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**Stacy Naumann-Hair**

FEATURED AGENT:

**Jose Cardenas**

TEAM LEADER:

**William "Bill" Parker**

ONE TO WATCH:

**Anita McCracken**

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

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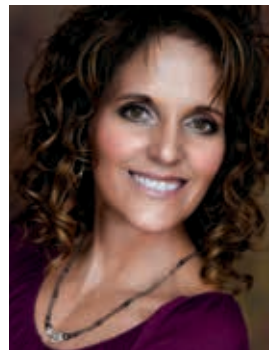
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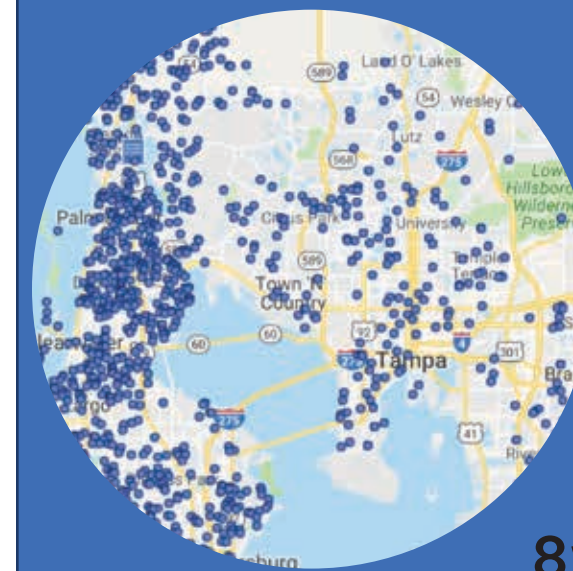
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# PUBLISHER'S NOTE

“Landlords grow rich in their sleep.”

— John Stuart Mill

Hello, Top Producers!

Investing in real estate simply makes sense. As Top Producers, you know this truth firsthand.

Here are a few tips on why investments can pay off now and for more years to come:

1. Potential for long-term financial gain: Real estate has the potential to appreciate in value over time, meaning that you could see a significant return on your investment if you hold onto a property for several years or more.
2. Passive income through rental properties: Rental properties can provide a steady source of passive income that can supplement your regular income or serve as a primary source of income.
3. Diversification of investment portfolio: Real estate investments can offer diversification to an investment portfolio, which can help to reduce overall risk.

4. Inflation hedging: Real estate investments can serve as a hedge against inflation since property values and rental income tend to increase as the cost of living goes up.
5. Control over your investments: With real estate investments, you have more control over your investment than you would with other types of investments like stocks or bonds. You can make decisions about repairs, renovations, and tenants, which can impact the value and profitability of the property.

As with any investment, it's important to do your research and understand the risks and potential rewards before making a decision.

I want to thank all of you for your contributions and involvement in *Tampa Bay Real Producers* and encourage you to attend our events. Mix, mingle, and meet more Top Producers in the area.


At *Tampa Bay Real Producers*, we believe that the key to success in the industry is not just about the numbers but also about the people behind them. Our mission is to celebrate the stories of those who are making a difference in their communities and driving the industry forward. Thank you for your continued support, and we hope you enjoy this month's issue of *Tampa Bay Real Producers*.



Until next month!

**Don Hill, Publisher**  
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LOCAL LEGENDS:

# STACY *Naumann-Hair*

DRIVE + DISCIPLINE = SUCCESS!



▶ cover story

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

There are no shortcuts to success. Growing up, Stacy Naumann-Hair was impressed by the example of her mother, a single mother who was working two jobs to raise her and her brother.

“I got my strong work ethic from my mom. I’ve been working since I was 14 and have been teaching our children to do the same. In our world, it’s very important to work hard and be a strong member of society and to always do the right thing,” she says.

Stacy got into real estate in 1997 as a rookie agent, working in new construction sales and leading with top sales in that field.

#### ***Following in the Footsteps of Family***

“My entire family is in the real estate business. I come from a large family of real estate developers, builders, agents, and brokers. Real estate is what I’ve grown up knowing, seeing and hearing. I started my career in

new home sales working for a top builder in the area, Taylor Morrison, from 1997-2007.”

In 2007, Stacy became a part of the general real estate market with Prudential before they became Berkshire Hathaway HomeServices.

“I’ve been employed by the same company since 2007. I work very hard to achieve high numbers and high volume while doing the right thing for my clients.”

Her son, who is 18, is following in her footsteps and is working to obtain his real estate license.

Her father, a developer, worked diligently to develop and maintain the integrity of wildlife around the communities he built, even creating eagle sanctuaries.

#### ***Forging Her Path***

**While others see obstacles, Stacy sees opportunities.** She



admits that although she was encouraged to pursue other career choices, Stacy was determined to prove the naysayers wrong.

A consistent Top Producer, Stacy has been ranked in the top 2 percent of Berkshire Hathaway HomeServices for the last decade.



“  
*My entire family is in the real estate business. I come from a large family of real estate developers, builders, agents, and brokers. Real estate is what I’ve grown up knowing, seeing and hearing.*”



*Working hard pays off. It's about doing the right thing on behalf of your clients. It's not about the bottom line, but about customer service and long-term relationships.*

**Secrets to Success**

"A big portion of my success is my customers. Through these business relationships, many have become good friends," she says. Referrals are a good portion of her business.

Taking time to invest in people is essential to Stacy. She comments, "I love helping people find their forever homes and making them happy."

"I'm definitely not a transactional REALTOR®," she adds. The relationship with her clients does not end at the closing table.

**Making Memories with Family**

When not selling homes and meeting clients, Stacy cherishes the time with her family. She and her husband Preston, who works at a bank, have been married for 27 years. They are blessed with two children, Dylan (21) and Devin (18).



Dylan is a criminal justice major in college and Devin is a senior in high school, wanting to pursue the real estate industry and development.

**Giving Back**

Stacy also has a heart for others and volunteers with Metropolitan Ministries. She has gotten her children involved in the Hope Children's Home.

