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Featured Agent: JUSTIN HELMUS

Team Leader: MICHELLE WARD

Summer Soiree

Partner Spotlight: CLASS ACT INSPECTIONS AND 360 PEST CONTROL

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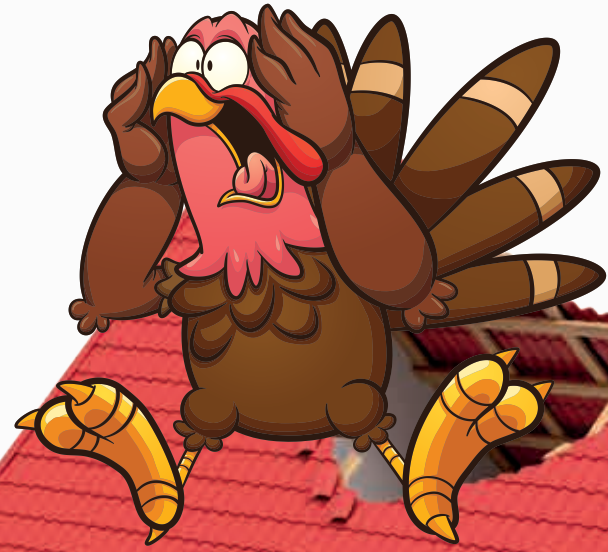
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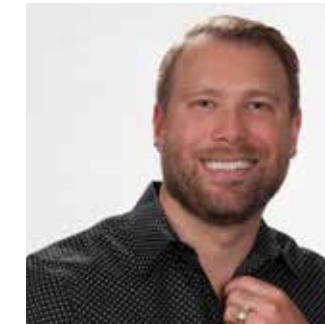
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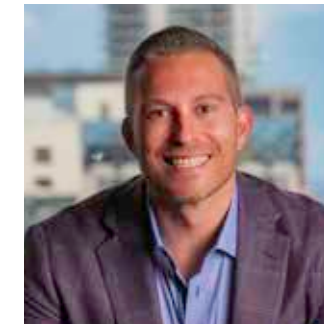
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Don Hill
 Area Director



Elizabeth McCabe
 Director of Business
 Development



Dave Danielson
 Writer



Suzanne Rondeau
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Carol Walker
 Professional Photographer
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Allie Serrano
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PUBLISHER'S NOTE

Hello, Top Producers!

Happy Veterans Day to all of our veterans here in the community! Thanks to all who have served our country with their time and sacrifice.

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

Veterans Day dates back to November 1919 and originates from President Woodrow Wilson. He commemorated this national holiday, Armistice Day, with these words: "To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations..."

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

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

Until next month!

Don Hill, Publisher

Tampa Bay Real Producers



66 The brave men, living and dead, who struggled here, have consecrated it, far above our poor power to add or detract. The world will little note nor long remember what we say here, but it can never forget what they did here."

