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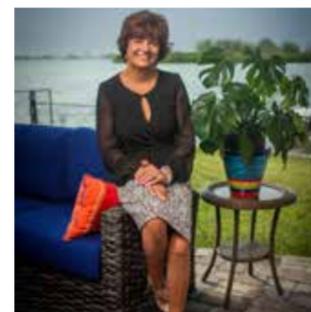
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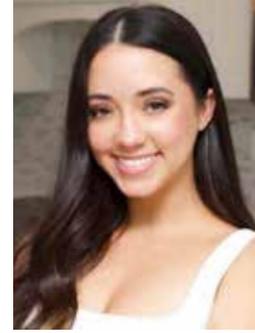
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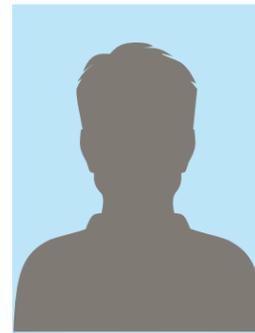
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# PUBLISHER'S NOTE

## HELLO, TOP PRODUCERS!

Merry Christmas and Happy Hanukkah! During this holiday season, take time to relax, recharge, and refresh. In the hustle and bustle of the holidays, make sure you find time for your loved ones. Spread holiday cheer to those who are near and dear to you.

Congratulations to all of you who have finished the year strong! Despite the market shift, many Top Producers have taken time to invest in themselves, connect with past clients, and expand their sphere of influence.

Gear up for a brand new year in 2023 — a fresh start, a new slate, a chance to begin again.

This month, we have a jam-packed issue from cover to cover. I hope you enjoy it as much as we have enjoyed putting it together for you. I am honored to connect with Top Producers in the Tampa Bay area. It is an honor to serve as your Publisher, and I am excited to meet more of you in 2023.



Until next month!

**Don Hill,**  
Publisher  
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# JULIA WRIGHT



Written by **Elizabeth McCabe**  
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▶ cover story

*"I received my real estate in February 2016," says Julia Wright, a luxury real estate agent at Keller Williams Tampa Properties. "It was sort of a fluke. I worked in federal law enforcement before becoming a REALTOR®. I was miserable working for a federal judge. I won \$20,000 on a local radio station and decided to get my real estate license, and I have been fortunate to do so well!"*

Julia has a unique background ... she worked at Homeland Security investigations, the U.S. Attorney's Office and the U.S. Customs Service. "I was a federal researcher for 13 years before my contract was eliminated, and I went to work for the judge as a courtroom deputy clerk," she explains.

However, being laid off was a welcome change from her stressful day job. Julia says, "I was at wit's end, working for the Judge running her docket. I worked for her for one and a half years." That's when she won \$20,000 on the radio! This helped make the transition to real estate so much easier with a \$20,000 nest egg.

What was her next step? "I was always told that I would be a good REALTOR®." But with 100 percent commission and with no nest egg, she was always too scared to try. Winning the \$20,000 allowed her to try, and Julia was eager for her next step in life.



## FINDING HER PATH

Born and raised in Tampa, Julia found that the path to real estate was easier than she thought. People reached out to her and wanted to discuss real estate. "The next thing I knew, I wanted to help a third-grade friend sell a house in Texas. Then, the same friend's mom talked to me about downsizing." Julia told her the truth — it would cost her more to downsize than stay in her current home. "Now she's my biggest cheerleader," she smiles. Julia has also helped her high school friends and former colleagues with their real estate needs.

"I have done a lot of networking also, which just worked out for me," she comments. In her first year, she was Rookie of the Year. In her second year, she doubled her business, and in her third year, she tripled her business. Her success has just continued to flourish.

Julia has also done a lot of referral business with REALTORS® all over the world with relocations. Last year, she had \$7 million in referral



“  
REAL ESTATE HAS OPENED  
DOORS FOR MY FAMILY.  
”

business out of \$21.2 million in sales. She has a strong network of agents all over the U.S. as well as the world who she meets at conventions and who have become great friends.

“I’ve done very well,” reflects Julia. “I’ve been the No. 1 solo agent in my office for three years in a row in sales. There is never a dull moment. Just when you think something is going to be easy, it’s not. There’s a lot of nurturing, guidance and explaining. I’ve had clients who have never purchased a home; I’ve also had a lot of first-time homebuyers and 80-year-old couples who are selling a house and downsizing to a villa. You never know who’s going to need your help.”

**HELPING OTHERS**

Not only does Julia help her clients, but she also helps other agents. She serves others by being on the Agent Leadership Council, which she has done for five years. “I also teach continuing education in the office,” she adds.

To be the best REALTOR® that she can be, Julia also earned additional certifications, including Military Relocation Professional. “My husband is a former Marine,” says Julia. “I love working with our military.” She also earned her GRI certification through



the Greater REALTOR® Institute with a 64-hour class. She also has her Short Sales and Foreclosure Resource (SFR®) certification.

**JULIA’S BACKGROUND**

When she was a child, Julia and her family lived in Savannah. She comments, “My mom used to be the photographer for the Multiple Listing Service in Savannah, where there was only one photo in a book and a brief description of a house for REALTORS® to review.”

Julia was introduced to real estate at a young age. She was encouraged by others through the years, even through a neighbor at bunco who happened to be a REALTOR®. She told Julia, “You would be an awesome REALTOR®.” It turns out she was right!

**LIVING HER BEST LIFE**

“Real estate has opened doors for my family,” says Julia. “The money isn’t always easy to make, but it’s better than sitting in a courtroom any day. Now I can afford to take my family on vacations and trips. I’ve never been able to do that before.”

Julia enjoys skiing in Aspen, CO, and in Breckenridge. She is planning on going to Barcelona in 2023. But the best thing about real estate is helping different nonprofits.

