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**COVER STORY:** Meet Andrea Hartmann

**BROKER SPOTLIGHT:** Samantha Boyd

**TEAM LEADERS:** Rock Scaglione and Jennifer Rutemiller

**FEATURED AGENT:** Marina Kloppel

**MAKING A DIFFERENCE:** Parc Center for Disabilities

**SPONSOR SPOTLIGHT:** Celebration Title

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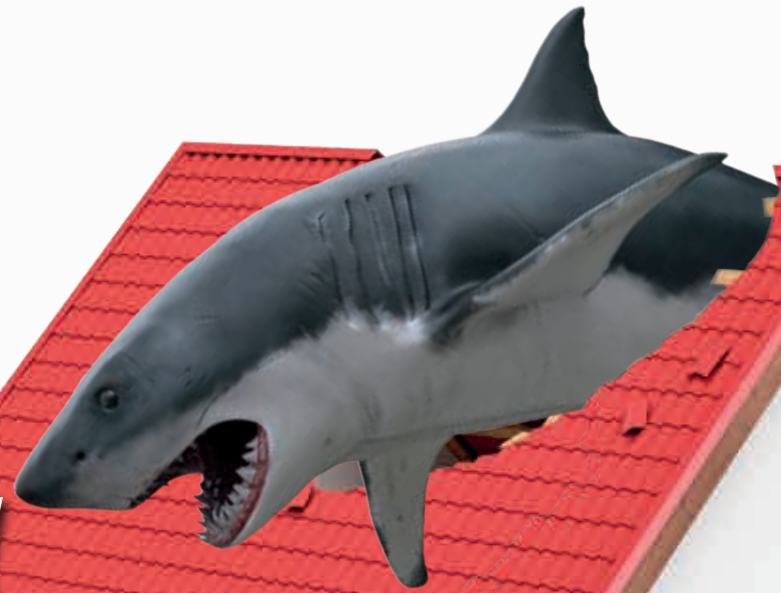


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# 20 Ways to Revitalize Your Outdoor Space for Spring:

- |  |  |  |
|--|--|--|
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- 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
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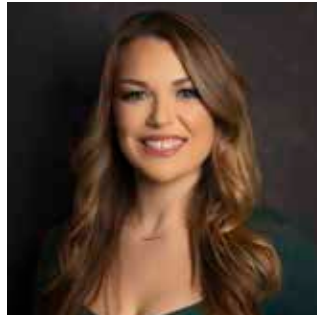
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If you are interested in contributing or nominating Realtors for certain stories, please email us at [don.hill@realproducersmag.com](mailto:don.hill@realproducersmag.com).

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**My buyer is not a US citizen can he get a mortgage?**

We recently sat down with Frank Coto the president of Lincoln Lending Group to ask this very question... here are Frank's comments:

There are two different types of non-US citizen buyers... The first is called a **FOREIGN NATIONAL** The second is an **UNDOCUMENTED IMMIGRANT** These are very different designations.

A **FOREIGN NATIONAL** is defined as anyone who is not a citizen of United States and lives in another country. These types of borrowers are quite easy to obtain financing.

These clients will qualify for what is called non-QM financing (non-qualified mortgage). The down payments usually range between 20% and 30% with rates usually between 1.5% - 2% higher than a conventional mortgage. These mortgages are usually for investment purchases.

The programs that are available do not require any income or employment verification and they are amortized over 30 years. They do not need credit either. The most that we would require regarding credit would be a letter of good standing from a bank in their country of origin. The assets required to close will need to be documented and the bank statements will need to be in English or translated into English prior to closing. Generally, it's required that the funds are moved into the United States at least 7 days before closing. A US bank account is not required as you can wire directly to the title company. These loans do not take any longer to close than a conventional mortgage.

This product may not be readily available to most lenders and banks, but it is an easy to navigate product therefore my recommendation is that real estate agents should not shy away from working with foreign clients. The foreign national client is a large buying pool that is not strongly marketed to, therefore it's a great opportunity to expand your book of business in this difficult market.

**“What happens if the foreign buyer is already living in the United States??”**

That buyer would be considered an undocumented immigrant. Technically they are living here illegally even though they are hard-working members of our society, but can they qualify for a loan?

As crazy as it may sound the answer is **yes**. Someone who is living here without any type of citizenship papers while working, or not, can qualify for a real long-term mortgage. **There is a product on the market we call the ITIN loan.**

ITIN stands for individual taxpayer identification number. This is the number that you can obtain from the IRS to file income taxes federally regardless of your citizenship status. Yes... The IRS is set up to take payments from undocumented immigrants. So how do these individuals get financing? First, find a lender that has the product available for individuals without a Social Security number or citizenship documents like a visa, green card, or work permit. The borrower will be given a choice between income documentation styles. As mentioned above some people use this ITIN number to file taxes with the IRS just like any other US citizen. If they have employment and they are using this ITIN number to file taxes, then the income verification and qualification procedures will be nearly identical to a conventional loan. The rates on this product will always be higher than a FNMA loan because this, like the foreign national loan, is a non-QM loan. Most of the time you will not get a credit report using the ITIN number so the rate will be determined by the down payment % as well as the type of income documentation. If they do not file tax returns, they can provide bank statements and we can average the deposits over 12 or 24 months. There is also a **no income verification version** of this loan for example if they wanted to purchase an investment property.

For the most part these loans will be underwritten just like any other bank loan and the borrower will be able to obtain long-term fixed rate financing. If at some time in the future the borrower decides to become a permanent resident or citizen, they can refinance into a conventional or FHA loan and



lower their rate and payment. These buyers are plentiful in many parts of the country especially the State of Florida. My advice to any realtor partners would be to let all their clients know that this type of product exist especially any that you believe might have relatives that have immigrated to the United States or wish to do so but have been hesitant because of the high cost of rent compared to buying.