**Final Thoughts**

In reflecting upon her career spanning close to three decades, Stacy appreciates the value of hard work. She concludes, "Working hard pays off. It's about doing the right thing on behalf of your clients. It's not about the bottom line, but about customer service and long-term relationships." **Putting others first has caused her business to thrive!**

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Luke 24:6

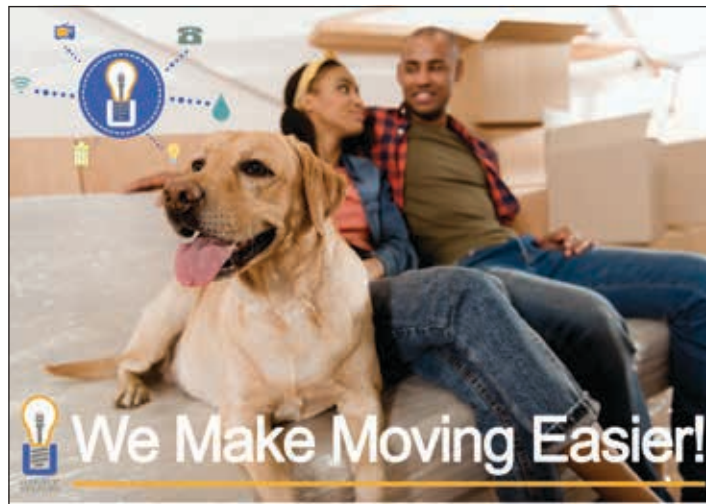


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▶ featured agent  
Written by Elizabeth McCabe  
Photo Credit: Gerardo Luna Photographs

# JOSE CARDENAS



Jose Cardenas has stood the test of time in the real estate industry. He comments, “I’ve been doing real estate – not necessarily the sales part – for the past 20 years.”

#### MAKING PROPERTIES POP

Getting his start during the Great Recession wasn’t for the faint of heart. He comments, “I bought some entry level homes.” Although it was challenging to sell them then, he relied on his degree in Marketing, which helped him market to the right buyers.

Using his marketing techniques and renovating homes to appeal to buyers was the secret to his success. By using the right colors on properties that were expertly designed and remodeled, buyers were interested.

“What I learned because of that is that people react to my work. They want easy, beautiful, move-in ready homes. No one wants to deal with big renovation projects,” explains Jose, who started his career as an investor, designer, and home renovator.

#### MAKING HIS MARK

“Things kept moving,” says Jose. “I went to the mid-level homes and then I went to the million-dollar plus homes. As an investor, that is scary. I kept climbing that ladder because the homes were selling during the first few hours of being listed.”

In 2013-2014, it was a buyers’ market and Jose took advantage of the opportunity. Soon he started thinking about getting his license, which simply made sense.

“I was getting homes to an agent after doing the renovation and design,” he explains. “I spent hours on them with lots of sweat, tears, and blood. They were my babies! Then an agent sold them in an hour.” With that light bulb moment, Jose decided to get his license and list his own properties.

Seven years ago, Jose got his license and started selling his trademark properties. He comments, “It’s a one-stop shop.” He invests in the property, designs the home, manages the projects, and then sells his finished work. Others started to notice the work that Jose was doing and they were interested. His portfolio of clients and projects is impressive.

#### CLAIM TO FAME

“My claim to fame was being approached by a TV show to film a pilot,” says Jose. His innovative method of investing in a home, fixing it, and selling it caught people’s attention.

They asked Jose, “How can you do all that?” Jose’s answer was simple: “I’ve been doing it all for this long.” Jose says, “It requires a lot of time management, knowing vendors, and building relationships.” He’s a natural at those skills. His eye for design, renovation and seeing the finished project comes easily for him. He brings the vision to life.

“My clients started coming to me by invitation only,” explains Jose. “I wasn’t asking for buyers, sellers, or customers.” People started learning through word of mouth about Jose’s excellent work.

“That’s how my business started,” he says. He never spent a dime on advertising or marketing. His work marketed itself!

Although Jose didn’t have time to sign on the Home TV Network, they wouldn’t stop asking him. Several years later, they contacted him



again. “I shared with them just for the love of sharing,” he says. However, that was not his goal in life.

Refusing to take no for an answer, HGTV contacted him for a third time. “They saw something that they believed in,” he says. Jose decided it wasn’t the right time, wanting to keep the balance in his life and working as a small boutique shop.

“I want fortune but I don’t need fame,” he jokes.

#### CATERING TO CLIENTS

Jose, who works as a REALTOR® for Premier Sotheby’s International Realty caters to his customers. He says, “I represent the sellers mostly. They call me because of my experience, professional advice and results, also to curate the home that will look artistic in a way that will look unique. I go and work on homes that definitely need the work. That’s when I use my designer side to make the home the best possible.” Customers enjoy the white glove experience that only Sotheby’s can offer.

Seeing a client’s vision and making it a reality is what Jose does best. “The magic is to prepare the house and present it as if it were a model home,” he says. Jose also works with



professional stagers and painters to “make the magic happen.”

#### TASTING SWEET SUCCESS

“I’m at a point in my life where I am not chasing the dollars anymore,” comments Jose. I’ve been working very hard to get to this position where I no longer have to worry about where the next meal is coming from. That’s behind me.”

Jose, who doesn’t track his transactions, focuses more on the friends he makes, the events he attends, and the dinners that he has with his clients. That’s what matters to this driven Top Producer.

As a boutique REALTOR®, his typical price point is 1 million dollars and up. “Most of my customers are presidents of companies – very hard-working people,” he says. “All are expecting above and beyond service.” Jose definitely delivers as a true professional.

Instead of focusing on money, Jose focuses on service and creativity. Best of all, he genuinely cares for his clients.

“It doesn’t feel like work,” he smiles. Helping others is true to his heart.

Helping families to find their “sanctuary” in the midst of the hustle and bustle of life is what he does best. “I want to find them that sweet home to belong to, to build memories, to feel safe, to be themselves or raise the next generation. “Our home is the nucleus of our society, and everything starts there.”