“A friend of mine runs the community food pantry and was looking for sponsors to help buy a truck to help pick up food from local vendors,” says Julia. “It’s nice to be





...

able to cut a \$1000 check to help the Community Food Pantry,” smiles Julia.

When not working, you can find Julia with her family. She is married to her husband Chris, whom she met in 1998 when he was transferred to the MacDill Air Force Base, when he was in the Marine Corps. Now he’s a civilian employee at MacDill.

“He’s great,” says Julia. “We’ve been married for 22 years, and he’s extremely supportive. If anything, he tells me that I push myself too hard. I beat up on myself if things don’t go perfectly. I’m very fortunate to have him supporting me.”

Chris and Julia are blessed with two children, their son Gavin (18), who just graduated from Steinbrenner High School and is going to be a firefighter. Their daughter, Kendall Grace (17), is in her senior year at Steinbrenner High School. Julia comments, “She has a 6.7 GPA and is very involved at the school,



including the soccer team.” Kendall Grace wants to attend FSU or UF for Marketing and Real Estate.

When not working, Julia loves being at home. “That’s one of the perks of real estate,” she comments. “I always wanted to live on Lake Keystone when I was growing up, and now I do.” Julia enjoys hanging out at home, having friends over, and relaxing.

“We have a pontoon where we love hanging out. My second love is going to the beach and sticking my toes in the sand,” she adds.

From law enforcement to real estate, Julia is a natural when it comes to helping her clients and helping them achieve their real estate goals. She can’t imagine a better career for her skillset!

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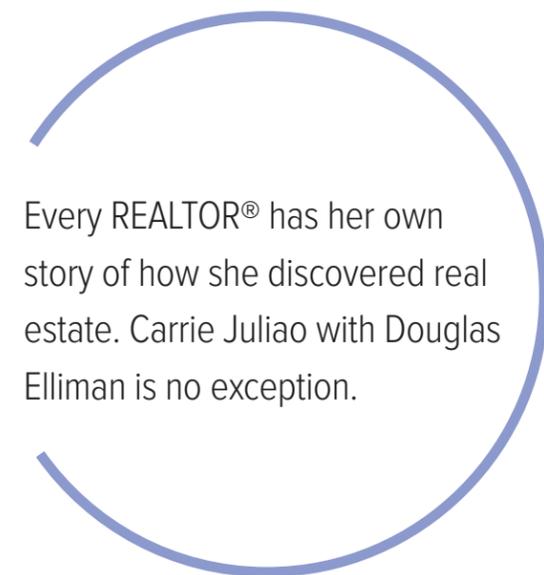
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# CARRIE JULIAO

LIVING HER  
BEST LIFE IN  
REAL ESTATE!



Every REALTOR® has her own story of how she discovered real estate. Carrie Juliao with Douglas Elliman is no exception.

Looking at real estate, she was afraid to make the leap to a commission-only job. She shares, “It was kind of scary, and I had to wait for the right time.” It was also a world apart from her role as a scrub nurse in neurosurgery, a job that she loved for 17 years.

“Not everyone gets to touch a human brain or save a life,” she smiles. Helping others — whether in surgery or in real estate — is a “really good feeling” for Carrie.

#### CHANGING CAREERS

At the age of 40, Carrie decided to change careers.

“I always wanted to get into real estate,” she says. “In my high school senior yearbook, I had written that I wanted to be a REALTOR®. However, when I had my daughter out of high school, my course changed.”

She comments, “I kept telling my husband if I just had three months to focus on real estate, I could make it work. About three weeks later, I broke my ankle and got three months off from the hospital.” It was the change that she needed.

Carrie took the real estate exam and passed. Her drive and determination were impressive. “I went around on my knee scooter and prospected, got several homes under contract. That’s when I turned my notice in,” she explains.

Originally from Alabama, Carrie followed in her mother’s footsteps in the medical field. She comments, “My mother was a scrub nurse for many years. I had my daughter out of high school, and the biggest employer where I lived was the hospital. I got a job transporting patients, and then the hospital started a program for scrub nurses, paying us while we attended the program.”

It was a win-win for Carrie. She worked full-time, kept her health insurance, and found a solid job. She admits, “I never intended to stay for 17 years. I found a level of comfort and didn’t want to make any changes.”

She calls it her “mid-life crisis,” although she was just changing gears and following the desires of her heart. Now she has started her fifth year with Douglas Elliman. Originally, she started with



▶ rising star  
Written by Elizabeth McCabe  
Photo Credit: Allie Serrano of Allie Serrano Portraits LLC



...

Coldwell Banker before transitioning to another brokerage, where she received mentoring.

"I always wanted to be with Douglas Elliman, and they let me come on board," she smiles. "I have been there for two years now."

### LOVING REAL ESTATE

Now Carrie loves every day of her job.

"Every day is a new day, and something always changes," she says. Clients have different needs, and Carrie aims to please.

"My favorite part is real estate development," she says. "There's something about watching a project happen, going from nothing to a big beautiful project." She recalls her first development with Douglas Elliman involving a new townhome community in St. Petersburg.

"I've done a lot of new construction and selling clients new homes," she shares. Seeing a project go from dirt to someone's dream home is exciting and rewarding.