As the rental prices across the country continue to increase it becomes clear to most that buying is the right answer from a financial standpoint. To be able to convert more buyers, agents should try to educate themselves as best they can on the creative loan solutions that are available. These types of products will help many families that may not have realized that they can enjoy the dream of homeownership in America.

I do hope that you have found this article helpful and educational and that it will lead you to greater success in your real estate career. As always, if you have any questions about these products, you are welcome to reach out to my office directly or you can always shoot me a quick text at 813-765-1239. Lincoln Lending 's Tampa office will be holding Lunch and Learns at least twice every month usually on Thursdays at 1 p.m. if you are interested. Simply email our Vice President of Operations, Beverly Durkin, or email her directly bev@lincolnlend.com **Happy Selling!**

# NOTE

Publisher's

**“Today is your opportunity to build the tomorrow you want.” — Ken Poirot**

Hello, Top Producers!

As we head into fall, I want to encourage all of you to keep pursuing your 2022 goals. Although the market is starting to slow down, this is the time to keep going and not look back. Tomorrow is a result of the choices you make today. Believe in yourself, and don't be afraid to go the extra mile as we are in the second half of 2022.

This month, we have a jam-packed issue full of content for you to enjoy. Learn about the Top Producers in the Tampa Bay area and their stories.

Get a renewed appreciation for those who are rising to the top in real estate.

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

Until next month!

**Don Hill, Publisher**  
**Tampa Bay Real Producers**  
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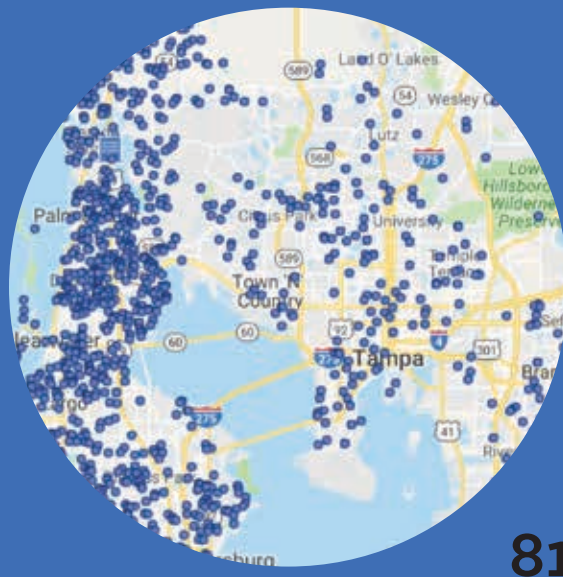
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▶ cover story

# M·E·E·T ANDREA HARTMANN

Managing Partner  
of the Sandy  
Hartmann Group

**Sometimes things just fall into place.** Such was the case for Andrea Hartmann entering real estate. It seemed like the right choice for work-life balance and prioritizing family.

Andrea explains, “During my corporate career, my husband and I had our first son, and by the time he was about 2 years old, we both realized we were spending more time at the office than with our son. We lived in San Francisco at the time, and we knew we wanted another child, so we started talking about what a career in real estate would look like in terms of work/life balance.” Her mother-in-law, Sandy Hartmann, was looking for a business partner with a background in finance, and it all just made sense. Andrea and her husband moved back to Florida, where they’re from, and the rest is history.

“Initially, we decided we’d try it for a year,” jokes Andrea. “That was eight years ago!”

Sandy was raised in Seminole, FL, and has been a REALTOR® for over 40 years. A former mermaid at Weeki Wachee Springs, Sandy joined the Air Force and became an air traffic controller in Alaska before entering real estate.



...



Andrea has been a licensed REALTOR® in the Sunshine State for eight years. Together, they've done remarkably well. Sandy comments, "Andrea's professional background and education not only make her a great REALTOR® but a great business leader. Whether she's working with a client or managing the company finances, her expertise and poise are like nothing you've ever seen."

"Last year, our team closed just over \$58 million in sales volume," explains Andrea. "We expect 2022 to be an even bigger year and have already closed about \$36 million in sales volume."

Sandy shares, "Our team's motto is 'the power of knowledge, the gift of caring,' and we take that very seriously in that we're constantly educating ourselves on the ever-changing laws and practices in our industry so we can be the best. However, our team also goes the extra mile to take care of the needs of our clients regardless of whether they are buying or selling their first home or their 20th home."

**Life Before Real Estate**

"I grew up in Gulfport, FL, until I was about 10 years old, then my family moved over to the Seminole area. I graduated from Seminole High School, just like Sandy Hartmann did in the '70s and then went on to FSU to obtain my business degrees," says Andrea. She earned college degrees in finance and international business operations.

Andrea, who had five siblings, found that money was always tight in her household. Her father, a veteran of the Air Force, worked for the Bay Pines VA. However, no matter how tired he was after work, her father always put in the time with his children.



"He always tried to find ways to save money. As a child, I don't remember him ever having a car that had air conditioning, and he wouldn't even splurge on a 35-cent soda at work. I think he packed his lunch for 30 years. From an early age, he always taught me the value of a strong work ethic, the importance of saving money, and never to let people judge you based on what you do or don't have," shares Andrea.

Her father's strong work ethic left an impression upon her. Often, Andrea had to work two jobs while taking 18 credits hours a semester. "I was tired of being broke, so I wanted to graduate early and move forward with a good career. It was really hard at times but so important to me. I

remember when I had to sell my old beat-up car just to afford the deposit for my dorm room in my freshman year," she says.

Her perseverance paid off. She was lucky enough to have her now husband, plus a tightly knit group of friends, who could help her get to and from two jobs, even when her shifts ended at 3 a.m. "I was so tired sometimes, but I always reminded myself that finishing school with a finance degree would help me have a better life," says Andrea.

**From Law to a Corporate Career**

Prior to real estate, Andrea enjoyed a corporate retail career that spanned about a decade. Interestingly, her

“OUR TEAM'S MOTTO IS 'THE POWER OF KNOWLEDGE, THE GIFT OF CARING.'”



initial training in real estate was at one of the largest real estate firms in Washington, D.C. She comments, "I was their youngest licensed settlement agent at the age of 22. I did closings for high profile government officials and diplomats."