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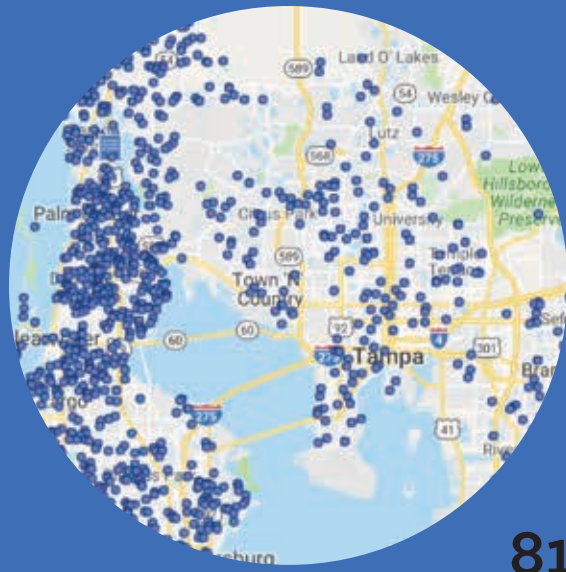
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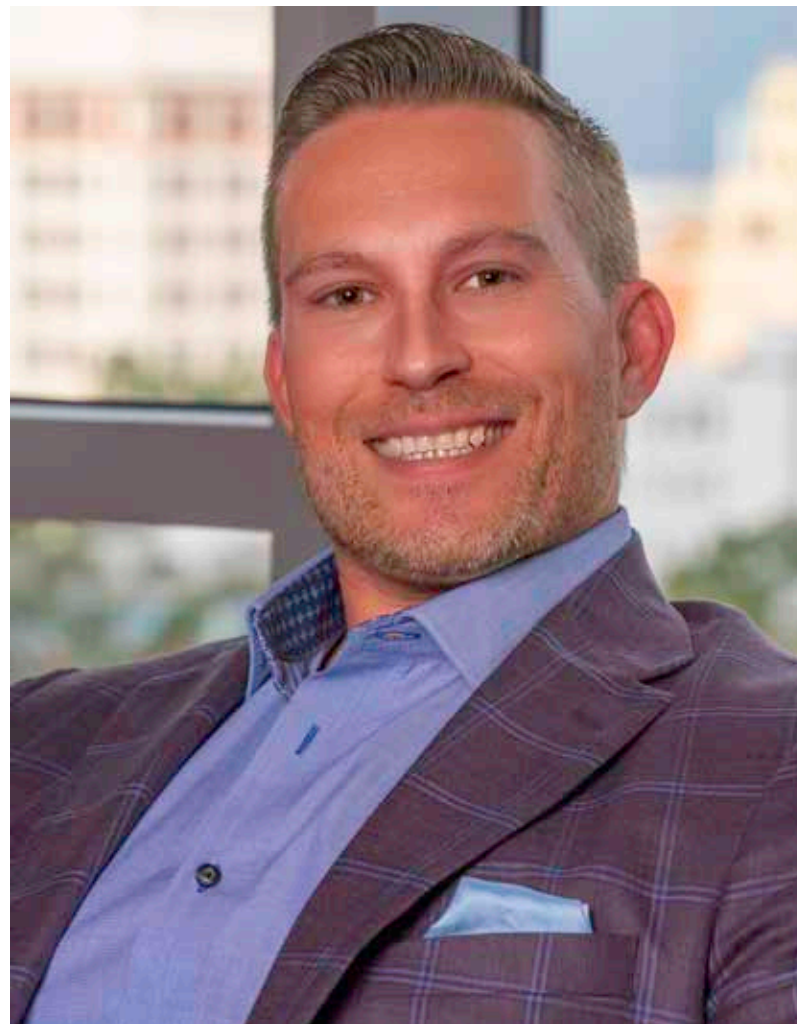
Exceeding Expectations from Start to Finish

Meet Team Borham with eXp Realty. REALTOR® Jeffrey Borham started his team in 2016, finding his niche in the process. Jeff discovered his passion for real estate years ago and made it his profession.

“I started real estate in 2005 by selling condo conversion,” he recalls. “I had a lot of success like that.” He got into commercial real estate and residential real estate as a solo agent before taking his business to the next level by building his own team.

Team Borham has a perfect 5-star review rating on Google, a testament to their level of customer satisfaction in the community. Jeff explains, “We have 18 agents on our team, a Director of Operations, a Marketing Manager, a Client Care Coordinator, a Listings Manager, and two Inside Sales Associates.” Listings are given the attention that they deserve with the marketing strategies we use, including heavy presence on social media. With “stunning photos, virtual tours, and videos,” sales come easily.

Although most agents focus on normal neighborhood sales, some agents have their own niche. “One guy is an investment agent and another does Airbnb rentals. We also have a young lady who does well in Clearwater Beach; another who excels in St. Pete. With this big of a team, we do everything,” says Jeff, who has a niche of working with attorneys.



...

“This year, we are projecting 140 million,” adds Jeff as of this August. He adds, “I really started building the team in 2016. That’s when we did 29 million, followed by 42 million the next year.” Last year, his sales volume was 112 million and he has already surpassed that this year.

Jeff does work a little in production, but he’s also a highly sought-after sales trainer and speaker. He comments, “I speak regularly on national and regional levels and at MasterMinds as a real estate expert.” He has been doing that since 2014.

TRAINING IS PARAMOUNT

“We continue to grow by training, leading, and motivating our agents to be Top Producers,” says Jeff. “We have the best trained team in Tampa Bay.”

Jeff embraces an optimistic outlook for the future. He comments, “We hope to be the #1 team in Tampa Bay in the next 5 years for sure.” With his commitment to their clients, the sky’s the limit for Team Borham.

Agents on Team Borham enjoy regular training and MasterMinds. Jeff adds, “I also do one on one (mentoring) with the agents. We keep everyone plugged in to be the best that they can be.”

As to what sets him apart, Jeff says, “We have a culture of success and training. An agent on our team who has been there



“ THIS YEAR, WE ARE PROJECTING 140 MILLION.
I really started building the team in 2016. That’s when we did 29 million, followed by 42 million the next year.



for 6 months knows more than the agents on other teams, who have been there for 5 years. We take training and knowledge very seriously. Our agents are a step above a typical average agent.”