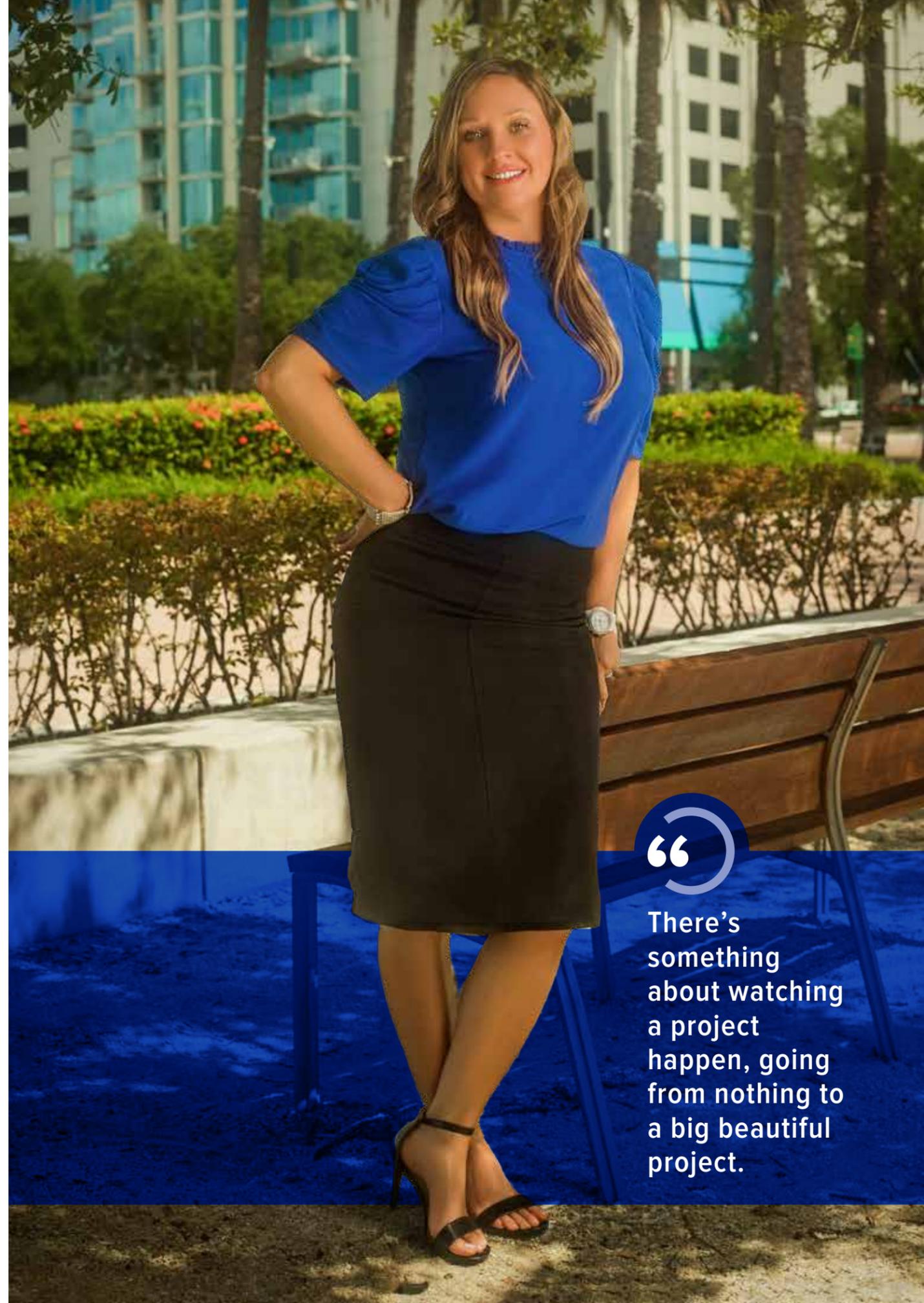
### DEVELOPING SELF-CONFIDENCE

When launching into real estate, Carrie had to overcome her lack of self-confidence. She admits, "I have never wanted to be unliked, and I'm still a people pleaser, but I've learned that it's OK if not everyone likes me. I've always had a little problem with self-confidence, but in real estate, you can't have that lack of self-confidence. You have to be sure of yourself."

Real estate has helped her grow as a person and become more confident, which has helped her at work and in life.

Another quality that her clients love in Carrie is her ability to remain calm under pressure.

...



“

There's something about watching a project happen, going from nothing to a big beautiful project.



### CALM UNDER PRESSURE

There are many times when Carrie's clients tell her, "Thank you for staying calm." Her days as a scrub nurse have been ingrained in her to stay calm under pressure.

As Carrie says, "There is no one bleeding on the table. I can figure this out." Regardless of what comes her way, Carrie is level-headed and steady when it matters most.

"I understand there is stress in every job," she reasons, "but I know a very high stress level."

With her background in the medical field, she can be the voice of reason in every transaction, making sure they go smoothly from start to finish.



### OUTSIDE INTERESTS

When not working, Carrie enjoys spending time with her grandchildren in Alabama. Her husband, a pilot, likes to travel. Together, they enjoy being empty nesters.

"My daughter, 26, still lives in Alabama, and I have a grandson and a granddaughter. They are so precious," says Carrie.

She also enjoys supporting Feeding Tampa Bay, a nonprofit near and dear to her heart.

From working in the medical field to selling homes, Carrie is living proof that anything is possible when you believe in yourself and have the heart to help others. Congratulations, Carrie, on being this month's Rising Star!

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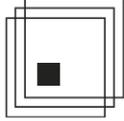
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Tampa Bay Real Producers • 29

# Donna

HASTINGS

**Never give up.** Top Producer Donna Hastings has been in real estate for over 20 years and has incredible resiliency. Her determination to stay the course is admirable in a market with its ups and downs. One of her mottos is honesty, dedication and determination.

Donna admits that the first few years in real estate were not easy.

“Starting out in real estate can be challenging, and there were several times I looked for an alternative career that would allow a flexible schedule while my daughter was little.”

A REALTOR® friend of Donna’s, Betty Martin, knew she was stressed and unsure of what to do. She gave Donna some great advice. “She told me to look to the east every morning as the sun rises and ask God for a sign. Then, I should thank Him for it three times, like He already gave it to me and anytime during the day that I felt stressed, I should stop and give it back to God and thank Him for showing me a direction.”