Jose considers it an honor and a privilege to be a part of that. It’s his passion. “Real estate is my life.”

He was also the Top Producer in 2022 for his Tampa office and was nominated by *Tampa Magazine* for Best REALTOR® in Tampa.

#### POPULAR PASTIMES

When not listing or showing homes, Jose spends his free time traveling the world. He also loves to go to art exhibitions, art galleries, and enjoys all types of art.

“Art is very dear to my heart,” he says. From a play to a symphony to a new exhibition or a pottery show, he is fascinated by all of it. “Art is not just a decoration as many people see it,” he says. “It’s more of an exploration, a conversation, or understanding each other.”

#### FAMILY FIRST

Family comes first to Jose. Blessed with a large family, 26 nieces and nephews. “I have nine siblings – we are all over the world – My mom is one of 14 siblings,” he comments. “I’ve got a lot of first cousins and they are everywhere as well. Our family gatherings are a lot of fun. They go on for days, especially our Christmas celebration and New Year’s.”

Jose also treasures time with his two dogs, Aspen and Brady, who are both 12-year-old Lakeland

Terriers. They make his house a home with their wagging tails and constant companionship.

#### FINAL THOUGHTS

“Success doesn’t happen overnight or by accident,” concludes Jose. “I always tell people – I try to be the best version of myself to help others, I simply try my best at all times and if it isn’t fun, then why bother?” That’s what real estate is all about to this Top Producer!



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Meet Agency Principal

# DANNY KNOBLOCK

with Brightway Insurance



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Written by Elizabeth McCabe

## PROVIDING PEACE OF MIND TO CLIENTS!

Love what you do and you will never work another day in your whole life. Danny Knoblock found his passion in the insurance industry and made it his profession.

“I got into the business about 7 years ago,” he says. “My aunt had a history of owning an insurance agency and later selling it. I encouraged her to start a new one with me, and she taught me the ropes.” He opened his business, The Dittman Agency with Brightway Insurance, in 2016, much to the delight of the local community. Brightway Insurance provides peace of mind to their clients.

### Building Relationships

Initially, Danny built his business off of networking. He learned the power of perseverance, eager to connect with clients and help them with their insurance needs.

The road wasn't easy, but it was worth it. Danny had just moved to Florida without knowing anyone. “It was a long and rigorous process,” he says., “I experimented with advertising on social media, and we had slight

success.” However, he soon found a better way.

By making solid connections with a handful of quality individuals, Danny began to gain traction in the insurance industry. “It has grown to be an overflowing pipeline of business,” he says.

Clients like the protection that Brightway Insurance provides. With a perfect five-star rating on Google, Danny's clients enjoy working with him and the service that he provides. He is eager to exceed clients' expectations and he's doing that, one happy customer at a time!

### Going Above and Beyond

Danny and his dedicated team put their clients first in everything that they do. He says, “To serve our clients as best as possible, we end up rewriting policies way more than the average agency does across the country.”

Brightway Insurance writes just about all types of insurance, except health and life. Danny explains, “Most of our book is home and flood insurance, auto insurance is a close

second, and business/commercial policies is third.” Compared to other states, Florida is a unique and difficult insurance market. Danny embraces the challenge.

“Our close rate for policies that we quote is at least 80%,” explains Danny. “If we don't write the policy, it's probably because a closing did not happen or some other fluke situation. The reason for that is because of our quickness with quoting, and knowing exactly where a certain risk is going to be best placed. Aside from our market being the broadest, a lot of agencies sit on quotes too long, or spend too much time being unsure of where to place them. Other agents try to go through all underwriting prior to even quoting, and it causes frustration from the client and ends in being ghosted altogether.”

### Outside Interests

When Danny isn't working, he loves to play electric guitar, which he has done for 16 years. He comments, “There are a lot of neat things that I was able to do with that over the years.” Be sure to ask him about that!

Currently, Danny plays gigs with a group of friends and also helps out his church with music on Sundays. “It's a good time,” he says.

Danny treasures time with his family. He and his wife are blessed with a two-year-old boy. “He is learning everything he possibly can about anything and everything. And at this rate, he should pass me up in the next few years,” jokes Danny.

This successful entrepreneur also has a heart for animals. He shares, “My wife and I have one cat. It was not our intention to have a pet,

but we found a litter of kittens living under the hood of our car in the winter. Naturally, we couldn't give them all up.”

If you are looking for a quality insurance company with rave reviews, be sure to talk to Danny at Brightway Insurance. He would be delighted to help you with all your insurance needs!

