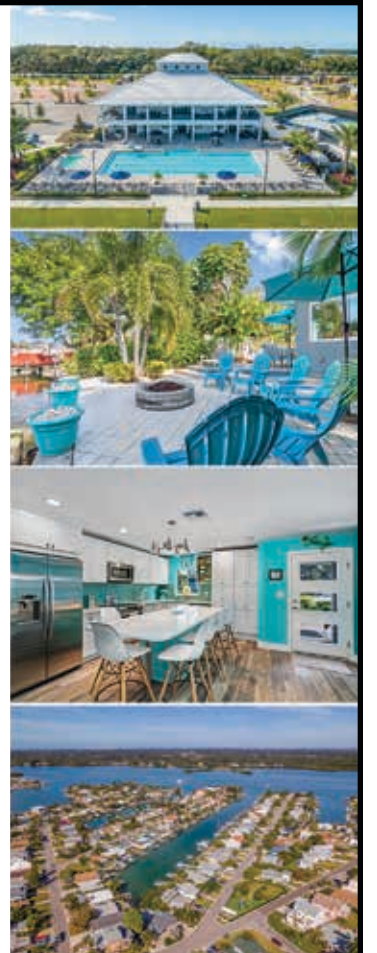
FAA Licensed Drone Pilot

PAA Professional Photographer of America Member

Insured



www.pandaphotostudio.com
tony@pandaphotostudio.com
718-737-3369





By Elizabeth McCabe



▶▶ rising star

ASHLEY SMITH

Dream it. Do it. REALTOR® Ashley Smith remembers her family being homeless at one point growing up, having to rely on the support of family. Fast forward a few decades and she is now making the dream of home ownership possible for others. A trusted REALTOR® at Compass Florida, Ashley is an inspiration to others.

A Local Expert

Born and raised in Clearwater, Ashley started getting interested in real estate when her cousin was flipping houses back in 2006. When the market crashed during the Great Recession, Ashley put her real estate plans on pause.

She worked in hospitality, waiting tables, bartending, and doing bottle service. She comments, “I’ve always been a people person. I also like pretty things.” Real estate was a way to merge both together.

“I didn’t pick real estate back up until 2014 and got my license in January 2015,” says Ashley. “I had no clue what I wanted to do with it.”

When she was introduced to someone who worked for a new home builder, Ashley found her footing in real estate. She worked for Homes by WestBay and gained lots of experience in the process.

In 2020, Ashley made the shift to Dalton Wade Realty Group. She liked the virtual training and

low fees. On September 15, 2021, she switched to Compass Florida. She explains, “There is a higher split but the technology and agent support are unmatched.” Her area of expertise is new home building. Her best year was in 2020 with a sales volume of 18 million dollars. To date, she has a career volume topping 60 million dollars.

A successful entrepreneur, Ashley finds real estate challenging and invigorating. She loves what she does and it shows with her enthusiasm.

Specializing in New Construction

“I’ve sold a ton of new construction,” says Ashley. “I’ve even been a client a few times.”

With her knowledge, Ashley helps new buyers understand the entire process. She makes sure they ask the right questions so they get exactly what they want.

As opposed to getting in bidding wars with multiple offers, new construction can be less expensive (although it does take more time).

Helping Others Achieve Home Ownership

Ashley comments, “If you can pay rent, you can own a house. That’s where my passion for home-ownership comes from. It’s a proven way to build generational wealth. In the African American community, they’re not always taught that growing up. Since leaving the builder sales associate role, I’ve worked with more first-time homebuyers. Although I have to spend more time educating



them on the process, it is worth it. Their eyes are opened.” When people realize that they can afford to purchase a home, it changes their lives.

“I’m passionate about educating people about homeownership,” says Ashley. “There are so many misconceptions.” She does outreach and speaks to different groups, including teen moms at the Heart to Heart Coalition.

She recently did a podcast interview for “Not a Great Whisperer” discussing homeownership and helps others realize that their dreams can come true.

Family Focused

Ashley has one son, Zion, who is 3. She recently got married on New Year’s Eve to her fiancé, Jarvis Glenn. Jarvis is a promoter of special events, concerts, and parties. He is also the founder of Zion’s Den, which provides shoes to the homeless each Christmas. This year they raised nearly \$10,000 to purchase shoes and Christmas gifts for the homeless and underprivileged youth.