Taking her advice to heart, Donna started praying for direction on Sunday morning. “On Wednesday morning, my neighbor (who knew I was a REALTOR®) knocked on my door at 7:30 a.m., asking me to

list her house.” Donna listed the house on Friday, showed the house on Saturday, and sold it on Sunday. This was a life-changing moment. As Donna says, “God gave me a clear sign that real estate was my thing, and I needed to stay in it. It’s been a wonderful bumpy ride ever since, and I wouldn’t change it for the world. I doubt there’s another REALTOR® who had a seller knock on their door and say, ‘I want to list my house with you.’”

Getting the confirmation that she prayed for has helped her to weather the storms in real estate and emerge triumphant in the end. In 2021, Donna and her team had a total of \$17 million in sales and plan to surpass that this year. “I am truly blessed to have met Jennifer Koelling and to have her on the team. She brings a different set of talents and plays a big part in our team’s success.” Currently, Donna has a \$1.2 million listing and is excited about marketing the property and is confident her team will find the right buyer.

#### FROM NEW JERSEY TO FLORIDA

Born in Point Pleasant, NJ, Donna moved to the Sunshine State when she was 7 with her grandparents and two older brothers. It’s home sweet home. Although she tried a brief stint back in New Jersey in her 20s, she realized Florida was home.

A Pinellas County resident since the late ‘70s, Donna graduated from Countryside High School before earning her degree in business administration. After college, she found herself working as an administrative assistant for the vice president of Bankers’ Insurance.

#### THE TEST THAT CHANGED HER

How did she decide upon real estate as a career? After high school, she believed college was important but just didn’t know what career to pursue. A counselor at a local college gave her a personality test to help her determine a career path. Five occupations were presented to her as the best options for her personality. Real estate happened to be one of them.

“

I TREAT EVERYONE THE WAY I WANT TO BE TREATED

...



local legend

Written by Elizabeth McCabe  
Photo Credit: Allie Serrano of  
Allie Serrano Portraits LLC



“I chose real estate because I was working two jobs while attending college and real estate only required 72 hours of classroom work. I completed the school in two weeks,” explains Donna.

She originally got licensed in 1990; at that time, you could only take the state exam in Orlando. She remembers paying \$20 to get her results on the spot; otherwise, she would have to wait weeks for them to mail her results. During her first year as a licensed REALTOR®, she sold one house to her fiancé Bob, who is now her husband. She went back to administrative work before she decided to launch into real estate again.

“When I had a child, I wanted something more flexible than administrative work,” points out Donna. Leaving her child with a babysitter from 7:30 in the morning to 6 at night didn’t bode well for work-life balance.

Donna then renewed her license by taking continuing education classes and started working from home for Bankers’ Insurance as she emerged into real estate full-time. Working remotely gave her work-life balance and helped her to prepare for her career change to real estate.

Real estate was the answer she desired as Donna combined work and family. Donna jokes, “My daughter Sophia has been to many open houses, showings,



and real estate office meetings as a toddler.” Now those days are long behind her as Donna has a team of three agents, including her husband Bob, Jennifer Koelling and a full-time virtual assistant.

#### SECRETS TO SUCCESS

Donna has stood the test of time in real estate. Currently, she works for Keller Williams Gulfside Realty. Her secret to success is simple.

“I treat everyone the way I want to be treated,” says Donna. She adds, “When you become a customer of ours, you become a customer for life.”

She goes the extra mile for her clients and stays in touch with them, especially with Keller Williams’ 36 Touch system. That includes four calls a year, sending a birthday card, a holiday card, and monthly communication via email. Clients are also invited to attend a client event. Staying in touch with clients simply makes sense.

“Everyone will have a real estate need at one time or another,” explains Donna. “Building relationships, staying in touch and providing value is how I’ve built my business. Every month my database receives an update on the real estate activity in their area and a video newsletter with the market stats via email.”

It’s about people, not numbers, to Donna. As she says, “If you’re talking with commission breath, you’re not going to get anywhere. You have to talk to everyone with care and concern.”

#### COACHING OTHERS

In addition to her full-time job in real estate, Donna also coaches new agents.



## I AM HARD-WIRED TO FIND SOLUTIONS.

She explains, “It’s part of my passion for helping other agents get up and running the business.” Donna excels as a productivity coach. “Coaching and training the next generation of REALTORS® helps to improve the industry as a whole.” Recently Donna attended a two-week training provided by NLP and became certified as a master practitioner. This designation will strongly assist Donna with her communication skills as a coach, REALTOR® and in every role of life.

With her years of experience in real estate and her willingness to evolve and study the market, Donna is an asset to all her clients.

“I am hard-wired to find solutions. I love discussing all the options with clients so they can choose what is best for their family,” she says. Finding answers to problems and helping people know their options toward their goals is rewarding for her.

#### FAMILY FIRST

When Donna isn’t working, she savors time with her family and her french bulldog Louie! She is married to Bob, who retired from law enforcement in 2010 with 30 years of service. Donna comments, “He’s our go-to guy.”

Bob does everything from picking up closing checks, sitting at home inspections, hanging lock boxes and showing houses when we are double booked. He is a fabulous cook and has been known to put on a spread for open houses, client dinners and for their events. Bob also has a great understanding of the construction of a home and can provide a lot of value to first-time home buyers who have a lot of questions.

Their daughter, Sophia, is now 25. She has a couple of college degrees and is currently a manager at Cureleaf.

To relax, Donna enjoys boating and spending time with family and friends. “I like being out in the sunshine and feeling the sun on my skin,” she smiles. Bob and Donna also enjoy ballroom dancing and can be found at Vicki’s Ballroom in Seminole on most Friday nights.