Team-building events are also important for Team Borham. Whether that means going to a Rays game or a Happy Hour, Team Borham knows how to have fun. They often combine business and pleasure with a business planning time (which occurs three times a year) followed by a Happy

Hour. Other activities include Team Voting Day. Team-building events unify the team and also strengthen the connections among the members of the team.

Jeff makes sure the day starts off right for his team, beginning each day with a daily power up call. He explains, “We share what we are grateful for and intentions for the day.” Starting the day off with a heart of gratitude and a plan helps agents to be thankful, focused and purpose-driven.

EXCELLING IN WORK-LIFE BALANCE

One unique thing about Team Borham is that they encourage a work-life balance, which is why they have additional staff members.

“We are able to take the administrative part off agents’ plates so they can do what they are best at,” says Jeff. “They take one day at a minimum truly off.” Agents need to recharge. Jeff doesn’t want to see his team talking to clients at 9 or 10 at night. He says, “I talk to them and explain setting boundaries to have downtime and family time, etc.”

Investing in his team is essential to Jeff. He explains, “Security for my agents is very important to me. “I have seen many agents come in and out of the business. With teams like mine, I make it more consistent so agents can make great money.” At Team Borham, they match clients’ needs with the right agent. As Jeff says, “It’s not just putting a sign in their yard.” REALTORS® play so many roles in a transaction; they need to be economists, psychologists, and true professionals who are eager to help people. It’s much more than having a license.

GIVING BACK

Team Borham also has a heart for the community, raising money all the time for different organizations. Every quarter they have a client event and they make it a priority to raise money for local and national charities such as CASA and Metro Inclusive Health. Jeff adds, “We are working on getting involved in Boys and Girls Clubs. We have done Meals on Wheels and Fostering Hope.”

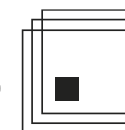
We are honored to feature Team Borham in this month’s issue. Jeff had a vision for a team and made it a reality with his drive and determination.



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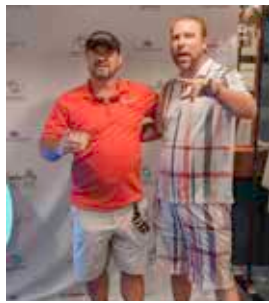
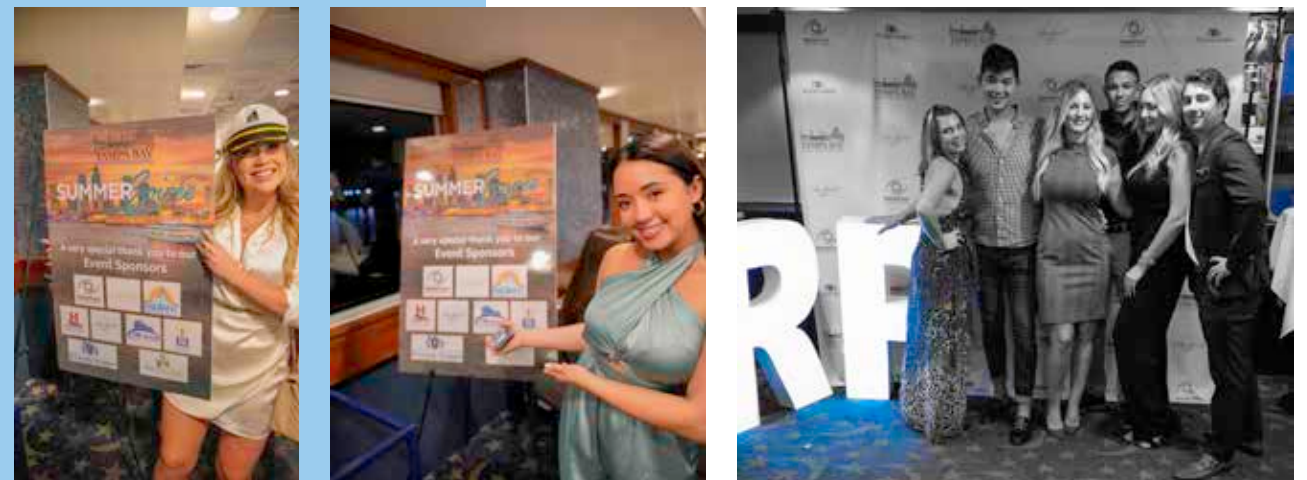