To relax and unwind, Ashley loves to travel. She visits Miami and New York. Ashley explains, “My dad lived in New York my entire life. Now my aunt lives there, and it’s a second home for her. It’s a melting pot. With so many different cultures and restaurants, there is a little version of every country. She likes visiting Little Italy and Chinatown.

With her family, Ashley enjoys going to the aquarium and the zoo. She comments, “My son loves every bit of it. His eyes are opening to different things. It’s fun to watch.”

Christian Faith

“My strong Christian faith helps guide me,” says Ashley. “That’s the basis of why I’m so passionate about helping people.” Her Christian faith stems from her grandmother. Ashley recalls going to church with her since she was a young child.

“It just stuck with me,” she says.



Future Plans

What’s next for Ashley?

“I would love to be a broker someday,” she says. “I want to have multiple investment properties and continue to teach people about homeownership who couldn’t do it otherwise.”

Ashley has already helped hundreds of people and is on track to help countless more in the future. She’s bringing hope to others, one home at a time!

For more information on this month’s Rising Star, check out her website, road2realty.com.

“I’m passionate about educating people about homeownership.”

evolve&co.

DID YOU KNOW?

Leads

Social media - **47%**
 Broker website - **29%**
 Misc. - **32%**

57% of Gen X and older Millennials visit open houses

Only **29%** of agents hire drones

73% of Home Buyers shop on mobile or tablet devices

93% of buyers prefer texting



CLIENTS HAVE APPEARED IN

Tampa Bay Times



TAMPA BAY BUSINESS JOURNAL

Florida Trend



ST. PETE LIFE



METRO

FOX 13 TAMPA BAY



St. Pete Rising

MEET THE TEAM



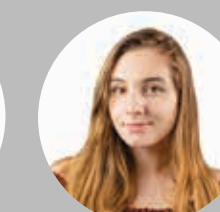
Lisa Williams
President



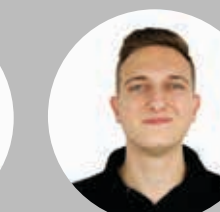
Amy Alexander
Creative Director



Andrea Castañeda
Brand Manager



Eleni Kashis
Jr. Graphic Designer



Isaac Minder
Copywriter



Brody
Chief Dog Officer



▶ REALTORS® and their pets

Samantha BOYD

Has Two Adorable Dogs!

Written by Elizabeth McCabe

“I am one of the only people who will openly admit to having a favorite dog,” admits REALTOR® and Broker Associate Samantha Boyd with Robert Slack LLC. She enjoys the constant companionship of two dogs, Dewey and Aurora. Aurora is her favorite.

Samantha and her husband, Josh, adopted Dewey, a mixed breed, from the pound seven years ago. A few years later, they were purchasing a puppy for Josh’s mother. They left with one dog, only to make it two minutes down the road and have a change in heart. Samantha explains,