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**Agency Principal**

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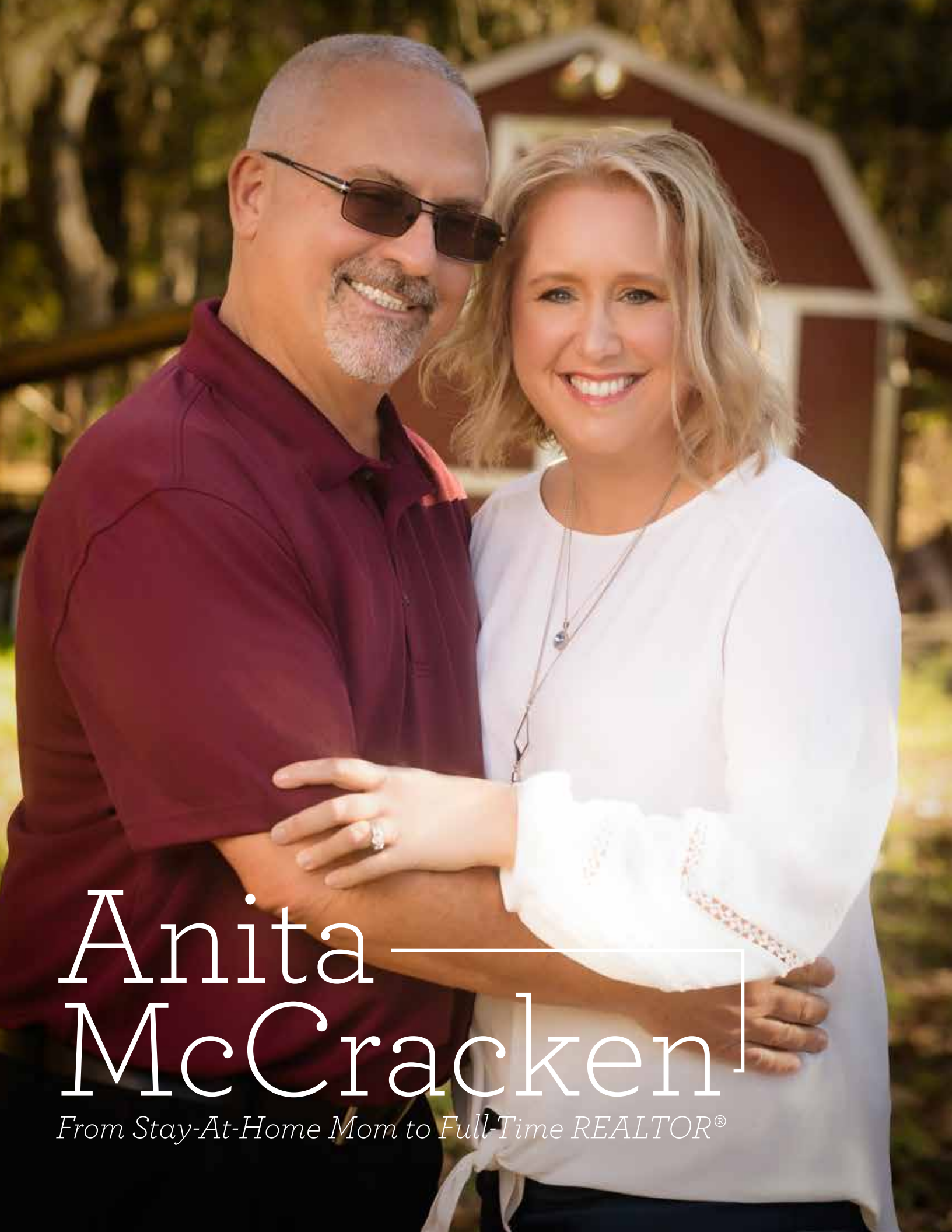
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# Anita McCracken

*From Stay-At-Home Mom to Full-Time REALTOR®*



## ▶▶ one to watch

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

The road to real estate was a natural one for REALTOR® Anita McCracken.

She comments, “I was a stay-at-home mom with four children and I was homeschooling them. In 2013, I went out home searching and called multiple REALTORS®. No one would answer their phone. No one would call us back.”

Her husband told her that all she would have to do is answer her phone to be a REALTOR®. Anita took her husband Bob’s words to heart. She says, “It took a year and a half but I took the course.” She earned her license and went into business.

“I thought I was going to go into real estate part-time,” she jokes. At that

time, she lived on a farm and felt isolated. She lived on 10 acres in Hudson. “I just had the kids to talk to,” she reflects. “I wanted to talk to grownups.”



Her heart yearned for a career and that soon unfolded before her. She comments, “I went to work in New Port Richey, which wasn’t my first choice, but I found a great brokerage and I liked the people. New Port Richey was an up-and-coming area.”

Six years ago, New Port Richey didn’t have a great reputation, Anita notes.

Interestingly, Anita found that she thoroughly enjoyed real estate. “I was kind of a natural at it,” she shares, “I liked talking to people. I loved looking at houses and I loved helping first-time homebuyers.”

### A Family Affair

In her second year of real estate, Anita’s husband Bob got his license. He grew tired of his hour and a half commute as a sales manager at a manufacturing company. Determined to make a change, Bob quit his full-time job, got his license, and now works in commercial real estate. Their daughter Olivia, 20, recently got her license with the goal of





helping her parents. Real estate has become a family affair. “It’s been a whirlwind,” smiles Anita.

“I work with Olivia in the office,” says Anita. This mother and daughter team is now helping others in real estate. They work at Coldwell Banker F. I. Grey & Son Residential, Inc., a family-friendly brokerage in a pleasant environment with agents who are happy to help each other.

#### Secrets to Success

Last year, Anita did a total of 22 million dollars in sales and she hopes to surpass that figure this year.

What’s her secret? “I talk to people,” she says. “I’m friendly. I can go to Applebee’s and pick up a buyer. I even talk to people in the grocery store line.”

Anita is blessed with the “gift of gab” which makes talking about real estate come naturally to this go-getter. “I also thoroughly enjoy my job,” she adds. There is no substitute for loving your job. Her enthusiasm shines through when it comes to talking

about real estate. She is also eager to lend a helping hand to her clients.

“I also try to be very honest,” she adds. “I enjoy first-time home buyers and the sense of accomplishment that they get when they buy their first home.” Seeing their happiness and smiles at the closing tables makes every ounce of effort worthwhile.

Another secret to Anita’s success is doing networking events. Talking and meeting others in the local areas has helped her to build her business and connect with other professionals.

#### Putting Family First

“Family is very important to me,” says Anita. When she isn’t working, she enjoys making memories with family. She and Bob have a 9-year-old and Anita enjoys helping with homework.

How does she master work-life balance? “I turn off my phone at 9:00 and it’s silent until 7:00. I do have that balance. My husband also helps me too, enabling me to show a house at 7:30 at night.”

Anita and Bob are blessed with four children, ages 22, 20, 18, and 9. “We also have four dogs who like to travel with us,” adds Anita. Every June, they take their RV and visit National Parks. This year, they visited Yellowstone, the Badlands, and Colorado to see the Garden of the Gods. Last summer, they enjoyed visiting Utah and seeing Bryce Canyon.