Little did she know that this was invaluable preparation for where she is today. Now Andrea runs a real estate team with Sandy and cultivated another very tightly knit team of people they can rely on in their business.

"As I look back, even in my corporate career, I always thrived with a team of great people to work with. Having that background has taught me the importance of not only providing the best service to our clients but also making sure we have the right people working with us in our inner circle, whether it's our agent team, our admin team or the dedicated vendors we trust to refer to our clients," says Andrea.

**Excelling in Marketing and Finance**

What makes the Sandy Hartmann Group stand apart is their digital marketing efforts. This was instilled in Andrea while she was working in San Francisco at The Gap in the e-commerce division, where she learned so much about the importance of digital marketing. Now the clients who list homes with them literally get so much more exposure and reach so many more buyers with the marketing strategies they've created for them.

Another area of expertise of Andrea's is her background in finance. She comments, "So many folks don't have a good understanding of what it takes to buy a home or what the market is doing. I make it a point to analyze the market weekly. We send out a newsletter to our clients every week educating them on the basics of real estate, lending, saving money and, of course, what's happening in our



local market. Knowledge is definitely important when it comes to investing in real estate or any asset really.”

Andrea encourages other agents, “Make sure you know how to manage your money regardless of what point you’re at in your career. You can’t take care of yourself, your business or your clients if you don’t understand the finance part of things.”

#### Family Focused

When Andrea isn’t working, she savors time with her family. She and her husband, Michael Hartmann, have been married for over 16 years. They met when they were teenagers, got married in a small wedding in Costa Rica at 24 years old and now have two boys, ages 7 and 10. They also have two sheepadoodle pups, who are dog-gone adorable.

Expect to find Andrea and her family running around in their neighborhood, spending evenings on Indian Shores Beach watching the sunset while their boys swim in the ocean. Andrea comments, “Our goal is to build great memories for our kids and enjoy them as much as possible when we’re not working.”

Outside interests include traveling with her husband and kids. Andrea shares, “I’m constantly looking for new places we can explore, and I block off time every summer to take them somewhere new.”

A self-described workaholic, Andrea has to remind herself to focus on a realistic work/life balance. Since she never got to travel as a child, she prioritizes traveling with her kids. “I love to say yes to new experiences and adventures.”

In her free time, Andrea loves photography. She says, “It goes hand in hand with traveling, and we have so many



beautiful photos and memories of our adventures together.”

When Andrea’s not working or spending time with her family, she gives back to her community by volunteering her time to two local

nonprofits. She’s currently the president of the Greater Largo Library Foundation (where the photos in this article were taken) and a member of the St. Pete Glitter Queens, an organization that raises money for underfunded children’s groups in Pinellas County.

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“HOWEVER, OUR TEAM ALSO GOES THE EXTRA MILE TO TAKE CARE OF THE NEEDS OF OUR CLIENTS REGARDLESS OF WHETHER THEY ARE BUYING OR SELLING THEIR FIRST HOME OR THEIR 20TH HOME.

“Through my work with the Largo Library and the St. Pete Glitter Queens, I can give back to the smallest members of our community that need a voice and our support.”

#### Fun Fact

One fun fact about Andrea is that she is known as the neighborhood snake catcher, which stems from her youth. She explains, “A fun fact about me is that my father and I used to work in the reptile trade. My mom was a school teacher, so we needed extra cash in the summer. My dad and I used to literally breed snakes (most reptiles hatch in the summer months) and sell them to other reptile enthusiasts throughout my childhood for extra cash. I guess it was the beginning of my sales and negotiating career.”

Now, as the unofficial neighborhood snake catcher, she says, “My boys love it and think they have the toughest mom in town.”

#### Final Thoughts

Andrea is living proof that with enough drive and determination, anything is possible. She is an inspiration to others with her work ethic, making people’s dreams come true here in the Sunshine State!



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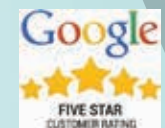
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By Dave Danielson



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# ROCK SCAGLIONE & JENNIFER RUTEMILLER

## ▶ team leaders

### PATH TO POSSIBILITIES

**Each new buyer or seller who enters the market opens the door to new chapters for all involved.**

**Rock Scaglione and Jennifer Rutemiller represent that same dynamic through the work they do. In turn, they have created a team that ranks among the top 1% of teams in the region.**

**As partners in life and business with KW South Tampa, Rock and Jennifer enjoy being with their clients ... guiding them along the path to possibilities in their lives.**

**As Rock and Jennie reflect on their five years of partnership, a quote by Steve Jobs comes to mind for them.**

**“You can’t connect the dots looking forward; you can only connect them looking backward. So you have to trust that the dots will somehow connect in your future.”**

In five years as partners, their business has experienced staircase growth from \$7 million in sales volume in 2017 (their first year as partners) to just over \$32 million in sales volume in 2021. Last year, they celebrated surpassing the \$100 million milestone and 300-plus families served, with no signs of a slow-down.

Rock and Jennifer share three building blocks of their business that have contributed to sustained growth.

#### **Beginning with Buyers**

As a new agent or team in real estate, there are many different ways to meet prospective clients ... and each agent should evaluate their strengths and personality traits to determine what works best for them.

“Once you decide which method, it’s important to maintain your focus and refine your skill set at converting leads to qualified prospects. You have to stick with it for a long enough period of time and put your best foot forward before evaluating the results and deciding if it’s worth continuing versus trying something else,” Rock says. “I think this is where a lot of newer agents get trapped with only trying something a few times, giving up too quickly and then trying something else.”



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YOU CAN'T  
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THE DOTS  
LOOKING  
FORWARD;  
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Rock and Jennie began with a focus on buyers, and they were able to hit the ground running ... the fastest as Premier Agents — a concierge buyer lead program through Zillow. When Rock was working in New York City, running sales for a start-up, they hired an outsourced call center to schedule qualified appointments. This allowed him to spend more time speaking with key decision makers and moving them toward a purchase decision rather than spinning his wheels trying to find qualified prospects to speak with.