Dewey



Aurora

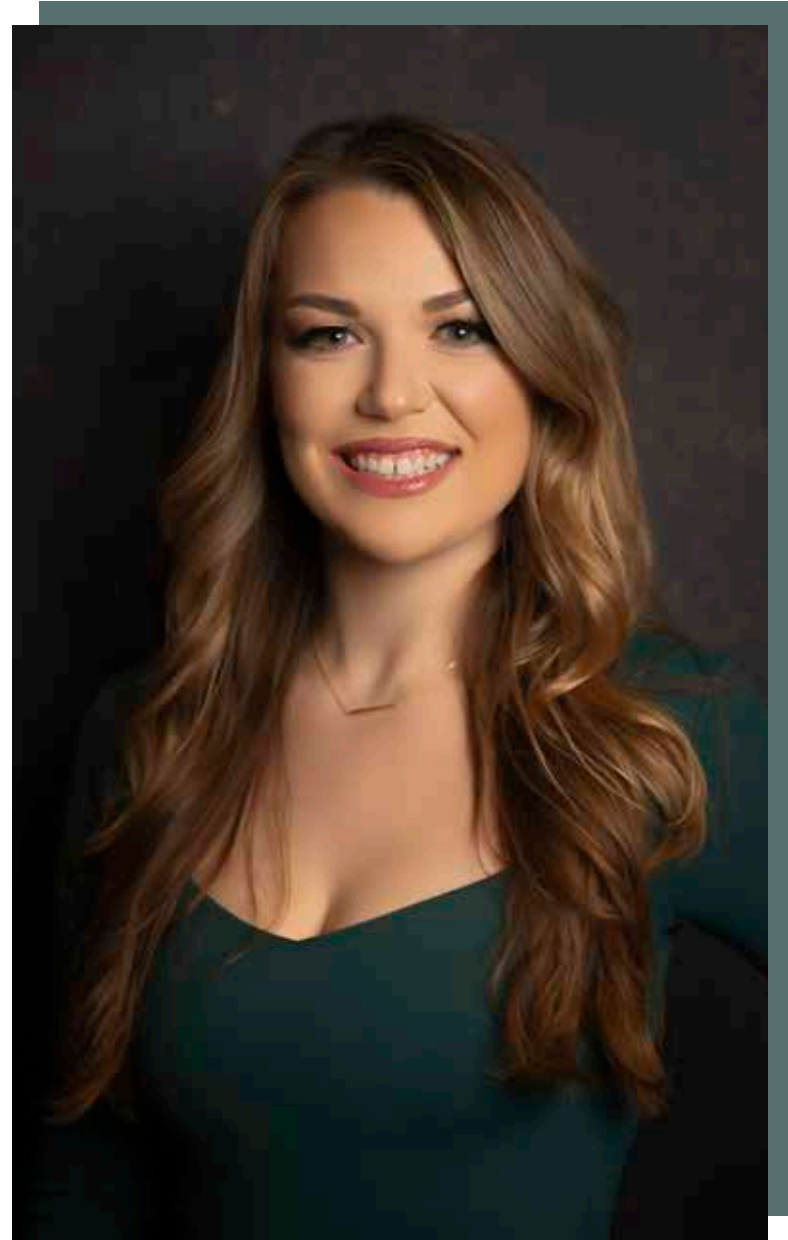


Photo Credit: Allie Serrano of Allie Serrano Portraits, LLC

“We decided to get another puppy and turned around. We picked the runt, named her Aurora, and she has been a nonstop terror ever since.” Samantha, however, wouldn’t have it any other way.

Aurora, who is named after Sleeping Beauty, is the light of her life. A chocolate Lab, Aurora is 4 years old and 40 pounds while Dewey is 50 pounds. Dewey is Aurora’s best friend, and Aurora is Dewey’s annoying little sister.

Why is Aurora Samantha’s favorite dog? “Because no one else likes her,” points out Samantha. “She needs a mother’s love. Aurora is the quirkiest dog I have ever met but she is extremely loyal to me. I wake up every morning and she is resting her head on my neck. She loves me.”

Aurora is “woman’s best friend,” and Samantha wouldn’t have it any other way.

@realproducers

<https://valentinounlimited.agency>

502.821.1131



@valentino_unlimited_agency
@VUAImagingTampa



Melinda PERSUITTE

LIKES TO RECHARGE THROUGH TRAVELING

Melinda Persuite, a REALTOR® with Luxury Homes Group at Coldwell Banker Realty, loves to travel. Her love for the outdoors stems from camping when she was a child.

“My mom comes from a very large family,” explains Melinda. All of her brothers and sisters had four to six children, and Melinda has fond memories of group camping as a child. Taking hikes and exploring nature was lots of fun for her. Her favorite memory was eating a pretzel from a bag. However, it wasn’t a pretzel, it was a worm!

“I’m an adventurous eater now,” smiles Melinda. “When we travel somewhere, I like to eat all the local food. Maybe that worm turned me into an adventurous eater.”

Melinda and her family love visiting the Caribbean and exploring the different islands. She adds, “We also like Wine Country in California as well as exploring cities by foot. I’m a huge fan of the Food Network and *Drives and Dives*. We did a San Francisco trip based on *No Reservations*.” She especially likes visiting hole-in-the-wall restaurants and talking to locals. Expect to find her at wine bars, piers, museums, and theaters.

“We’ve also spent a lot of time in Hawaii,” says Melinda. “We like the tropical islands and family-oriented connections. COVID taught us



Written by Elizabeth McCabe



Photo Credit: Carol Walker/Thomas Bruce Studios



a lot of things, especially what we want and where we want to go. Family is the most important thing for us. It always has and always will be.”