“I also like to go boating a lot,” adds Anita. She likes hanging out with her kids and all her animals. “We have a mini farm with horses, a pig (that we recently got rid of) and kitties and puppies.” A self-described animal lover, Anita enjoys her four-legged friends. “The crazier it is in our house and in our family, the better it is.”

From being a stay-at-home mom to a full-time REALTOR®, Anita is living her dreams in real estate. An extrovert by nature, she enjoys meeting people and watching their real estate goals come true. She can’t imagine doing anything else!



“  
The crazier it is in our house and in our family, the better it is.”

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## ATTENTION AGENTS!!

*This year brought the biggest rule change regarding licensing in history from HUD!!*

**What is it? And how does it affect you?**

We asked Frank Coto, President of Lincoln Lending Group for the past 20 years, to answer this question for us and here was his response:

First, I am proud to announce that Lincoln Lending Group celebrates its 20<sup>th</sup> Year in business this year. I am grateful for all the support given by so many great agents. Our partnerships have impacted so many lives and I hope we can continue to do so for the next 20 years!

Now, to answer your question – many real estate industry veterans know that a real estate agent can also hold a mortgage loan originator license and can represent the buyer as both the agent and the originator on conventional loan transactions only. This limiting factor does not really motivate real estate agents to get licensed since conventional transactions, make up less than 30% of all transactions.

Most agents say it's just not worth it to try to get paid on both sides when it's on so few transactions. This, and the fact that becoming an effective and experienced load originator usually takes at least 12 months of continuous mortgage practice to really understand the industry to be competitive with more experienced originators. In January 2023, HUD made a huge announcement that they are now allowing licensed real estate agents to obtain their mortgage loan originator license, hang it with a company, and earn compensation on all mortgage types! This includes FHA and VA loans as well as conventional.

This change opens the door for a major opportunity for licensed real estate professionals to potentially double their commission on each transaction. This could not come at a better time as the overall number of transactions are down from the last few years and many realtors have been struggling to maintain their same level of income that they are accustomed to. Once the agent is licensed, and they have chosen the brokerage or lender to work for, they will have to choose the level of engagement that they would like in the mortgage transaction, and thus, the corresponding compensation.

For example, at Lincoln Lending Group we are offering a few different options for a dual licensed agent. Agents can choose to have the minimum involvement to meet the fiduciary responsibility to be compensated on the mortgage. By doing this, agents can earn, on average, an additional \$1000 per transaction from the mortgage side. Agents who choose this path will not need to go through extensive training as they will not be responsible for as much hands-on work during the transaction compared to other originators.

If an agent wants to learn the mortgage business, we also have a pathway for this and we can teach them to be a top-class originator! They will be doing more work per transaction and so they will receive more compensation. The sky is truly the limit for licensed real estate agents! The door has been opened and we encourage agents to take advantage at whatever level they are comfortable with. Overall, I do see the market getting better every day, especially in the state of Florida, but this amazing change of the licensing rules should be taken advantage of by every realtor, no matter how busy they are.

For more information on Lincoln Lending and our options for real estate agents, as well as training and licensing opportunities, please text me directly at (813) 765-1239 or email our Vice President of Operations, Beverly Durkin, at [Bev@lincolnlend.com](mailto:Bev@lincolnlend.com).



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▶ featured REALTOR® / team leader

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

# William “Bill” Parker

From a very young age William “Bill” Parker was bitten by the entrepreneurship bug. As a kid, Bill would hustle up work by going door to door in his neighborhood to earn money by doing chores or running errands for his neighbors. He often helped out on his grandparents’ farm or at work with his mom or dad. By the time he was finished with high school he had started a lawn care service and a valet parking company. Bill prides himself in having always had an entrepreneurial spirit, the ability to build relationships quickly and a strong work ethic.

After high school, Bill traveled the country for a couple of years pursuing his soccer dreams. Eventually he decided it was time to pursue his education in business and entered college which led to an internship that moved him to Colorado. When the internship ended, Bill decided he didn’t want to move back home to Texas so he decided to seek out new opportunities that would allow him to stay in Colorado. One day, while Bill was selling car stereos, a secret shopper recruited him to be a Manager In Training for Circuit City. “I loved my time at Circuit City. I had an incredible leader, Joe Sarr, who really coached me up both personally and professionally. My fondest memories were attending Circle of Excellence at The Don in St Pete and South Seas in Captiva Island. That’s what made me fall in love with the west coast of Florida and I made it my goal to eventually live here full time.” During this time, Bill met his current wife of 23 years, Libby, in Grand Junction, CO. They had two children, David and Peyton, who are now a senior at USF and sophomore at St. Pete College, respectively.

Bill was doing well and enjoyed his job at Circuit City, but something was missing, so he and his wife had a discussion about what they wanted their future to look like. With two young children, Bill decided to take



the leap. “Failure wasn’t an option.” Bill recalls. Bill and his wife spent the next 4 years building a small chain of aftermarket automotive performance stores in the Rockies. “It was an incredible experience. We learned a great deal about marketing, advertising, sales and finance while owning and operating this business. I was passionate about what I was doing and loved every minute of it, but the hours were long, margins were low, and the automotive industry was changing. I knew I had to do something in a different industry to achieve my life goals. We ended up selling the company, I returned to Circuit City and spent the next three years moving my family around the Western US grand opening and fixing broken stores. I spent most of my time recruiting, hiring and developing talent which has translated well to real estate.” In 2007 Bill and his family bought a house and settled to raise their children in Cottonwood Heights, Utah. The very next year, Circuit City would file for bankruptcy and in 2009 they closed all of their stores. “We lost all of our stocks, phantom shares, upcoming bonuses and income at once. It was tough temporarily.”