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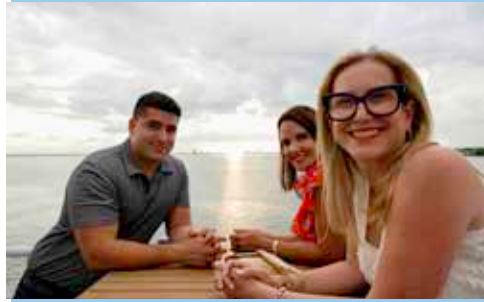
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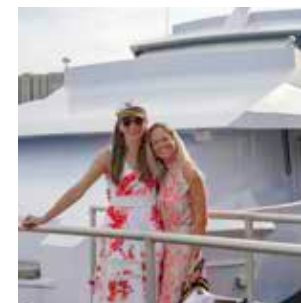
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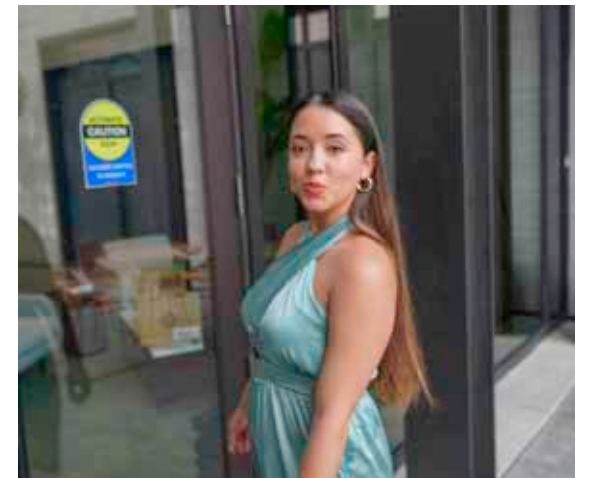
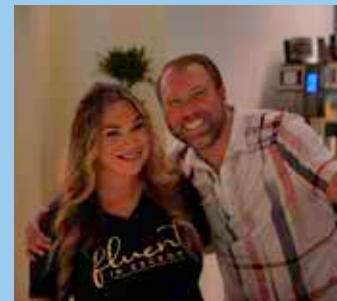
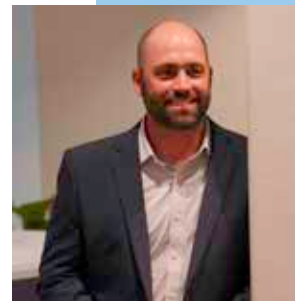


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▶▶ rising star

CONOR

J. GREEN

“I’m in my fourth year of real estate,” says REALTOR® Conor J. Green. He started on Jan. 1, 2018, and absolutely loves what he does.

Prior to real estate, he ran his own digital marketing company and even helped other REALTORS® with their luxury listings. In the process, Conor realized that he could do things better.

“I saw a big gap in terms of what REALTORS® were providing and what sellers were demanding,” he explains. Conor wished to close that gap for clients.

Conor adds, “I like being intense in problem-solving. The harder the problem, the more interested I am in it.”

Conor decided to remove himself from his digital marketing business and wholeheartedly pursue his passion for real estate. As he says, “Real estate was something I was always investing in.” Why not pursue real estate professionally? His dream became a reality when he got his license and started helping clients.

Marking His Mark

Conor works for Charles Rutenberg Realty and is proud to be the only real estate practice in the Tampa Bay area with an in-house digital



...



Written by
Elizabeth McCabe



Photo Credit:
Allie Serrano
of Allie Serrano
Portraits LLC



marketing agency. He helps listings get the exposure that they deserve.

Known as The Bay's No BS Realtor™, Conor loves what he does. He explains, "Real estate is the only career that I found which fully allows me to apply myself and use my skillsets — not just one. For me, that's huge. To be able to fully apply myself when solving problems is what engages me and keeps it interesting."

Conor also excels in conceptualization, including conceptualizing problems or situations and finding a solution. Cost-benefit analysis helps him be an asset to his clients.

"I'm passionate about making sure that people get true, grounded, consultative advice, perspective and guidance," says Conor. He guides his clients with integrity and transparency. He comments, "I make sure that the people I work with are making decisions about data with the best sound advice given to them without an agenda, spin, or people manipulating it."

A voice of reason in real estate, Conor puts his clients first each and every time. His persistence, coupled with his perseverance, pays off. As he says, "There's not a lot of 'give up' in me." He finds a lot of truth in Grant Cardone's 10x concept; he figures it takes "ten times more effort than you initially perceive or expect to get to where you want to get



“ I LIKE BEING INTENSE IN PROBLEM-SOLVING. THE HARDER THE PROBLEM, THE MORE INTERESTED I AM IN IT. ”

or to achieve whatever real estate goals you have, whether sales, goals, price points or personal investments.”