Favorite Destinations

“Our favorite places to visit have been the Caribbean and the Virgin Islands area. We love the Caribbean Islands and the West Indies,” says Melinda. Recently, she returned from Barbados.

A self-described Type A personality (along with her husband), Melinda treasures traveling to tropical locations to relax and recharge.

“It forces us to relax and go with the island flow,” she says. Taking a break from work is never overrated.

Future Plans

In the near future, Melinda and her husband are looking forward to going

to Germany and Ireland. Reconnecting with her roots and learning about their heritage is priceless.

“My husband’s mother is from Germany,” says Melinda. “My family is Irish.”

Travel Tips

A seasoned traveler, Melinda knows how to pack like a professional. She comments, “Roll up your clothes and put them in little cubes for more storage.” She also brings her own disinfectant wipes. Melinda says, “Before COVID, I was a big believer in wiping down the seats. Now no one looks at me.” After all, an ounce of prevention is worth a pound of cure.

Life is too short not to experience everything the world has to offer. Travel creates memories to cherish. Melinda wouldn’t have it any other way.



By
Dave Danielson



Photo Credit: Allie Serrano
of Allie Serrano
Portraits, LLC

featured agent

JOE DEANER

PUTTING IT ALL TOGETHER

If you take a picture of all of the parties sitting at the closing table, the hope is that everyone is smiling — happy with the conclusion they have reached.

That’s a picture that Joe Deaner loves to make reality.

Delivering on the Deal

As Sales Manager and REALTOR® with Century 21, Joe relishes the role of putting it all together for those he serves.

“My favorite part of what I get to do revolves around negotiating ... getting my buyer the best deal they can have and getting them into a home,” Joe says.

Opening New Doors

Originally from the Baltimore/Washington, D.C. area, Joe moved to Tampa at the end of 2007.

As he says, “My daughter had moved to Tampa, and I decided I didn’t need a snowblower in Florida, so I moved here to be close to her and also having the plan of retiring here.”

Joe earned his MBA and had worked for one of the largest manufacturers of business forms in

the world, having started in sales with the company in 1978.

Through time, he worked his way up through the ranks in various sales and product management roles.

In time, Joe was ready to make a change.

“Business forms were dying due to the increasing role of technology. At the time, a friend said, ‘Why don’t you get your license and come work for me?’ I wasn’t sure about it, but he suggested that I try it out on the weekends,” Joe remembers.

That was 2003.

“Soon I was making more money part-time in real estate than in my full-time work. So I called my Broker and made the decision to go full-time,” he says.

Joe’s business continued growing. Through time, he has amassed more than 500 deals.





...

And, in 2021, he recorded \$13 million in sales volume while also managing the Century 21 office, along with developing and conducting agent training.

Family Time

Away from work, Joe looks forward to time spent with his family, including his husband, William, and their two children — his son, Jeff, who lives in Maryland, and his daughter, Lauren, who resides in Daytona.

In their free time, Joe and William enjoy traveling. Joe also raises orchids.

“That’s something that is really a therapeutic hobby for me,” he says.

When it comes to giving back to the community, Joe joins in Century 21’s support of Easter Seals in Tampa, along with adopting a local family over the holidays.

Making a Lasting Impact

Those who get to know Joe appreciate his hard-working and honest approach that has extended now across generations.

“One of the things I really enjoy is the fact that I’m selling my clients’ children their houses,” he points out. “They had been kids when their parents had bought their homes. That’s exciting.”

Giving His All

As Joe thinks about his nearly 20 years in the business, and the goals he has for the future, he focuses a large portion of his energy on his role managing and mentoring others in the firm.

“We have a huge **PASSION** for doing it right, with a **HIGH ATTENTION TO DETAIL** ... along with having a little fun along the way.



“I really enjoy teaching the agents the correct way to do real estate ... and making sure that clients get what they want,” he explains.

“We have a huge passion for doing it right, with a high attention to detail ... along with having a little fun along the way.”

Congratulations to Joe Deaner for his efforts and the results he achieves on behalf of those around him ... giving his best to put it all together for them.



Photo Credit:
B. Lively Images

Mix. Mingle. Meet New Folks.