Donna also likes being involved in the community and is proud to be an honorary member of the Kiwanis Seminole Breakfast Club. She also gives back to KW Cares and to their Angel Fund.

#### FINAL THOUGHTS

Donna’s tenacity and refusal to give up have made her who she is today. This Local Legend has made a name for herself in real estate, changing countless people’s lives in the process.





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# MILESTONE TITLE SERVICES

By Dave Danielson

One of the natural benefits of teamwork is that you have other trusted professionals on your side who are there to guide the transaction to the closing table as smoothly as possible for everyone involved.

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#### TEAMWORK MAKES THE DREAM WORK

Tony Fowkes is CEO at Milestone Title Services. When you talk with him, his pride in his team is easy to see.

“We have a great group spread out across the state, with offices in Tampa, Spring Hill, Fort Lauderdale, Jacksonville and a new office in Orlando,” Tony explains.

“From our sales team to our front desk, to our closers and processors, we have an outstanding group that is dedicated to the overall success of our partners and clients ... and they feel that when they work with us.”

There are several key leaders throughout the organization who keep things progressing on a daily basis, some who’ve been there since the beginning,

especially Arlette Soler. “Arlette has been by my side for most of my career and has been an integral part of building the company to where it stands today.” She’s the hardest worker in the room, and her clients know this about her. Others include Paul Wagner, Barbie Allen, and our dedicated marketing team led by Lori LaCoppola, Claudia Sanchez, and Leighann Triplett.



**CREATING A WINNING CULTURE**  
Fueling that strong teamwork within the company is an open, collaborative, family-like culture.

“We have an outstanding, quality-of-life driven work atmosphere where everyone is happy and supported in their lives, as well as at work. It truly is a family environment,” Tony points out.

**EXPERIENCE AND EXPERTISE**  
Tony puts his 19 years of industry

experience to work each day in service to others.

“We enjoy getting involved and helping people in a variety of ways,” he explains. “For example, with our real estate partners, we enjoy learning about their individual stories and helping them achieve their goals, talk strategy and technology, and educate them about the title side of the business through the continuing education courses that we offer.”

When you have questions, Milestone Title Services is a trusted resource.



“That’s one thing I always emphasize to our partners ... that we’re here for them whenever they have a question,” Tony says. “Whether it’s something that comes up before or after closing or during the evenings and on weekends, we’re all about being here to support the relationships we have cultivated with our partners and clients over the years. We always want to go the extra mile and continue to be that support that is hard to come by.”

**ELEVATING THE EXPERIENCE**  
In an industry with so many moving parts, Tony and the team at Milestone Title Services focus on creating a streamlined customer experience and delivering value.

“There can definitely be surprises in this business, and every single transaction is unique, working with a blend of different agents and lenders,” he

says. “That’s where we pride ourselves on offering a level of coordination and organization ... doing everything in our power we can to make the title/closing process as smooth as possible for everyone involved.”

**LIFE’S HIGHLIGHTS**  
Family is at the center of life for Tony, including his wife, Lindsey, and their daughters — Addison, who is heavily involved with travel basketball at Carrollwood Day School, and Delaney, a thespian at Corbett Prep.

In his free time, a highlight for Tony is time spent with his family at the beach or boating in the inter-coastal waters. Travel is also a favorite for them, whenever possible.

Tony has always had a passion for providing community support for local organizations such as Metropolitan Ministries and the nearest community food pantry. Organizations that help pediatric cancer patients are also near and dear to Tony’s heart, as is St. Jude Children’s Hospital. “There is no better

feeling than making the day of a child and their families who need it most.”  
Those who work with Milestone Title Services know they have a professional team around them at all times.

“It’s a team effort from the very beginning, open to post-closing, making sure everything is progressing as it should. We are dedicated to creating a streamlined experience each and every time.”

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# T A R A

B E H E S H T I

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Written by **Elizabeth McCabe** • Photo Credit: **B. Lively Images**

“I DOVE RIGHT INTO REAL ESTATE FULL-TIME IN 2004,” SAYS TARA BEHESHTI. SHE IS A REALTOR® WITH COASTAL PROPERTIES GROUP AT CHRISTIE’S INTERNATIONAL REAL ESTATE IN CLEARWATER BEACH.

“Real estate has always been my passion, and when you enjoy what you do, it doesn’t feel like work. I love helping people with their real estate dreams, and I’m hoping I can continue doing it for many more years,” she says.

Prior to real estate, Tara worked as a consultant in information technology for 18 years before moving to Florida. She worked for AARP in Washington, D.C. and really loved what she did.



“When I moved to Florida, it was a different setting. My children were young, and there were fewer technology companies around in Clearwater at the time. So I asked myself, ‘What else would I really enjoy doing for the next 25 years?’” Real estate was her answer.

Before moving to the Sunshine State, Tara gained invaluable experience and expertise by personally investing in real estate in both the Washington, D.C., area and later in the Tampa Bay area. “I often travel to Florida with my children, and we enjoyed it so much that I decided to invest in properties here in the Tampa Bay area,” she explains.

This trusted REALTOR® has exceeded 180 million for her career volume in real estate. Some of her sales volume consisted of clients looking for new homes and new construction. “A lot of those homes were not reflected on the MLS in the past because of their pre-construction status.”

### SECRETS OF HER SUCCESS

What is the secret to her success? “I always treat every transaction like it is my own,” says Tara. “I never advise or market something that I wouldn’t do personally. I deal with everything with a 200% attitude. I make sure that everything I do is above and beyond.”

Through her relationships built with her clients, Tara’s clients become very close friends. She likes to give her full attention to anyone she works with and considers it her best compliment and is thrilled when they feel as though they are her only clients.