Conor explains, "If you don't reach your goal, you underestimate the amount of work it would take. Most of the time, you underestimate the goal. However, any target attacked with the right actions with the right amount of persistence is attainable."

Blazing His Own Trail

Originally from New Jersey, Conor attended the University of Tampa, where he earned his degree in international business and entrepreneurship with a minor in marketing.

"I came here for school and stayed for work," says Conor. "I have been here for over a decade now." After college, he started his own business.

"The biggest obstacle I faced was overcoming the fear of starting my own business," he says, "and overcoming the fear of starting my own real estate business and moving away from the digital marketing business, which was doing really well."

Now Conor faces a new challenge in his life — starting his own team. Recently, he brought on a buyer's

...

agent and is excited to share his knowledge and expand the team in 2023. He comments, "I'm very blessed. I haven't been given anything. I earned everything myself. I don't really have obstacles, just opportunities."

As for fear, Conor says, "Put it in its own box and don't let it become bigger than what it is." He finds the fear of regret is stronger than the fear of failure.

Outside Interests

When not working, Conor enjoys traveling, DIY home renovations and any competitive sport. Conor says, "That's any activity with rules and a winner."

Currently, Conor is pursuing the development of unique new construction with Airbnb while he continues his pursuit to build long-term wealth.

"I also genuinely like making YouTube videos for different informational topics," he adds. "That's something I'm interested in and continuing to build up, simplifying things for people that seem complex but don't have to be." Helping others is near and dear to his heart.

Conor also enjoys spending time with his girlfriend of nine months, Angela, who is a nurse. Together, they enjoy exploring Tampa Bay together.

From digital marketing to real estate, Conor pursued his passion and has helped countless clients with his experience and expertise. We're proud to feature him as this month's Rising Star!



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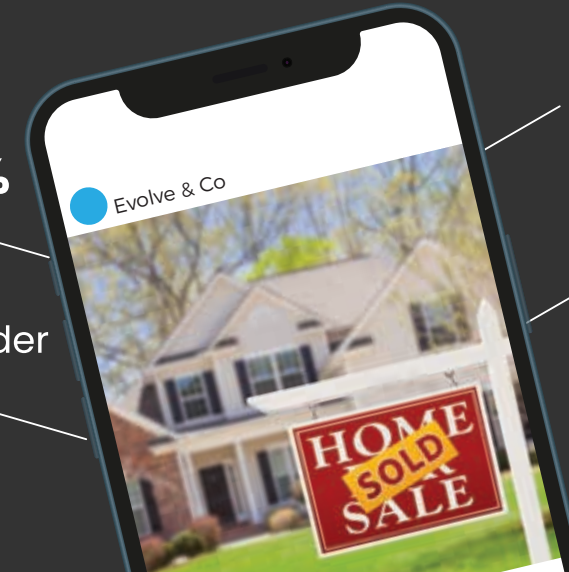
Social media - **47%**
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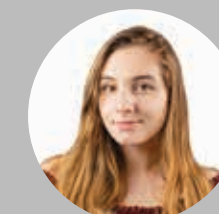
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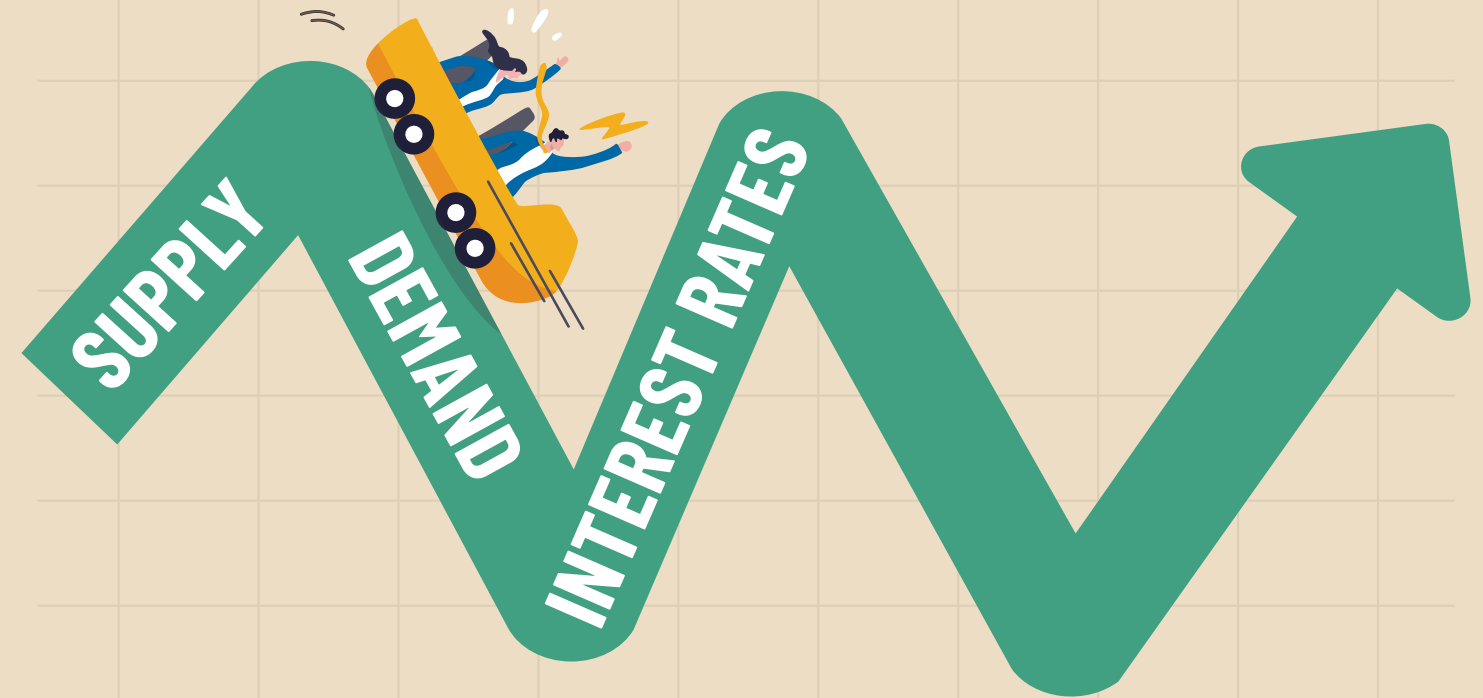
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JUSTIN HELLMUS