▶▶ tampa bay real producers mastermind event

A special thanks goes to all who came out for our *Tampa Bay Real Producers Mastermind Event!* We Learned **How We Can All Make 2022 Our Best Year Yet!** A big thanks to our panelists - Bobby Paolini with EXP Realty, Jennifer Thayer with Keller Williams, Ray Mihara with Mihara and Associates, Jeffrey Borham with EXP Realty and Jared Rutherford with Keller Williams. If you missed us, be sure to come out next time. Join Us on the Third Thursday of each month from 9:30-12PM at Whiskey Cake in Tampa to hear from our top producing panelists! Learn from other Top Producers, meet new folks, and have a great time!

We want to give a HUGE thank you to our sponsors for making this event possible:

- [Kaizen Construction Group, LLC](#)
- [Milestone Title Services](#)
- [VanDyk Mortgage Corporation](#)
- [Celebration Title Group](#)
- [Bay to Bay Lending, NMLS #4102](#)
- [HomeTeam Inspection Service – Tampa Bay](#)

A special thanks to B. Lively Images for his photos!







SEAN BATES



EXTENDING
THE IMPACT



By
Dave Danielson



Photo Credit:
Gerardo Luna

•••

When Sean Bates thought about the tangible difference he enjoyed making for his clients, he considered ways of building on that.

It didn't take long for him to come up with a natural answer ... he would build his own team.

As founder and Team Lead of Bello Home Team with eXp Realty, that's exactly the result he has achieved — extending the impact for his team members and their clients.

“As an individual agent, the challenge was how do I help more people? The biggest challenge was figuring out how to do it at a higher level. No matter how hard I tried, there was a ceiling between myself and an assistant as far as how many people we could help,” Sean remembers.

“At first, I was a bit apprehensive about going down the team route. Finally, in late 2018, I realized I was only one person and that there was only a limited bandwidth that came with that, so I started the team at the beginning of 2019. We had such a big scope of people who were positively affected by what we did. We thought the more successful agents we could bring in, the greater the impact we could have. It has been the best part of being in real estate for me.”

Making a Difference

As Sean explains, his team is small by design.

“I'm very selective. It's about bringing the right agents in to make a difference in our community. We want to be the ones people think about when they think about who can help them achieve their real estate goals. It feels very good to know we're making an impact.”



Focus on the Future

Sean had earned his real estate license in 2013. Prior to that, the Tampa native had his sights set high.

“I grew up here in a modest household. My father was a part owner of a trucking company here. He had moved here from Ohio when he was young,” he says. “As a kid, I remember my dad was gone in the morning for work and got

home late in the evening. We became accustomed to that.”

As Sean grew, he rolled up his sleeves and went to work figuring out his future.

“I changed tires and worked on dump trucks. But it didn't take me long to realize I didn't want to do that,” he says. “From there, I worked as a

bank teller and progressed in my career in that industry through my mid-30s.”

Learning and Growing

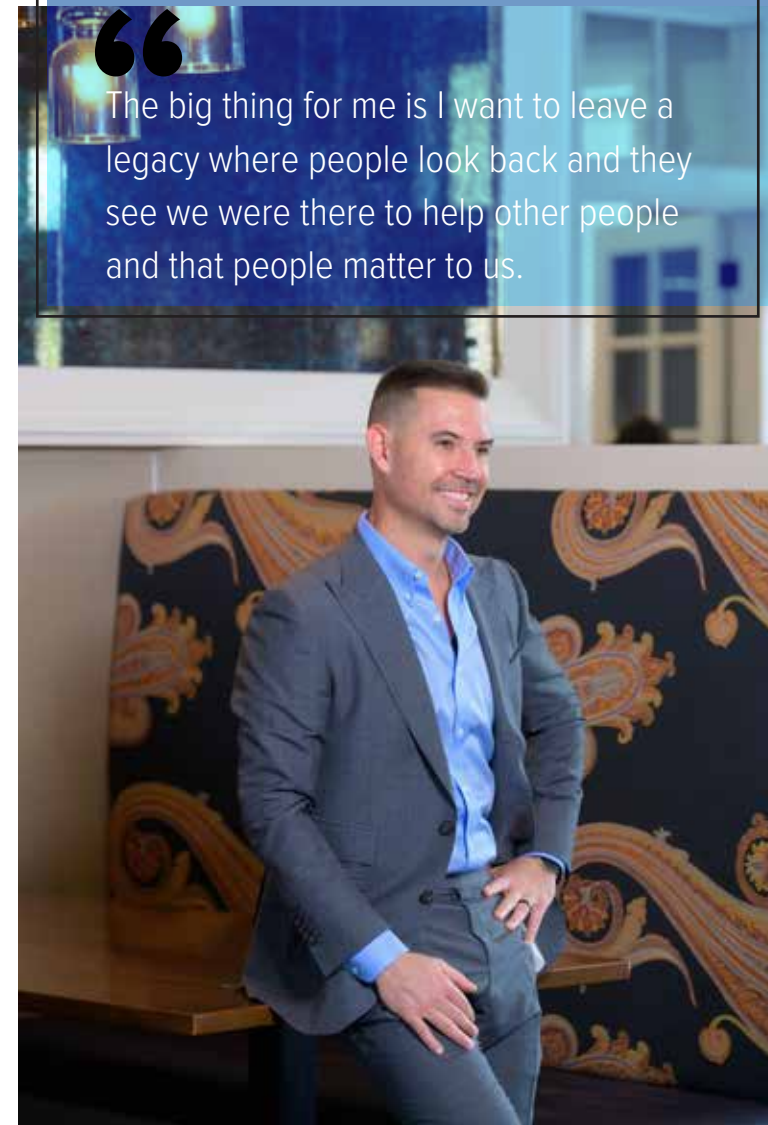
Sean worked with SunTrust Bank and Chase Bank for nearly five years. When a layoff eliminated Sean's role, he handled accounting for his father's business. In time, he also worked with a credit union and faced the uncertainty of the economic collapse of the late 2000s.