“I am always true to myself,” says Tara. “I think knowing who you are, your passions, your strengths, combined with honesty, integrity, a positive attitude and a helping hand have always been a guide through all my relationships. Always be who you are and stay true to yourself.” She considers that the best advice that she has received.

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WE PLAN TO TRAVEL ANY  
CHANCE THAT WE GET,  
*especially since, with three different schedules,  
it seems to get harder each year.*

”



schedules, it seems to get harder each year. It's something we share and look forward to." Although her European vacation got canceled this year, she is looking forward to going in the future.

Her two sons are five years apart, ages 30 and 25. The 30-year-old is in his residency program at PennState, concentrating on pediatrics. He's thrilled to start his career in medicine.

"My younger son attended the naval academy and is now living in Northern Virginia, working as a financial advisor for Merrill Lynch," says Tara. Both sons are happy to be back up North since they were both born in Northern Virginia.

Tara concludes, "I truly love and enjoy what I do." When she helps her clients achieve their real estate dreams, she feels rewarded. "Real estate isn't about me — it's about listening to and understanding the individual need of each of my clients and then putting all my effort into doing what is best for my clients and their families." It's worth every ounce of effort to Tara, who truly puts others first.

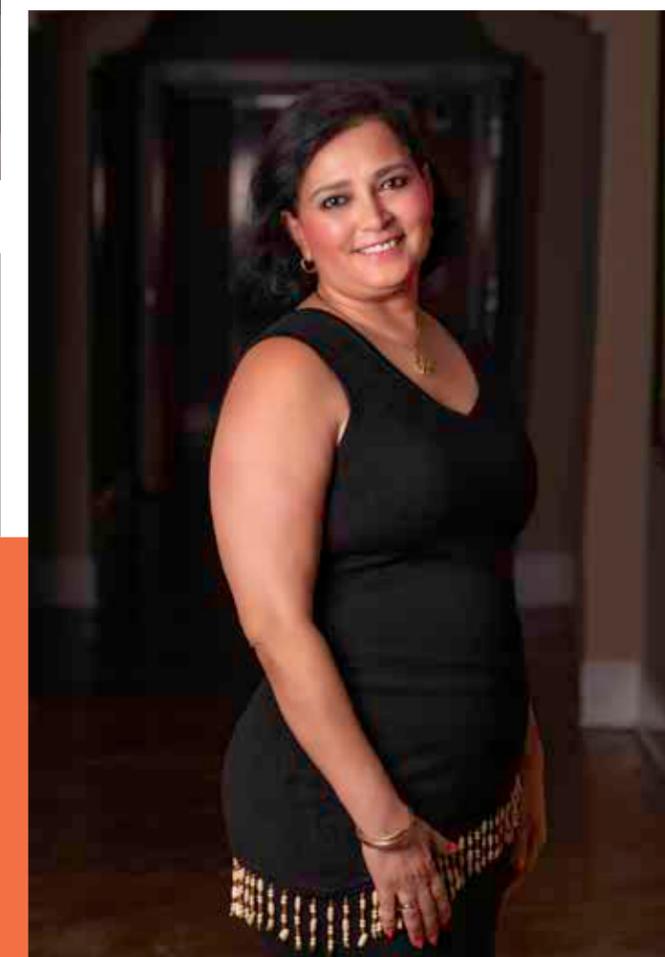
For more information on this month's Featured Agent, check out her website, [www.TaraBeheshti.com](http://www.TaraBeheshti.com).

“

REAL ESTATE  
ISN'T  
ABOUT ME

*it's about listening to and  
understanding the individual  
need of each of my clients and  
then putting all my effort into  
doing what is best for my clients  
and their families.*

”



Tara also prides herself on her education, another hallmark of her success. She moved to the United States at 14, away from her home and family, to attend a boarding school in Pennsylvania for high school. She then moved to Washington D.C. and received her bachelor's degree in marketing and her master's degree in information systems from George Washington University School of Engineering. She believes in order to grow, we should never stop learning. She is proud to be a Certified Luxury Home Marketing Specialist (CLHMS), Certified Resort and

Second-Home Property Specialist (RSPS), Certified International Property Specialist (CIPS), and a Real Estate Negotiation Expert (RENE).

#### LIFE OUTSIDE REAL ESTATE

When Tara isn't selling homes, you can find her traveling with her two sons. They like exploring different areas, broadening their horizons in the process.

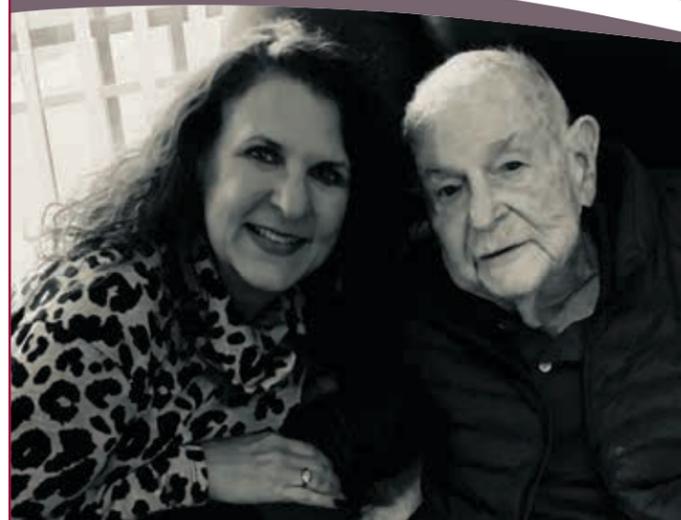
"We all love to travel," she says. "We plan to travel any chance that we get, especially since, with three different

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By **Dave Danielson**  
Photo Credit: **Gerardo Luna Photographs**

# BETH ANN ACKERMAN

## WHAT ARE SOME OF THE QUALITIES THAT HELP US REACH THE GOALS THAT WE HAVE ESTABLISHED IN LIFE?

When you have your eyes on the prize, you have the power of focus ... a razor-sharp edge that helps you find a way forward.