“We were leveraging Zillow’s established reputation as a leading consumer

search tool to meet buyers with a need who didn’t already have a relationship with a REALTOR®,” he says.

The investment paid off, keeping Rock and Jennie busy showing homes around town and delivering a 10X ROI within the first year.

#### Increasing Their Average Size Sale

In 2018, Rock and Jennie moved to South Tampa and decided to re-allocate their marketing budget to their surrounding neighborhoods. This resulted in fewer buyer leads, so they increased their budget. They weren’t sure if they would achieve

the same ROI in the new market, but upon evaluating the campaign’s results a year later, they had an “ah ha” moment. The analysis found that they did slightly fewer transactions, but there was a considerable increase in their annual sales volume due to an increase in their average size sale. Rock and Jennie recount thinking, “If we steadily increase our average size sale, we can provide a more concierge level of service and increase profitability without having to rush the process of building the right team.”

As evidence, in the past five years, the pair’s average size transaction has grown from \$250,000 to \$700,000 (an increase of 180%).

Jennie always says, “What you focus on expands,” and so it was with this mantra that the pair decided to be clear about where to focus their attention.

#### Quality Over Quantity

When Scaglione Rutemiller Group passed the three-year threshold in business, the fruits of their labor were paying off well enough that they had more business opportunities than they had time in the day to support. So the decision to migrate up market and focus on service was timely.

“We feel extremely privileged to work in a field where the clients we meet and work with are a lot like us: Couples with jobs and who have families a lot like ours. This creates a natural opportunity to get to know our clients in a more relaxed social setting,” Rock says. “We prefer to take our clients out to a nice dinner with the family



helped to build. Focus on the quality of your relationships more than the number of your relationships.”

#### Background and Personal Life and Team

Rock has a rich family history in Tampa that spans five generations. The Scaglione family, like many of Tampa’s Sicilian descendants, can trace their roots back to cities like Santo Stefano and Alexandria Della Rocca.

The four generations before Rock were all local restaurant owners, and the family operated several establishments through the years. When Scaglione’s University Restaurant closed in the mid-’90s, Rock was encouraged to explore other professions.

He graduated from Florida State University as a business communications major in 1999 and spent the early part of his career as a financial adviser in Tampa. He spent five years in New York City before returning to Tampa in late 2016 when he immediately secured his real estate license and forged a partnership with Jennifer.

Jennifer also grew up in Tampa and attended Gaither High School and FSU before returning to Tampa to begin work as a loan processor with Chase in the late ‘90s. She’s held her real estate license for 12 years and was the exclusive listing agent of luxury townhomes for a leading South Tampa developer in the years leading up to forming Scaglione Rutemiller Group with Rock.

Rock; Jennie; their 3-year-old son, Nico; and Maltese-Shih Tzu, Charlie, live in Parkland Estates and spend most of their time working, playing and dining in the popular pockets of South Tampa. As much as possible, they love to catch the sunset or get out on the jetskis at their weekend retreat on Lake Magdalene.

Scaglione Rutemiller Group is supported by Morgan Brahms (licensed transaction manager), who joined them this year from a high-production real estate group in Beverly Hills. Rock’s sister, Leah Kline, is also a licensed team member of Scaglione Rutemiller Group, as well as a full-time teacher at Blake High School in Tampa.





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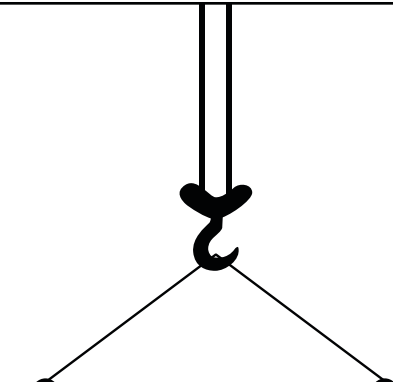
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» broker spotlight

SAMANTHA

BOYD

“I manage a team of 45 agents,” says REALTOR® and Broker Associate Samantha Boyd with Robert Slack LLC. The brokerage where she works is looking to grow, and Samantha couldn’t be happier being a part of the Robert Slack story. Her team’s territory spans all of Pinellas, Hillsborough, and reaches as far east as Winter Haven.

“I got the position in September 2020, and it’s been extraordinary,” she raves. “I’ve seen a lot of growth since I’ve been here. In 2020, my team closed \$150 million. In 2021, we closed over \$185 million. This

year we are on pace for \$200 million. It’s been incredible.”

At only 28, Samantha excels in leading others. She comments, “I’m pretty young compared to my peers, but it’s been a fun dynamic with my agents to adapt to. It’s my first management position, which has been a challenge in its own right.”

Samantha just got her broker’s license in October 2021 and is thrilled to launch into this next step of her career. Newer to the Tampa Bay area from Maryland, Samantha jokingly admits that she initially thought that Robert Slack was a scam when she found it online in the

summer of 2019. When she read that they would give her 30 leads a month, she thought it was too good to be true.

“It’s any REALTOR®’s dream when they move to a new area, and they don’t know anybody. I decided to try it for two to three months, and the worst-case scenario was that I’d move on to another broker if it didn’t pan out. It ended up that they gave me everything that they said and then even more than I could have imagined,” says Samantha.

Samantha came on board with Robert Slack and did over \$10 million in sales with 36 deals closed in her first year. She says, “It was all from Robert Slack leads. I didn’t know anybody.” She adds, “Robert Slack LLC is the No. 1 mega team in the United States and the No. 1 team in the state of Florida, and they deliver on their promises.”

When she was offered the position of team leader, she said yes. She says, “Once I understood the system, worked it, and knew how successful it made me, I knew that I needed to teach other agents how to do it.” Although Samantha claims that she is “not special by any means” and is “not overly gifted,” she knows the value of hard work and perseverance.