Bill quickly landed back on his feet and took a job with a Fortune 500 retailer that had an outside sales

division. This was his chance to get out of retail. Bill quickly promoted from a Sales Manager position to a Regional Territory Account Manager role. Not long after the promotion, the company merged with a competitor and Bill’s position was one of many that were eliminated across the organization. Bill went back to the drawing board and once again discussed with his wife what would be their plan for the future. Bill had always idolized his “Granny,” Doris Parker, who was a successful REALTOR® in Texas, so he decided to follow in her footsteps and acquired his real estate license in Utah in 2013. In his first year he struggled to replace his income, so he decided to seek out a mentor. Bill found and interviewed with the top performing KW team in Utah and was quickly hired as a listing agent. Bill closed 35 deals over the next 6 months on the team and received incredible mentorship directly from the Rainmaker, William Bustos. Their slogan is “Setting Higher Standards” and they do just that. “That’s never left me,” says Bill. “I regularly find myself referring to what I learned while on his team. I’m very fortunate and grateful to have had that opportunity.”

After 6 months on the real estate team, Bill’s old corporate job came knocking.

The offer was too good to turn down. Bill's new role would have him lead a team of sales, pricing and compliance departments across a five-state territory: Utah, Colorado, Montana, Idaho, and Wyoming. Working remotely, he visited the territory as necessary and conducted business mostly by email and phone. He gained invaluable experience selling to the C - Suites and negotiating large contracts during this time. The biggest perk of the job was that it was a performance-based job and Bill's performance provided him the autonomy and support to spend lots of time with his wife and kids. He would often travel to Dunedin, Florida or frequent the National Parks in his Rocky Mountain territory. Bill also relished in the fact he had a situation that allowed him to coach both of his kids in football and soccer. Bill was very involved in his community and continued to sell real estate on the side for the next couple of years. Then the company laid off hundreds of employees again, including Bill. Six months later Bill gets another call from the same company with an even better offer. They simply ask him to restore lost relationships and hunt new business in his old territory. Bill had now worked with this company three times in total, being laid off twice. "I wanted control back over my career and my income," Bill explains. In 2018, right before his 45th birthday, Bill had a talk with his wife and kids who at this point were a senior and a sophomore in high school. The family decided together that it was a good time to burn the corporate bridge forever and make real estate his full-time career. Bill says, "The question was, 'Did it make sense to continue building where we were or start over now where we want to spend forever?'"

#### Moving to the Sunshine State

"My family knew I had always wanted to live in Florida and we already had plenty of experience through our vacations, so we decided to make the move." It was time to start from



scratch and build something that would lead us to the future we wanted. They packed up their bags, loaded up the Uhaul, and moved to Dunedin, Florida. When they arrived, Bill went out immediately and bought a boat and signed up for real estate school. "That was a big part of why we moved here. We love The Gulf and spent countless hours relaxing at 3 Rooker Island. It was exactly what we needed to rejuvenate the mind and soul."



After getting his Florida license, Bill joined a brokerage on Main St in Dunedin. This afforded him some walk-in traffic since he had little to no database in Florida. He also sat open

houses weekly and prospected on the phones. Business was good, the economy was booming and then 2020 brought a pandemic. Seeing how this was affecting the local restaurants and breweries, Bill decided he wanted to help somehow. Bill decided he could write a blog to help promote these businesses that are so vital to Dunedin. Bill collected email addresses everywhere he could, added them to a database and started a local blog "Out & About Dunedin." Bill also started buying gift cards from these establishments and giving them out to the people he would meet. Bill focused on building meaningful relationships throughout the community and learning all the little details about Dunedin which helped him become a local expert quickly.

#### Building The BP Team

In 2021 Bill saw a substantial increase in business and decided to start building a team. He decided if he wanted to build a team then it would be best for him to rejoin Keller Williams from his Utah days. He opened a KW satellite expansion office in Dunedin.

"Adding leverage in marketing and technology helped me propel the business to 48 units & \$16 million in my second full year of selling Florida real estate," says Bill. In their third year, The BP Team is on pace to eclipse 60 units and \$20 million in production.



“

I definitely care about people and get attached to them quickly. I thrive on helping them accomplish their goals. That's my favorite thing to do.

"I've had some additional leverage and help to get to this point for sure. My wife helps me a ton as does other family members. Currently we utilize the services of Will Owens at Pineapple Closings for transaction coordination. We also have one full time agent partner, Denis Falcon. He's an up and coming, young agent. I'm excited to see what his future holds for him. Lastly, Cecilia Bennett and Tracy Love Tippin are referral agents which we prefer to call a Brand Ambassadors. Both are licensed agents but focus the majority of their efforts on volunteering in our community. They loyally send referrals our way when the opportunity arises."

#### Bill's Big Why

Bill has a burning inner passion of believing in people and helping them succeed. He says, "I truly believe that a lot of people can go further than they thought they could because someone else believed that they could." "Believing in someone can

make a huge difference. It did for me and I want to give that back to as many people as I can." Bill explains. He even went as far to change from The Bill Parker Team to The BP Team, which now stands for The Belief Project Team. In all fairness, he keeps the BP meaning elusive and finds lots of ways to tie it into crating good culture on the team.

Bill is passionate about real estate. As he says, "It can be really exciting!" He relates it to sports and getting to win for his clients," he shares. "I definitely care about people and get attached to them quickly. I thrive on helping them accomplish their goals. That's my favorite thing to do."

#### Outside Interests

When not working, Bill is a Tampa Bay Bucs Krewe Member and enjoys attending the games. He regularly attends bourbon and food pairing events along with his buddies from Neat Freaks Bourbon Society.

"Sometimes my wife will attend with us. She definitely likes the food portion, and always tries the bourbon. I think she's even started to like it a little. At least the expensive stuff," he smiles.

Other pastimes include traveling, snowboarding, skiing, music concerts, and playing board games with the kids.

Bill and his family love their dogs. They enjoy the constant companionship of their two Boxers, Dozer and Dallas. "They are 90-pound lap dogs," he jokes. I refer to them as "The Ruff and Tuff Real Estate Team. They are my mascots!"

From retail to real estate, Bill has excelled in entrepreneurship and sales since his teenage days. He found his dream job in real estate and loves living in the Sunshine State. Building relationships and helping others are the secret to his success!