By Elizabeth McCabe



Photo Credit:
Carol Walker/Thomas
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▶▶ featured agent

Prior to real estate, Justin Hellmus enjoyed a career in finance before pursuing his dream of real estate.

He comments, “Originally, I worked in the finance field in Naples. I had been there almost two years as I was finishing my degree at Florida Gulf Coast University.” Although he liked finance, he disliked the idea of sitting behind a computer every day.

“That wasn’t going to work for me,” he says. “I ended up getting my MBA in finance and then hopped into real estate.”

Justin immediately got hired on a team in Naples after getting his license in 2011. He comments, “I worked there for two years and cut my teeth.” Afterward, he wanted

to move to the area where he was from and return to his roots.

“My wife and I moved back to the Tampa Bay area in the middle of 2012. I landed temporarily at RE/MAX and partnered with a couple of guys in the area and opened The Gulf Life Realty Group,” says Justin. In 2013, it was acquired by Berkshire Hathaway.

“We built it up over four years and put a lot in it,” reflects Justin. “It was a little mom-and-pop shop type brokerage. Once we sold it, there were six of us working there.”

In 2015, Justin won the National Association of REALTORS® 30

under 30 Award. He also worked at Berkshire Hathaway as a Broker Associate and a selling agent for them. Justin comments, “I ran three offices for them — Belleair, Indian Rocks Beach, and the Clearwater Beach office. I was also selling. At that point in 2020, I was ready to be a full entrepreneur again. I was missing having a personal, unique brand and not having that corporate structure.”

A NEW CHAPTER

In 2020, Justin partnered with Will Wiard & Terry Connors to help start The Shop Real Estate Co in Belleair. “It’s affectionately known in Belleair as The Shop,” explains Justin.





•••

They've been excelling in sales since their inception. Currently, they have 20-plus agents.

"We're not your typical real estate company," says Justin. "We have two major divisions — traditional real estate sales and investor-focused real estate acquisitions. We work nationwide with institutional clients to help

them purchase investment properties. We focus on institutional acquisitions for the single-family residential sector and represent most of those institutional companies on the buyers' side of transactions."

Last year, The Shop did 2000 transactions with 550 million in volume. "It's pretty intense," comments Justin.

"Our company has it down to a science with all the systems and processes we have rolled out. That, coupled with the close-knit team, is the key behind it," he says. "That's the secret sauce."

At The Shop, everything is relationship driven. Justin comments, "Our relationships are pretty deep. That's the fun part for me too." With his finance background,

“We're not your typical REAL ESTATE COMPANY.”

We have two major divisions — traditional real estate sales and investor-focused real estate acquisitions. We work nationwide with institutional clients to help them purchase investment properties. **WE FOCUS ON INSTITUTIONAL ACQUISITIONS** for the single-family residential sector and represent most of those institutional companies on the buyers' side of transactions.”