Written by  
Elizabeth McCabe



Photo Credit:  
Allie Serrano of Allie  
Serrano Portraits, LLC





Samantha is readily accessible to all of her agents, eager to help them in any way that she can. Her mantra as a team lead is to care for agents the way she does clients. It's never too much and it's as easy as just being there for them for every step of the way. She lets them vent to her when they have had a bad day, helps solve their problems and genuinely cares about them.

"I really believe in everyone and their potential," she says. "It's really rewarding. When talking to an agent, when something clicks for them ... that moment is more rewarding than anything I've done in my life so far. It's been incredible."

As for the secret to her success, Samantha says, "If you put a goal in front of me and I want it, I can get it. I can outthrustle any day."

**Family Culture**

Samantha loves the family culture at their brokerage. She comments, "The level of support doesn't stop with me. If I'm not available, though rare, I know that my agent can call anyone else in our brokerage and get the same listening ear."

This driven team leader is grateful for her company's model, the systems in place and boundless opportunities to be successful. "It's all about continuing to grow. We are constantly improving and learning to work smarter, not harder. And even better—I'm able to help shape some of those decisions."

**Moving to Florida**

Samantha, whose husband, Josh, is her middle school sweetheart, is from a small town in Maryland and had a referral-based real estate business before moving. She recognizes the hardships she encountered along the way.

"We flipped our house, and we put all our eggs for the move into that basket. We went through three contracts on the home before it sold, and the week of closing was when COVID-19 closed down the country. We were flat broke and really going through it," she recalls.

That experience made quite an impact on Samantha, and she is grateful for it. Now, Josh has been able to leave his job this year and go back to school, which is a real blessing.

They came to Florida in October 2019, eager for a change in life. Samantha explains, "We wanted



some space to grow." Newly married and without kids, they had lived in a small town for most of their lives (outside of going to college). Why not make a change? Josh's brother had moved down to Florida two years before they did and they would visit every two months. They loved the weather and decided to make a permanent move. The rest is history.

**Road to Real Estate**

"I fell into real estate by accident," admits Samantha. "I went to the University of Virginia and got a degree in religious studies, and I'm not religious. So ... you can guess that I had a lot of options when I got out of college."

She decided to work for a nonprofit in Washington, D.C., but with a one-and-a-half-hour long commute, she realized she was spending more money to drive, park and have lunch than what she was making. Although she was initially hired to write grants, she ended up being a fundraiser and asking people to donate to their cause on the streets of D.C.

The next spring, she left the nonprofit and took the first job given to her at an energy audit company as an assistant. She was the last person hired and the last person there when the company went under. The owner, Daniel Brown, offered her another job

working for his girlfriend, assisting her property management company. They paid for her to get licensed in October of 2015. After two years of operating the property management company, Samantha decided to dive into residential sales.

**Personal Pastimes**

In her free time, Samantha likes trying new restaurants, getting out on the water and hanging out on the beach. She also likes making a difference through Slack Serves, a nonprofit of Robert Slack.

To relax and unwind, Samantha enjoys the constant companionship of her two dogs, Dewey and Aurora. She also likes traveling and visited the Keys for her wedding anniversary.

Life has a way of directing our steps. From religious studies to real estate, Samantha Boyd is living proof that with enough passion and persistence, anything is possible.



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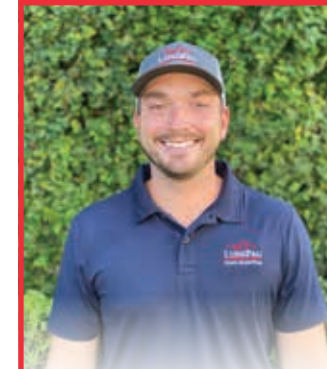
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# BRUCE Erbeck

and PARC CENTER FOR DISABILITIES



By Dave Danielson



Photo Credit: Carol Walker/Thomas Bruce Studios

## CONNECTING WITH OPPORTUNITY

The ability to make an impact on the lives of others is one of the most rewarding feelings in life.