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# Carrie Gives Back Through Feeding Tampa Bay

# Juliao



*“My grandmother was really into volunteering. We grew up that way with a servant’s heart. We would drop bags on doorsteps and people would fill them with nonperishable food items. Then we would walk or drive and pick them up.”*



## ▶▶ making a difference

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

REALTOR® Carrie Juliao with Douglas Elliman has a heart for the hungry.

“When I started to do real estate full-time, I started my food drive,” she explains.

“When you’re doing something good, it’s genuine. I want to be genuine. I started trying something new and making bags. I pulled up at red lights and people held up signs that they were hungry.”

Carrie gave the homeless one of her bags filled with essentials – instant mashed potatoes (that can be made with water), mac and cheese, snacks, a couple of bottles of water, and wipes.

“I just got into a habit of giving out bags every first Friday of the month,” she explains. She went out and at red lights, she pulled bags out of her car to feed the hungry.

### Feeding Tampa Bay: Because Food Makes Tomorrow Possible

Carrie also supports Feeding Tampa Bay, a charity near and dear to her heart. Once a quarter, she chooses a neighborhood and writes each household a letter, inviting them to participate in her food drive.

“I handwrite all the envelopes and introduce myself, telling them I want to help the local food bank build up their pantry,” she shares.



Carrie weighs the donations to Feeding Tampa Bay and recently came up with over 400 pounds of food, which can feed hundreds of people. She writes to all those who donated, gives them a thank you card, and lets them know how many meals that they donated together.

### A Servant’s Heart

Her heart for others dates back to her youth.

“My grandmother was really into volunteering. We grew up that way with a servant’s heart. We would drop bags on doorsteps and people would fill them with nonperishable food items. Then we would walk or drive and pick them up,” she shares.

Growing up in a rural county in Alabama, Carrie was inspired by her

grandmother, who had a “very soft heart for anyone who was hungry.” Carrie’s family owned a restaurant and her family never liked to see anyone hungry.

On Christmas every year, we would open and work based on donations. “We would prepare a full Christmas dinner and serve everyone. Then we would take and deliver plates of food to senior citizens who couldn’t get out or to a homeless camp of 20-30 people,” recalls Carrie.

They would deliver over 1000 plates of food on Christmas Day and spread Christmas cheer in the process.

Now Carrie is sending meals to those in Tampa through Feeding Tampa Bay. This nonprofit is “part of the national Feeding America network” and provides food to nearly “1 million food insecure families in the 10-county area of West Central Florida.”

For more information on Feeding Tampa Bay, check out their website, [feedingtampabay.org](http://feedingtampabay.org).







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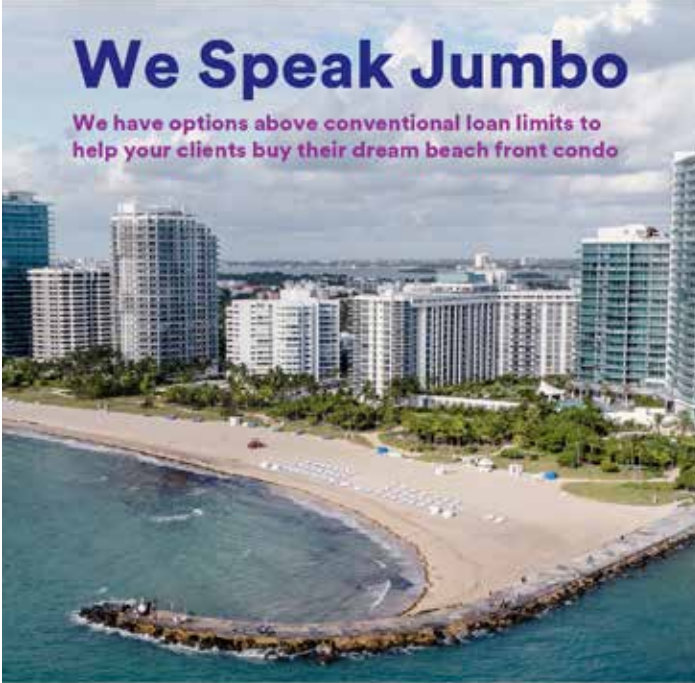
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## ▶ sponsor spotlight

Written by Elizabeth McCabe

Don't leave home inspections to chance. With Solid Rock Inspections Group LLC, residential and commercial properties are inspected from top to bottom, ensuring that they are safe and sound. Owned by Chris Defayette, this local company prides itself in home inspections, commercial property inspections, air quality inspections, and thermal imaging. They opened their doors in 2015, eager to serve the community.

Chris is proud to be a Florida Licensed Building Inspector, a Certified Professional Inspector with the International Association of Certified Home Inspectors and a Registered Professional Inspector with the Florida Association of Building Inspectors. Chris is also a Florida Licensed Mold Assessor and Mold Remediator.

### About the Inspections

"We do a typical home inspection, which includes everything from the roof to the footings," explains Chris. From the mechanical and electrical systems to the entire building envelope, everything is inspected – down to the macro level.

Solid Rock Inspections Group is a 1 stop shop. Chris says, "If it ends in inspection, we do it." Their goal is to make the home buying process less stressful for all parties involved. They also aim to eliminate multiple trades or inspection companies having to schedule and be on site at different times.

### Commercial Inspections

For commercial property inspections, Chris does a building condition assessment or survey. Following

specific standards, he caters to his clients and can be as elaborate or as basic as desired. For instance, on a multi-story high rise, he might bring a vertical transportation expert, a building engineer, and a structural engineer to the inspection.

“I gather all that information into the report and take a look at the building envelope, which includes the roof and exterior of the buildings. All the people provide their input and send it to the clients,” he says. Commercial building inspections are more elaborate with more subconsultants contributing to the report.

#### Air Quality Inspections

Solid Rock Inspections Group also offers air quality inspections. Chris comments, “We look at areas that might have mold.” He also examines the probability of mold, dust, or anything else that might affect the overall air quality. If mold is found, samples are taken and sent to the lab. Once the mold is confirmed, the type of mold is identified and a discussion ensues with the clients about remediation of the mold.