“Fast forward to 2010 and 2011, I had some life changes. My wife and I went through a divorce with two kids, and I needed a new way to make more money. Initially, I got licensed in real estate as something to do on the side. I had been in a career committed to service for 15 years and knew how to take care of people, so I thought the transition would be okay.”

Joining the Real Estate Journey

During that time, Sean started working for one of his clients from the credit union at night running numbers.

“The big thing for me is I want to leave a legacy where people look back and they see we were there to help other people and that people matter to us.”



“Through that process, I realized I could make way more money doing this without having to be stuck in an office working for someone else,” he recalls. “So I gave my notice and in July 2013, I went out on my own in real estate.”

Rewarding Results

The upward trajectory of Sean's results in real estate have been impressive. In 2020, he recorded \$21 million in sales volume. By 2021, that number ballooned to nearly \$30 million.

“Our team thrives and is better because of our office manager Darcy. Her organization and dedication to our clients makes a huge difference,” Sean says.

Wonderful World

Family makes life much richer for Sean. He treasures time with his wife, Laura, and their four children—17-year-old daughter, Riley; 15-year-old son, Connor; 14-year-old son, Gavin; and 12-year-old son, Lukah.

In his free time, Sean likes to take part in different sports with his family. They also look forward to family trips together — including annual trips to Italy to spend time with Laura's family.

Giving back is central to life for Sean, as well. One local organization he likes to support is Quantum Leap Farms ... a group that provides horseback riding therapy for disabled veterans and citizens. Another group that is near and dear to Sean's heart is Kids' Lives Matter and its ongoing mission to combat human trafficking.

When you talk with Sean, it's easy to see the priority he places on people and serving their best interests every day.

“The big thing for me is I want to leave a legacy where people look back and they see we were there to help other people and that people matter to us,” Sean says.

“Everyone is important to us and their lives matter to us. We want to enrich their lives and make them better.”



By Dave Danielson



BLUE MOON *estate sales*

EXCEEDING EXPECTATIONS

It's natural to have high standards ... to expect the best outcomes. Most of us do. That's why it's a special thing when things go even better than we had hoped for.

That's the sensation you and your clients can have when you work with the team at Blue Moon Estate Sales ... a local expert and resource in the business that specializes in exceeding expectations.

Trusted Expertise

Ethan Draddy is the owner of Blue Moon Estate Sales. As he says, that can happen in a number of ways.

"Several weeks ago we did an estate sale and we sold about 22,000 items in one weekend. We had 600 people there in two days. We sold virtually everything in the home. Along the way, we found things that the homeowners forgot they had," Ethan explains.

"For example, in one old piece of furniture, we discovered \$4,000 in cash. We called our client to let them know and get it back to them. People trust us because we're trustworthy. That's one of the ways where it makes me feel good to exceed their expectations."