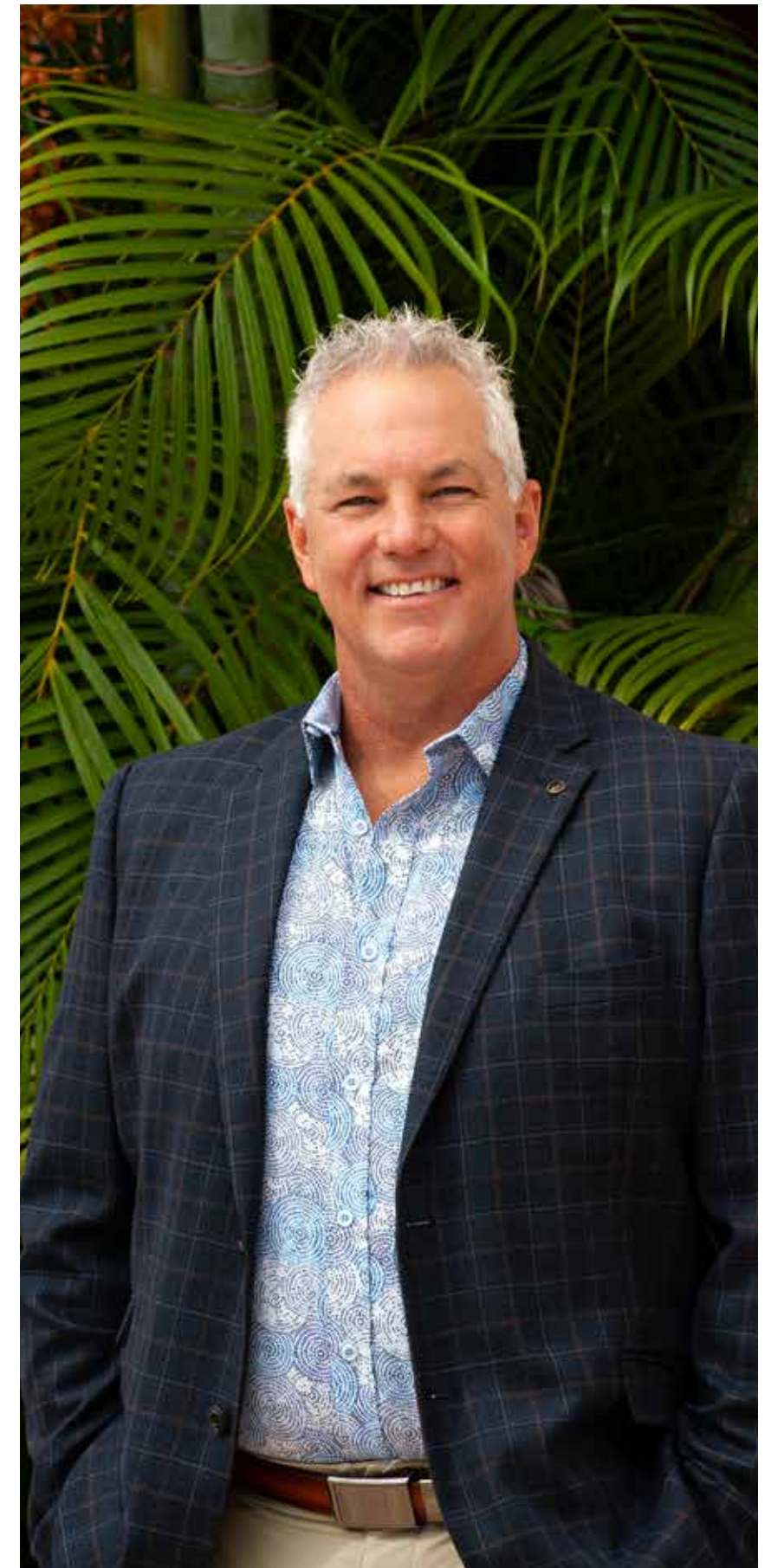
That's a feeling that Capt. Bruce Erbeck knows very well.

In addition to making an impact on his clients with RE/MAX Metro, Bruce is a proud supporter of Parc Center for Disabilities — one of the region's largest charitable organizations for people with disabilities.

### Impactful Mission

Bruce smiles as he talks about the mission he saw in the organization that first attracted him to want to get involved.

“They actually provide feet on the street services throughout the area. They have 350 employees who are direct caregivers. When it comes to helping people with disabilities, Parc has homes for people. Some facilities provide assisted living. One is a licensed pre-school. They have a wide range of programs. This is a movement. It's not just a charitable organization. And it's such a needed thing,” Bruce says.





“There are so many people right here in Pinellas County who are caregivers,” Bruce explains. “My heart just went out as I learned about the scope of what they do. They take care of people from birth to end of life.”

Parc Center for Disabilities provides a full spectrum of programs for area residents, including children’s services, residential services, life skills development and community employment.

**Benefits for All**

Everyone benefits from the work being done by Parc Center for Disabilities. For example, Parc arranges rides to and from work for those in the program who work at local businesses such as Publix.

There are other powerful examples of community involvement and resulting benefits.

“A company was contracted by the military to reduce DUIs for military personnel. As part of that, a gentleman developed a one-use breathalyzer. He rolled it out, and the Department of Defense gave him a contract to reduce DUIs. It reduced the incidence significantly. To continue producing these for military personnel, I connected the inventor with Parc, and they are in the process of negotiating a contract with them,” Bruce says.

“They have a team of residents who are in need of jobs ... so this inventor brings over the components, and the residents assemble them. There are other examples of companies who have found a great match for assembly solutions with Parc residents, including companies such as Flanders Air Products. These partnerships give people a purpose, and that’s what attracted me to it.”

**Fueling the Need**

Providing this level of opportunity and being on the front lines requires significant resources. Bruce has felt honored to take part in a variety of fundraising efforts to support that mission.

The organization just raised over \$100,000 from a 1970s-themed disco night and golf event. The group also raised \$200,000 at a black-tie event.

Bruce’s all-in engagement with Parc is contagious. He is an outstanding ambassador for the organization and the powerful impact that it has. He

“  
**MY HEART JUST WENT OUT AS I LEARNED ABOUT THE SCOPE OF WHAT THEY DO.**  
They take care of people from birth to end of life.”

encourages others in the real estate industry to look at ways they can support and get involved with Parc, as well.

“One way to get involved is if you know of someone who has a company who has a need to have people do light assembly processes without advanced skills. This charity can provide a great service for residents,” Bruce says.

“Another area is to participate in the events that Parc holds each year, including arts festivals. They also have done events like the Top Chef event, where they pair up the top 10 chefs with Parc participants who are learning culinary skills. The chefs create three foods, and each restaurant has its own area. People who attend get to sample foods from all the top restaurants in St. Petersburg and interact with participants who helped bring the meal to life. You can taste the best of the best there. That’s another way people can get involved by getting a ticket and taking part.”

**What You Can Do**

A big emphasis with Parc is stretching its resources to better pay its



dedicated team of employees who tend to be harder hit by inflation.

“Parc has a commitment to secure a better living wage for their employees. So they are asking for sponsorships for people to donate as little as \$10 a month. It all adds up and makes a real difference. It doesn’t take a lot. If we could get a number of people to all donate a little each month, we could quickly help to give people a \$2 an hour wage increase.”

Bruce smiles as he thinks about the potential involvement.

“It would be wonderful to get more REALTORS® involved. Parc owns quite a few buildings and homes in the community. When buyers move into an area, and they haven’t lived there previously, the No. 1 thing for them is figuring out how they can quickly get tied into the community,” Bruce says. “I would love to see REALTORS® who welcome a family to the area also mention Parc to them as a way to get engaged in connecting with the community.”

Congratulations to Capt. Bruce Erbeck and the remarkable team at Parc Center for Disabilities. Day by day, they are connecting our community with opportunity.