That's the same quality of purpose that Beth Ann Ackerman has.

As a REALTOR® and team leader with the My Ackerman Team with Realty Experts, Beth Ann applies her determined drive to reach the results her clients are hoping for.

### WELCOMING THEM HOME

Behind all of her achievements is a selfless yearning to welcome clients home.

“When I think about the opportunity to do what I do each day, the one thing that really comes to my mind is that I love helping families who are struggling to get into a home, and get their financing and find a home,” Beth Ann says.

“That’s the best part for me. I get a lot of satisfaction for it.”

### RAISING HER FAMILY

Before her career as a REALTOR® began, Beth Ann began her family. She had three daughters and worked for a property management company handling the organization’s accounts receivable.

She also received her paralegal designation and then continued growing her family.

“When I had my third daughter, I stayed home and did home daycare for eight years and then became a single mom,” she says.

“In time, I married my high school sweetheart. He gave me the opportunity to go back to school and get my real estate license. Going through my divorce, I had worked with a REALTOR® who encouraged me to get my license in March 2004.”





**TEAM SPOTLIGHT**

Beth Ann is quick to shine the spotlight on her team.

“I’m so lucky for the team we have, including Gina Grunza, Brittany Bates, Mickey Loring, Melanie Tatarevic and Terry Bocchichio,” she says.

“Without them, I wouldn’t be where I am.”

**COHESIVE BONDS**

Part of the key to the team’s success is their true cohesiveness.

“We are very close. We have been together for quite a while. Gina and Brittany have been with me for over eight years, and Melanie

and Terry have been here over six years. Mickey joined the team about a year ago.”

**FAMILY HIGHLIGHTS**

Family is at the heart of life for Beth Ann. She treasures time with her husband, Jim, and their six children, including four daughters and two sons. Plus, they are expecting their eighth grandchild this year.

In their free time, Beth Ann and Jim enjoy traveling together — especially when it comes to going on cruises.

They also like to vacation with their children and grandchildren or just spend time hanging out with family.

**GENUINE LEADER**

When you talk with Beth Ann, it’s easy to see her open, honest nature. She is truly a genuine leader.

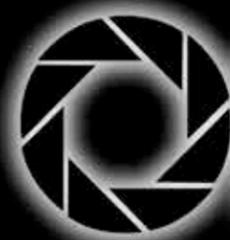
“One of the things that drive me is just wanting to help people in any way I can,” she says.

“I have a very strong work ethic, and it makes me feel good to know that my efforts are helping other people reach their goals in life.”

Clearly, Beth Ann Ackerman is making an impact that is undeniable. Residents across the area have come to count on her determined drive as they move toward the next chapter in their lives.



“  
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HELPING AGENTS AND HELPING THE COMMUNITY



It only takes one individual to make a difference in the world. REALTOR® and Broker Associate Samantha Boyd with Robert Slack LLC is one such individual. Samantha, who leads a team of over 40 agents, enjoys making a difference with her team through Slack Serves.

“Slack Serves is a nonprofit my company started,” explains Samantha. “We work statewide and also do local community outreach activities.” Slack Serves also has emergency assistance funds for their REALTORS® and employees.

Locally, Samantha and Slack Serves help the community and give back to Tampa Bay. Samantha has participated in Feeding Tampa Bay through a food drive, providing groceries for a week to families in need. Samantha says, “I did that a few times, and it was really rewarding. I’m looking forward to doing beach cleanup activities.” Slack Serves also just participated in Toys for Tots company-wide and donated over 480 toys this holiday season.

Robert Slack LLC has seen explosive growth since its inception. Samantha explains, “The company went from a one-man show to over 700 agents. We wanted to give back to our communities in a big way and support our RS family through an emergency assistance fund. We all fall on hard times. It’s important to know that when the going gets tough, your company has your back!”

REALTORS® and staff at Robert Slack LLC can make an inquiry for assistance. Samantha says, “We are going to help you out.”

FOR MORE INFORMATION ON SLACK SERVES,  
CHECK OUT THEIR WEBSITE, [SLACKSERVES.ORG](https://www.slackserves.org).