Powerful Connecting Point

Blue Moon Estate Sales serves as a powerful connecting point — combining years of experience and expertise with a hunger to fulfill their clients' needs.

"We're a small business. But I'm very proud of what we do to help both our clients who hire us and the thousands of customers who shop our sales," Ethan emphasizes.

"We help people liquidate those assets that they want to move on so that they have those proceeds to help them get to the next place in life."

Treasured Partners

The partnership Ethan and his team enjoys with local REALTORS® is treasured.

"I take it as a true privilege when a REALTOR® refers us to their clients. We can help our REALTOR® partners at no cost to them. They call us because their clients need to move on from the place where they've been," Ethan says.

"We can come in on very short notice and help the REALTOR® feel really good about it and help their clients feel really good about it. WE pride ourselves in taking the stress off the homeowner's back. In the process, we



can do as much or little of that as the client and REALTOR® would like us to do."

Making it Easy

The process of working with Blue Moon Estate Sales is seamless.

"We get referrals from quite a few different REALTORS®. When they contact us, they are very quick to tell us they need to get something done by a certain deadline," he points out. "We can get over there very quickly to meet with the clients and take a look at the merchandise they have in mind. From there, we move quickly to help their clients get ready for the estate sale. It's a fluid, uncomplicated process."

Through the process of working to meet vital deadlines as part of the closing process, Ethan and his

team take a lean, nimble approach.

"We really strive to move quickly and carefully within the timeframe we have," he says.

Teamwork Triumphs

Success is a direct by-product of teamwork. Blue Moon Estate Sales has 19 employees (including his sister, Nina Czaja) in the franchise that Ethan owns — one of about 75 local franchises nationwide. His operation covers most of Tampa and Hillsborough County, as well as into Manatee County.

Active Pursuits

Away from work, Ethan leads a very active life. In addition to a passion for travel that he shares with his wife, Ethan has run 14 marathons and about 80 half marathons. Each week, he stays in condition by piling up 25 miles of running.

"Physical fitness has always been important to me. It clears my head," he explains.

When you partner with Ethan and Blue Moon Estate Sales, you feel the comfort of a trusted friend ... one who is there at your side through the process and beyond.

"We develop a personal relationship with our customers," Ethan says with a smile. "They know us to be honest, sincere and they know that we follow through on our word. What we do is fulfilling."

Contact

Ethan Draddy and Blue Moon Estate Sales Today!

Website: www.BlueMoonEstateSales.com/

Tampa-East

Phone: 813-802-9284



Gerardo Luna
p h o t o g r a p h s

REAL ESTATE PHOTOGRAPHY SOLUTIONS

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

813-640-2611

PEOPLE LOVE US on yelp

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

FEBRE FRAMEWORKS 5 Star Ratings

FREE DRONE AERIALS | MLS READY | NEXT DAY DELIVERY

REAL ESTATE PHOTOGRAPHY & VIDEOGRAPHY
WEDDINGS | HEADSHOTS | VIRTUAL STAGING

LETS MEET AND TALK!
813-906-8300 | febreframeworks.com

Anyone looking for some **extra \$\$\$\$** ON YOUR TEAM?

Account Executive Needed—Apply Today!

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

Please submit resume to don.hill@realproducersmag.com for consideration.

Lumio

Increasing rates, rolling blackouts, the outdated grid, pollution—it's time we make this relationship less one-sided. It's time to get back your power.

Lumio is delivering solutions that decentralize power, elevate communities, and provide authentic sustainability.

813-433-1776 | lumio.com

www.SimplePhoto.io 



Tampa Bays Highest Rated Real Estate Photography Company

- > HDR Photos > Drone Photos > Matterport 3D Tours
- > < 24 Hour turnaround > Twilight > Virtual staging

Save \$25 - \$100 on your next listing photoshoot

PROMOCODE - REALPRODUCER

Book @ www.SimplePhoto.io or Call/Text - 727-626-5074

VALUE.
COMMITMENT.
CELEBRATION! 

Every **interaction**, every **transaction**, every **single action**, is a celebration.
Celebrate with us.

Home of the Confetti Cannon Closing Experience | **Branded Marketing Materials** | **Online Learning Platform** | **Networking Events** | **Targeted Community Farming Opportunities**



ROB MODESZTO
SUCCESS PARTNER
407.489.1542
ROB@CELEBRATIONTITLEGROUP.COM



Hover over this with your phone's camera to download my business card!