**For more information: [www.parc-fl.org](http://www.parc-fl.org)**





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Written by  
Elizabeth McCabe

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# Celebration Title

## is Revolutionizing the Title Experience

Celebration Title Group is putting the celebration back into the closing experience. With the original Confetti Cannon Closing Experience™, purchasing a home and signing the papers has now become an occasion to remember. Clients shoot off their own cannon filled with gold confetti, which is a picture-perfect opportunity to start the next chapter in their lives.

Regional Sales Director Rob Modeszto of Celebration Title

explains the reason for their name. He says, “Not only was Celebration Title started in Celebration, FL, but every closing is the clients’ largest investment that they are ever going to make. We wanted to celebrate this accomplishment.” They now celebrate with pizzazz and a burst of confetti, a few tears and clients smiling from ear to ear.

Every Friday, Celebration Title posts a video of closings from that

week on Instagram of people shooting off their confetti cannons, @ CelebrationTitleGroup. As Rob says, “We provide clients an experience that they are going to remember forever.”

“We offer a first-class experience for agents and their clients,” says Rob. That experience starts with choosing the right team of people. The details make a difference. “We hire an excellent staff of people who are tailor-made to the agent and their client. We make sure their communication style aligns.”



**Revolutionizing the Industry**  
In contrast to a drab and dated title office, Celebration Title is elevating the process from start to finish.

“Title companies often look like a 1980s law office from the movies,” jokes Rob. “We have created an experience for the clients when they come to our office.” Expect the unexpected. Celebration Title is coming up with numerous products that elevate their office experience. “We want to make sure that clients remember the agents who brought them to this office and bring business back to the agents.”

Celebration Title also has innovated technology for the title industry. “We did one of the first crypto closings in the state of Florida,” says Rob. They also use cutting-edge technology in their title transactions, including an application called Bank Shot, which enables mobile uploads of the clients’ escrow deposits. Now clients don’t have to wire money, drop off a check or go to the bank. Everything can be done from the convenience of a cell phone.





“We also use a program called Close Simple,” says Rob. “It’s like a pizza tracker for title. We give the customers as much information as possible in simple terms, so they know where they are in the process. We don’t want clients to have to call agents and figure out what is happening. We free up time for agents so business can be as seamless and proactive for agents and their clients as possible. They don’t have to pick up the phone and waste time doing things when they can be earning business.”

**A Unified Team**

Celebration Title was started by Amanda Douglas, who is the CEO. Vice President Jody Seltzer also excels in leadership. Amanda started



Celebration Title six and a half years ago. Rob explains, “Amanda worked in the title industry previously and saw that there needed to be a change with the closing experience with the title company and the agents.” She designed a business to meet the needs of the community.

Rob comments, “Amanda and Jody are two salt-of-the-earth people. They are willing to help, to roll up their sleeves and make sure that everyone is happy. They put culture first above everything else, making sure that employees come in with smiles on their faces.” Everyone stands behind the mission and the vision of Celebration Title.

Rob cannot stress how important a team’s energy is. Happy people create a better customer experience for all involved. He says, “Quality people do quality work. Putting customers first and being as humble as possible is important in the real estate industry.”

“It’s been the best two years of my life working with Celebration Title,” smiles Rob. “Celebration Title Group invests time

and energy into building employees. That’s why we can provide a remarkable experience for agents and their clients. All of us really love what we do and love the people we work with.”

Celebration Title is proud to be 85% percent women. As Rob says, “All leadership are women except me. It puts an energized vibe into the industry, one step at a time. We are proud to be innovators in the title industry. Being owned and operated by women is a strong point in the community and something we take pride in.”

**Making A Difference**

Amanda also started her own non-profit, Bobby’s Bandits, to help those with juvenile type 1 diabetes. Her son Bobby has juvenile type 1 diabetes and she realized how expensive the medical expenses were firsthand as a single mother. This year, Bobby’s Bandits has been able to raise \$65,000 to date and was able to provide \$10,000 to a family who needed financial assistance for their child

with juvenile type 1 diabetes, making a world of difference in the process.

“We do whatever we can to help families in need,” says Rob. Bobby’s Bandits was started in 2021. For more information, check out their website, [www.bobbysbandits.com](http://www.bobbysbandits.com).

**National Reach**

Celebration Title is proud to announce that they are franchising. Their first franchise office opened in Houston, with another one in Adrian, MI. “We are moving next into Spokane, WA, followed by the Chicago area,” says Rob. “People who see us and our brand want that experience in their local market. We are changing the title industry, one office at a time.”

Celebration Title also has 16 offices across the state of Florida.

**For more information on Celebration Title, check out their website, [celebrationtitlegroup.com](http://celebrationtitlegroup.com).**





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# marina KLOPPPEL

FULFILLING THE VISION



**HOSE WHO EMBARK ON THE REAL ESTATE JOURNEY HAVE A VISION IN MIND OF WHAT THEY WANT THEIR REAL ESTATE DREAMS TO LOOK AND FEEL LIKE ... WHAT THEY WANT OUT OF THE NEXT CHAPTER OF THEIR LIVES.**

That's what Marina Kloppel cherishes about what she does.

As a REALTOR® with Coastal Properties Group and Christie's International Real Estate, Marina is passionate about providing personalized service tailored to each of her client's specific needs and preferences. She sets out to go above and beyond ... staging and prepping houses ... in some cases, renovating them.

One of Marina's niche interests that sets her apart is the ancient Chinese practice of Feng Shui, which she has spent over 30 years studying and perfecting. She notes the importance of maintaining balance and positivity of a home when staging: "I love preparing houses to sell and making homes beautiful ... not just aesthetically ... but making sure any repairs are taken care of. It's the whole package ... a house that looks beautiful but also has good bones."