•••



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Justin has the best of both worlds — relationships and real estate.

“I really enjoy cultivating relationships. That’s my favorite part about real estate, and it’s the most important thing in success,” comments Justin. Creating lifelong lasting relationships is essential.

Justin excels as Director of Business Development and is a Broker Associate at The Shop.

He sees the power of consistency. Justin comments, “The more consistent you can be in your daily activities, the more you will find success.”

A trailblazer, Justin never thought he would be in real estate. He jokes, “As a kid, I wanted to be an athlete. I thought I would be a professional soccer player one day ... Life takes you through a series of ups and downs. I’m extremely blessed to be where I am. For that, I’m grateful.”

A FAMILY MAN

When Justin isn’t working, he enjoys spending time with his wife, Katrina. They have been married for seven years. “We’re both super close to our family. We had our first baby girl this August. She’s named Penelope, and she’s the center of

our world. It’s a game changer when you have kids,” he says.

To relax, Justin likes to play golf, which suits him to a tee. He hopes to golf once a week. He says, “Exercise is super important. There’s not a day that goes by that I miss exercise. I need that to center my thoughts each day and focus. It’s my ‘me time.’”

On weekends, Justin likes a few drinks with family and friends.

From finance to real estate, Justin found a career that suits him and his skill set. He’s making a name for himself in Tampa Bay real estate, and he couldn’t be happier.



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By Dave Danielson

► team leader
#Hustle



MICHELLE ward

If you have talent, but you aren't driven to excel, your talent will only take you so far. But if you work hard and focus on bettering yourself continually, your chance of reaching your goals goes up dramatically.

As a REALTOR® and team leader with The Michelle Ward Properties Group with Preferred Shore, Michelle is a prime example of a talented professional who continues to push herself to grow on behalf of those around her.

Yesterday's Lessons. Today's Success.

Today she follows the lessons she learned early on in life.

"My dad always had a mindset like mine. It's always about making sure that the end customer has received the service that they intended to get. We make good money as long as we do it right. On our team, we use #hustle," Michelle says.

"In this business, you have to work and work hard to reach your goals and make everyone happy. In that way, my success is based on being able to strive and compete with myself for my own goals."

Moving from the Midwest

Michelle grew up in Chicago and moved to the Tampa area when she was in high school. After she completed her collegiate career, Michelle worked as a project manager. She also went to school and earned her general contractor license.

"I've always been interested in real estate in some way. In 2014, I thought I would get my license to flip houses. In 2017, I started dabbling in it more. For the last three years, I've done real estate more full-time."

Skyrocketing Path

The trajectory of her success has been skyrocketing over the last few years. During her first year in the business, she recorded an impressive total of \$7 million in sales volume.

That number ballooned to nearly \$20 million in 2020. In 2021, Michelle and her team accounted for over \$80 million in sales volume, with Michelle producing a little over \$60 million herself.

In the process, Michelle has consistently ranked as the top agent out of more than 300 agents at her agency.

Team Spirit

Today, she has a wonderful team of professionals who she is very proud to work with, including her assistant and six buyer's agents, who also take on listings.

Michelle is driven to serve those around her.

"I love making people happy. In every transaction, you're with a buyer saving their money on their purchase. On the listing side of things, it's trying to get them the highest dollar. I go to work, and I don't feel like it's work. I don't consider myself a salesperson. I give people enough knowledge to make a decision

In this business, you have to work and work hard to reach your goals and make everyone happy. In that way, my success is based on being able to strive and compete with myself for my own goals.



whether or not that's going to work for them," Michelle points out.

"My technique is the actual facts of the home and location. I think that's what helps me sell the volume I do. I can tell people in general how much things are going to cost to make changes in the home. My sales aren't based ... I sell to make my clients happy. All my business is referrals."

Family Highlights

Life is made much richer for Michelle by her family, including her husband and her two daughters.

"If it wasn't for my husband, I wouldn't have made it this far because he has had to step in while I'm working," she says. "I've been with the same brokerage — Robert Milligan — for over seven years now. He has

given me the opportunity and tools to grow my business."

In her free time, Michelle has a wide range of interests. In addition to serving as Captain of her own boat, Michelle and her husband like supporting their children in cheering competitions that require travel.

When it comes to giving back, Michelle volunteers with Mothers Helping Mothers once a month ... helping families with clothing and kitchen goods. Michelle and her team recognize the vast number of needs that the local community has, so they work to support a wide range of charities.