FROM BIG TO SMALL We Clean It All

REGULAR CLEANING • DEEP CLEANING • CARPET CLEANING
MOVE IN/OUT CLEANING • VACATION RENTALS

CONDOS • APARTMENTS • SINGLE FAMILY HOMES
MULTIPLE FAMILY HOMES



RATES STARTING AT
\$70 AN HOUR 24hr Guarantee on Every Clean.

Call us today! 727-266-0909
cleangccs.com • gulfcoastcleanllc@gmail.com



BUILD YOUR REPUTATION WITH QUALITY BLOGGING!



AN UP-TO-DATE BLOG SHOWS CLIENTS ...

- > you are a trustworthy guide
- > you care about their questions and concerns
- > you enjoy connecting with them

For full-service blogging, editing, or social media services, contact us to begin the conversation.

727-386-8611 | JuiceMktg.com



TAMPA BAY
REAL PRODUCERS[®]
INFORMING AND INSPIRING REAL ESTATE AGENTS

Broker Office
SUBSCRIPTIONS

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

MONTHLY SUBSCRIPTION COST BREAK DOWN:

5 COPIES ➤ **\$50** per month

10 COPIES ➤ **\$97.50** per month

15 COPIES ➤ **\$142.50** per month

20 COPIES ➤ **\$180** per month

For all questions, please reach out to Don Hill at
don.hill@realproducersmag.com.



*You only have one chance
to make a first impression.*
Is your headshot communicating the right message?
WHO ARE YOU?

APRIL SPECIAL:
Receive a second look/outfit/studio location (inside and out)
at no additional charge (\$99 value)



THOMAS BRUCE
Studio

Carol Walker
Master Photographer
Florida Degree of Photographic Excellence,
Florida Education Degree, Florida Service Award
Owner/Portrait Artist



727.577.5626
www.thomasbruce.com
2227 49th St. N., St. Petersburg 33710



TAMPA BAY'S CLEAN CUT MOVERS



Locally Owned & Operated
Local & Long Distance Moves
Moving & Packing Services
We also sell and deliver boxes!

813.943.6043

Check us out at BullMoving.com





Everything to know about
VA LOANS

Jeannine is a local military spouse proudly serving veterans and military families.

JEANNINE M. SMITH
Senior Mortgage Advisor
NMLS #694619
Email: jmsmith@changemtg.com
Direct: (727) 772-3459 Cell: (727) 772-3459

Change
HOME MORTGAGE

Change Home Mortgage offers qualified borrowers excellent conventional mortgage loans for most property types with low interest rates and a variety of down payment options. We offer loan options tailored to the needs of unique buyers.



Caring Transitions
Senior Relocation • Downsizing • Estate Sales

A Total Solution

Senior Relocation/ Resettling • Estate Liquidation • Organize/ Declutter
Clean Out • Online Auctions • Nationwide Network


Offices Nationwide • Bonded & Insured. Each Office is independently owned and operated.

Laura Bruce • Caring Transitions of Tampa • (813) 235-0685
lbruce@caringtransitions.com • www.caringtransitionstampa.com

JUSTIFIED FILMS

LUXURY REAL ESTATE VIDEOS & BRANDING VIDEOS FOR REALTORS



"I am a realtor and as soon as I started using Justified Films WOW! I started selling a lot faster. The HDR photos and video walk through made it so easy!" -Karen 



RYAN JUSTICE
813-843-3475
JUSTIFIEDFILMS@GMAIL.COM
JUSTIFIEDFILMS.NET

Mention Real Producers Magazine for %10 discount



SCM ROOFING is a GAF MasterElite Roofing Contractor

By focusing on roofing we are able to offer a competitive price, exceptional customer service and outstanding quality!

- Free consultations
- Our GAF lifetime roof system includes a 25 year workmanship warranty.
- Locally owned and operated with 30+ years of combined experience.
- Veterans, Active Duty Military, First Responders and Teachers Discounts.

855-SCM-ROOF
scmroofingfl.com

Licensed Florida Contractor #CCC1331132

“

"SCM Roofing was amazing and much faster than the others I called.. " -Wesley Chapel Homeowner

"Professional. Quick & Easy. Would definitely use again." -Tampa Homeowner

"Very Professional. Knowledgeable guys and zero trash was left behind!." -Tampa Homeowner

”