Her dedication to her clients is never limited to the buying and selling of homes but also to helping people realize the potential of the space they purchase. In just the past year, Marina has assisted three clients in the renovations of their homes after purchase — ensuring they do not miss the opportunity for their new space to reach its full aesthetic potential. She explains her philosophy: "When you make other people's dreams come true, then your dreams come true. That's why I'm a REALTOR® for life."

**Coming to the U.S.**

An Australian native, Marina was born and raised in the small town of Greta, two hours north of Sydney. At the age of 20, she joined the Australian Army, where she was among the first women to graduate from Royal Military College.

Through her 15 years of service, Marina ascended to the rank of major. While on a military exercise





in Australia, she met a U.S. Marine and a year later, Marina moved with her poodles to the U.S. in 1998. She was married for 19 years.

Soon after moving to the U.S., Marina discovered her new passion — being a mother. She felt blessed to be a part-time preschool teacher and full-time stay-at-home mom, giving her the opportunity to coach her daughters’ sports teams and trading in her military title for Girl Scout Troop Leader. She dedicated time to learning about American cheerleading, soccer and volleyball, then going on to become a coach of all three to spend as much time with her daughters as possible.

She also maintained her heart for service, starting a scholarship fund at her children’s catholic school to support families who fell on hard times and could no longer afford tuition. Each year, Marina chaired fashion shows to raise money, and since then, the charity has grown and helped hundreds of families keep their children in the school, regardless of financial situation.

**Moving Forward**

In 2007, Marina moved to the Tampa Bay area and, after 11 years of teaching, acquired her real estate license in September of 2013. By Christmas, she had already sold two properties, closing over \$700,000. She never looked back and continued to build her rewarding reputation.



“ I get to meet every buyer and agent who comes into my listing, so I’m in a better position to advise sellers on their best options.”



In 2015, Marina was invited by Alex Jansen to join Coastal Properties Group and Christie’s International Real Estate, the luxury invitation-only brokerage. “I work for the best broker in the business,” Marina beams. “Alex has fostered an incredible working environment. The smart workplace practices, professional marketing and broker support enable me to provide exceptional real estate representation and ultimately the joy that I promise my clients.”

**Signs of Success**

Her skyrocketing trajectory has only increased since 2013. In fact, in 2021, she recorded over \$17 million in sales volume. Marina’s success can be attributed to her commitment to listening to each client’s needs and ensuring she does what is best for them. She dedicates countless hours to researching and applying her knowledge to ensure clients get the most value out of their homes, and if that means she needs to roll up her sleeves and assist with a renovation, Marina will not hesitate.

Marina jokes that being blunt is an Australian trait but maintains that honesty is the best policy for a real estate



advisor. Her clients can rest assured they have all the facts, and she’s happy to help weigh the pros and cons.

Her military background has also left her with impeccable problem-solving skills, staying two steps ahead of every scenario. Marina explains that she will never go to her clients with a problem, but rather a solution that she is willing to see through.

She is also no stranger to teamwork and is quick to shine the spotlight on her team members — Jill Hillstrom, Heather Hardy and, of course, her husband, Joseph Toomey.





her husband, explaining, “It was wonderful marrying the love of my life last year. And every day is even better with Joseph on my team.”

Marina always looks forward to time with her daughters — 23-year-old Isabella and 22-year-old Sophie.

In her free time, she focuses on her passion for charity work. She is a foster and board member for Florida Poodle Rescue, a nonprofit that seeks forever homes for abandoned or neglected dogs. In this role, she spends time fostering rescue dogs and interviewing other potential fosters, and placing dogs with loving families. With so much on her plate, some may wonder how she finds the time for causes such as this, but she has the same intense dedication to finding dogs their forever homes that she does to finding people their perfect homes.

She is also a supporter of St. Jude Children’s Hospital and president of St. Michael’s Council of Catholic Women in Clearwater. No matter how busy Marina gets, her heart remains dedicated to serving others above herself, and this light shines through in her real estate work.

**Trusted Advocate**

When you talk with Marina, you immediately know that she is someone who instills a sense of trust in those she meets. Furthermore, you can feel her passion for the Tampa Bay area. She has traveled the world — from London to South Dakota — but Marina is adamant that there is something magical about this area, and there is nowhere else she would rather be. Her high spirits, sweet Aussie accent and authenticity make her stand out in the real estate field, and her clients are never anything less than thrilled with her results.

“Marina is a passionate real estate professional with a magnetic energy. She’s been nothing but consistent over the past seven years in delivering exceptional service and building real, personal relationships with her clients. Everyone values the work and dedication she puts in, constantly going the extra mile to make people’s real estate dreams come true,” says Alex Jansen, CEO and broker at Coastal Properties Group.

As long as Marina Kloppel can help it, every dog and person she works with will end up in the home of their dreams. Whether she is assisting her clients or supporting a worthy cause in her community, she dedicates herself fully to fostering meaningful relationships and spreading joy, constantly fulfilling visions of her own and others.

**A Pulse on Her Clients’ Needs**

Despite working in a busy and dynamic field, Marina is diligent about keeping a constant pulse on her clients’ needs. There is no ask too big and no detail too small for her to access and work through. Client satisfaction is Marina’s main priority, and she is diligent in walking them through every step of the process on both the buyer and seller sides.

“I get to meet every buyer and agent who comes into my listing, so I’m in a better position to advise sellers on their best options,” she smiles. “You can tell when someone walks in if it’s their house.”

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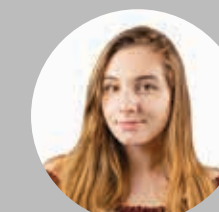
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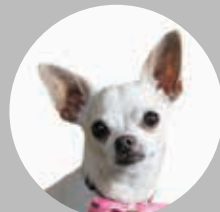
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**RP**



# THIRSTY THURSDAY

Photo Credit: Impressive Perspective



# PANEL of EXPERTS

Photo Credit: Ryan Justice of Justified Films

Check out our Panel of Experts for July on "Selling Luxury Real Estate" with Eric Dungy, Tanner Tillung, Jennifer Thayer and Denise Antonewitz.



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