#### Thermal Images

In the past 5 years, thermal imaging through cameras and devices has become popular. This allows them to see behind the sheetrock to identify places that may be wet, have temperature loss, or temperature gain. Electrical panel boxes and electrical components that have any wiring issues can be identified through heat.

“Thermal imaging is a good tool for any home inspector to have so they can better identify issues that may exist behind the walls,” says Chris.

#### Rave Reviews

With a perfect 5 stars on Google from 172 clients, Solid Rock Inspections Group exceeds customers’ expectations.



#### Here are a few rave reviews:

“Highly recommend Solid Rock for any home inspection needs! The inspector showed up early and did a very thorough job. He was the 1st inspector to find an issue with our pool breaker box, which could have been a fire risk. We are so thankful! Their office staff is very responsive and made scheduling and communication easy.” - **JerryCrystal Nichols**

“I’ve used Solid Rock twice and have been very happy with their work both times. The 2nd time I had an inspection done on a brand new construction. The builder commented ‘wow they did a great job’ and I agree.” – **Tyler Brannon**

#### For More Information

If you’re looking for a home inspector for residential and commercial properties that doesn’t cut corners, consult Solid Rock Inspections Group LLC. They would be delighted to help you with all your inspection needs!

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**ERIC DUNGY**

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"I've always had an appreciation for homes," says Eric Dungy. He has childhood memories of going with his mother to open houses on the weekends. Little did he know that he would return to real estate decades later.

"Thinking, I thought I was going to be a football player," shares Eric. He enrolled in football in high school, being part of the school's cheerleading squad. He went on to earn a scholarship to attend the University of Oregon where he earned a degree in journalism.

"After college, I moved back to Tampa and was encouraged to get my real estate license, which I did. I was inspired by the business and what I wanted to do. I thought of the world of working with others, especially

"I work with anybody and everybody from high-end athletes to budget-conscious homebuyers. I'm proud to be a part of the Tampa Bay Buccaneers. It's an honor that Eric doesn't take lightly."

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Eric's appreciation for homes and love for sports merged beautifully to create a realtor. In December, he was named the 2021 National REALTOR® for the Tampa Bay Buccaneers. It's an honor that Eric doesn't take lightly.

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FROM THE DESK  
OF THE PRESIDENT

## Realtor Advocacy Leads to New Home-Buying Opportunities for Floridians

*Help make the Realtor<sup>®</sup> voice count!*

By **Mike McGraw**, President of Florida REALTORS<sup>®</sup>

The entire world knows that Florida is one of the best possible places to call home. Why? Our beautiful beaches, sunny weather, business-friendly focus and lack of an income tax make Florida an amazing place to live. Over the past few years, thousands of people relocated to the Sunshine State. Unfortunately, the state's supply of housing is not increasing as quickly as we need it to, not only to welcome the influx of new residents but also for an already growing population. Due to this and other economic factors, we've seen a dramatic surge in prices, increasing the affordability problem for many who want to buy their first home in Florida.

Since 2016, the median price of a home in Florida has increased more than 58%. By December 2022, it was \$373,990, up 21% from one year

earlier. Yet household income isn't rising at nearly the same pace. The challenge of affording a home is even greater for many workers and educators, whose salaries often fall well below the amount needed to buy a home.

To help address this issue, your industry worked with the Florida Legislature to create the Florida Hometown Heroes Housing Program, a new program that provides down-payment and closing cost assistance to first-time, income and occupation-qualified homebuyers so they can purchase a primary residence in the community in which they work and serve. The Hometown Heroes Loan Program also offers a lower first mortgage rate and additional special benefits to those who have served and continue to serve their country.

As a part of the program, borrowers can receive up to 5% of the first mortgage loan amount (maximum of \$25,000) in down-payment and closing cost assistance. This assistance is available in the form of a 0%, non-amortizing, 30-year deferred second mortgage. This second mortgage becomes due and payable, in full, upon sale of the property, refinancing of the first mortgage, transfer of deed or if the homeowner no longer occupies the property as his/her primary residence. The Florida Hometown Heroes loan is not forgivable. Eligible frontline workers also have access to lower than market rates on an FHA, VA, RD, Fannie Mae or Freddie Mac first mortgage, reduced upfront fees, and no origination points or discount points.



Do you know a buyer who might qualify? Go to <https://www.floridahousing.org/programs/homebuyer-overview-page/hometown-heroes> for specific information on how to apply.

To date more than \$60 million has been allocated for down-payment assistance to thousands of families. Our industry is truly appreciative of the Florida Legislature's willingness to understand the need for this program. But there is so much more work to do. As the 2023 legislative session begins, real estate leaders continue to advocate for new solutions that enable Florida's vital workforce to become homeowners.

Florida Senate President Kathleen Passidomo has worked with her colleagues to introduce and advance Senate Bill 102, known as the "Live

Local Act." The Live Local Act is an innovative statewide strategy on housing that will allocate hundreds of millions of dollars to the creation and sustainment of affordable housing units. Included in this legislation is a proposed \$100 million expansion of the Hometown Heroes Housing Program and the elimination of the occupation requirement for program eligibility. This means that if it passes, any Floridian employed full-time by a Florida-based employer whose income is at or below 150% AMI could receive up to \$35,000 in downpayment assistance on their first home purchase. This landmark legislation is historic, and your industry is truly grateful for the state's willingness to invest in solutions that keep Florida shining!

To help advocate for this new housing legislation and other bills important to the industry, Florida Realtors invites all Top Producers to Tallahassee on March 29 and 30 for Great American Realtor Days. Realtors will gather at the Capitol to thank Florida lawmakers for their hard work and to advocate for continued solutions. If you would like to attend, please visit [floridarealtors.org](http://floridarealtors.org) or contact your local board. Realtor advocacy matters and we hope to see you there.



Mike McGraw is the 2023 President of Florida Realtors<sup>®</sup> and a broker-associate with RE/MAX Central Realty of Apopka.

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