▶▶ making a difference

Written by **Elizabeth McCabe**  
Photo Credit: **Allie Serrano**  
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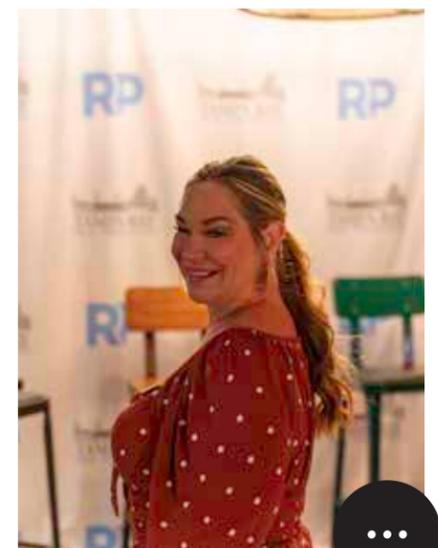
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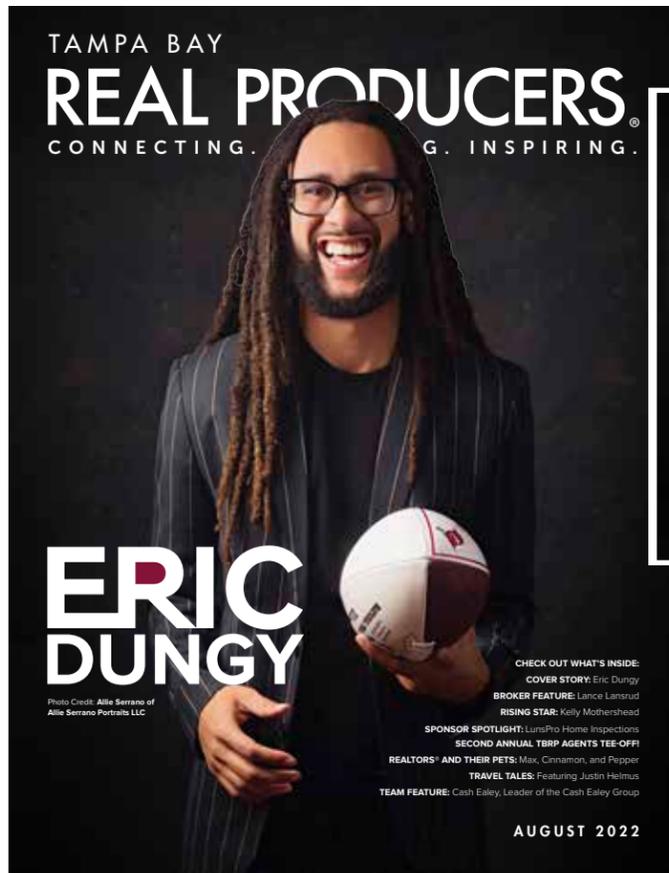
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WITH BECKY SLOCUM, MICHAEL WYCKOFF, GREG MALLARE AND FRANK ALBERT

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## Presidential Tips for navigating a tough real estate market

### “What can agents do to maintain a steady pipeline in a down market?”

We recently sat down with Frank Coto president of Lincoln Lending Group, a Florida specialty lender established in 2003 in Tampa FL, to ask advice on what types of things did he have his company do during the last financial crisis and what types of things should agents be doing now to prepare for a slow market?

Most real estate professionals across the country are concerned about the current decline of the real estate market. The increase in interest rates, drops in home prices, inventory issues etc. We felt that Frank Coto would be a great resource to give agents the best advice on how to navigate a potentially declining market since he and his company Lincoln Lending Group very successfully navigated the 2008 financial crisis and came out on top of the mountain when most small lenders and brokers closed their doors permanently. Here is the advice that Frank had for us:

The market currently is definitely changing. Many people have asked me if I see similarities between the market in 2008 and what we are going into now and my answer is a firm no. I do not believe that we especially in the state of Florida will see any major crash in the real estate market or in the price of homes. This does not mean that I do not think that home prices will level out or even check back a little bit. Regardless of prices or rates the issue is the lack of buyers and sometimes even sellers. In a down market you usually have a smaller buyer pool which makes every buyer that much more important.

So what can agents do in a down market to try to maintain the same volume level that they have been accustomed to in stronger markets? The most important thing in my opinion is knowledge. If you have just been sitting watching the low hanging fruit fall in front of you for the last couple years you probably have not been networking with many people especially lenders and learning about the different products that are available. Too many agents trust what a banker or a broker that they have known and worked with tell them and don't think about other "outside the box options" when they receive notice that their potential buyer cannot be approved.

This is too common of an issue. I firmly believe that every agent should focus on learning about the mortgage products available in their community before they go take classes to learn about other marketing ideas or social media marketing. They need to know what is out there so that they do not have to keep looking for new clients. Imagine if a realtor could be confident that 95% of the clients that they talk to could actually be approved! Currently most realtors would probably tell you that less than 50% of the clients that they meet ever obtain loan preapproval. This is a sad fact but this does not have to be reality. One of the things that I see hurt agents the most is that they listen to bankers and brokers and they take that as God's word. For example we had a client referred by a realtor recently who did not want to speak to Lincoln Lending because she had a great relationship with her local bank. It turns out when she went to the bank for approval they told her that condos in the state of Florida require 10% down minimum. The banker was not lying to her he was simply giving her the information based on what that bank could do. The client told the realtor she would not be able to buy anything. The realtor asked me to personally call the client and let her know that she could put down less money. I made the call and in the first 10 seconds told her about the conventional 3% down condo product. The client burst into tears on the phone with me and to make a long

story short we closed on her condo 26 days later. I actually went to the closing and she cried and hugged me at closing and thanked me for taking the time to call her and to educate her on what was actually available. **This is the biggest mistake that I see agents make...How many times has that happened to other realtors?**

The good news is her realtor knew about all of the products that were available because she worked with Lincoln Lending already and we pride ourselves in the fact that we have literally every loan product available in the state of Florida. Most agents do not even realize that there is no minimum credit score for VA and FHA loans. We closed a loan for a veteran with a 487 credit score about five years ago and we get referrals almost every month from that same veteran and their family. When you make decisions happen for people they remember you. Even though Fha has no minimum credit score none of our lenders will go under 500 and this is called an overlay. This is the same reason that the banker told the condo buyer that they needed 10% down, the bank had an overlay requiring the additional down payment. It is also not common knowledge to most agents that the VA has no maximum debt ratio. We just approved a veteran with a 72% back and debt ratio. I'm willing to bet 95% of experience originators in this country would not have even ran that approval through the VA portal however if you have the knowledge you have the power to know what you can do.

**Being able to say yes to more clients is the key to staying busy no matter what happens in the market.** I have 22 years of experience in this industry and although even my company has its ups and downs we have been able to survive every financial crisis and every market fluctuation and never have any major funding issues because we stay educated on what is available and we bring that to all of our agent partners. The bottom line... Knowledge is power. Spend the time finding the right finance companies for your clients and you will spend less time spinning your wheels telling people that they cannot purchase when in fact there is probably a loan just for them. If you're interested in any educational seminars or private trainings for your team feel free to reach out and I will be happy to help. **Never stop Learning!**



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