All-In Approach

With her patient nature and commitment to those she serves,

Michelle becomes close friends with those she serves.

As Michelle works on behalf of those around her, she does so with a deep sense of gratitude. She also takes what she does very seriously and is honored to fulfill the needs and dreams of her clients.

"It takes a certain person to be a real estate agent and not just an order taker. I think it's important for people to be grounded, be honest and do the best for their clients," Michelle says. "Be yourself. Anyone with the right mindset can be very successful."

The right mindset matters. And the power of that approach is unlocked with consistency, hard work and #hustle.

I love making people happy. In every transaction, you're with a buyer saving their money on their purchase. On the listing side of things, it's trying to get them the highest dollar.

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▶▶ partner spotlight



By Dave Danielson

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One of the greatest attributes you offer to your clients is the fact that they can rely on you for a wide range of answers and resources when it comes to buying or selling their property. In the same way, it's very meaningful when you find a partner who provides that same level of expertise to you and your clients.

A PARTNER YOU CAN COUNT ON

When you work with Owner/Operator Jimmy Ward and Class Act Inspections and 360 Pest Control, you know you have a partner you can count on to deliver excellence with a true, comprehensive approach.

"We are able to meet a full range of needs for our partners and clients. In addition to

conducting the primary home inspection, we also offer a spectrum of other services, including termite inspections," Jimmy explains.

"Plus, we are also licensed to carry out other environmental services, including mold detection and advice on how to mitigate it. In addition, we inspect HVAC systems, pools and other

items, including broken pipes, as well as specialized services such as sewer scoping."

OWNING THE SOLUTION

Class Act Inspections and 360 Pest Control brings an important advantage to its partners and clients ... the fact that each team member literally takes ownership of the quality experience they deliver each day.

"All of our team members are vested in the company. They own a piece of the company. as a result, they take a lot of pride in their work," Jimmy explains. "They work to keep it the best it can be. We all work to see that what we do does grow with our clients."

Those who have the chance to work with Jimmy and his team appreciate the fact that they get a full-service team of building consultants.

Jimmy worked as an architectural designer prior to beginning his journey in the business. He also brings significant experience in the hospitality industry to his work. In time, he decided to start the business.

Since then, Jimmy and his team have grown. Today, the growing company serves residents across the region up and down the west coast of the state ... into the central part of Florida, with more plans to expand eastward.

FAMILY FEEL

The company brings a real sense of family to its partners and clients.

"We become part of our clients' families, too. Most of our clients come back to us. It means a lot to be trusted by families to make that financial decision. The most rewarding part is seeing people happy with the end results and seeing them be in places that are safe."

Class Act Inspections and 360 Pest Control is equipped to provide quality — and quantity — in its services ... in the process, completing more than 2,000 home inspections every year.

"We really have a family feeling in all that we do. We want our partners and clients to call us

whenever anything goes wrong. We want to be the first call," Jimmy emphasizes. "What we do is about the number of lives we get a chance to touch and improve through the work we do. That's success for me."

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GIVES BACK TO
INSTRUMENTS 4 LIFE



REALTOR® Courtney Poe has a heart for the arts.

“I love music,” she says. Her love of music goes back to her childhood days when she was in show choir and theater. “I didn’t grow up with a lot of money,” she admits. “No child should miss out on the opportunity to learn to play an instrument simply because they can’t afford one.” Music made a difference in her life and has made her who she is today.

Courtney played the guitar before donating it to a nonprofit called Instruments 4 Life, a local charity in

Tampa Bay that is making the world more musical.

Empowering youth through music education and mentorship is what the compassionate folks at Instruments 4 Life do best. As stated on their website, “We believe that all children, regardless of socio-economic status, deserve an opportunity to learn something as powerful as music.”

With all the cuts and budgetary restrictions, schools got rid of their arts and music programs. Instruments 4 Life can be the bright life in a child’s heart, making their hearts soar with



“ We believe that all children, regardless of socio-economic status, deserve an opportunity to learn something as powerful as music.



Written by
Elizabeth McCabe



Photo Credit: Allie Serrano
of Allie Serrano
Portraits LLC



...

the love of music. Kids are provided with free music lessons. If they make it to all the lessons, they are given a free instrument.

Courtney comments, "Music is medicine. It increases antibodies and reduces stress hormones." Music can also make a difference in healing trauma. While some people don't communicate verbally about past hurts, they can find healing through music for the wounds in their souls.

Want to get involved? People can donate time, money, or instruments to support musicians and the arts.

For more information, check out their website, instruments4life.com.

“Music is medicine. It increases antibodies and reduces stress hormones.”





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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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