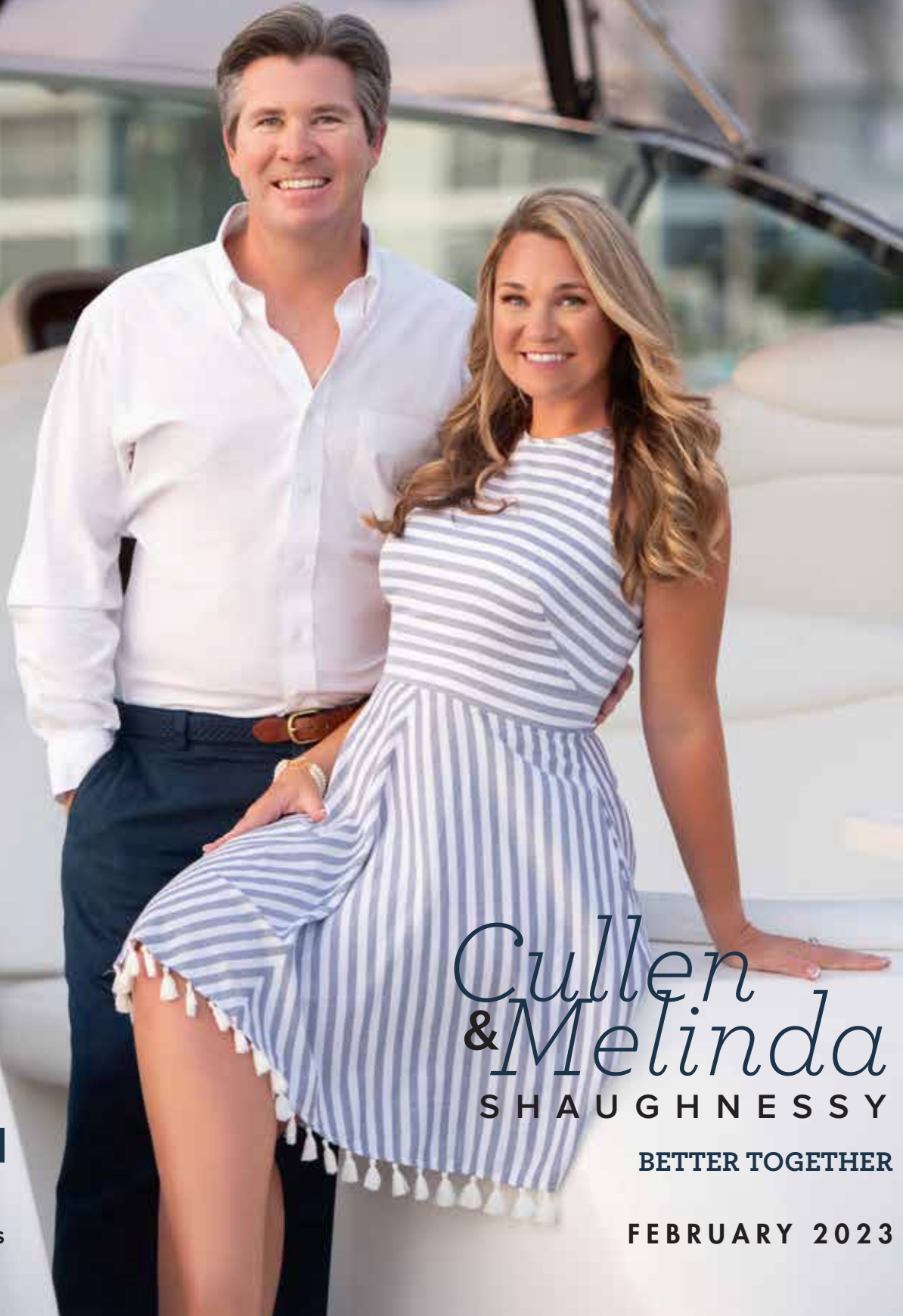


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RP

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The Key is RELATIONSHIPS

Dear Naples Real Producers,

February is a month we celebrate relationships — typically, the romantic ones. For me, this February 14th is a special Valentine's Day, as Klarissa and I are excited to be planning our wedding.

On the professional side, it's a great time to reprioritize relationships for 2023. In the real estate industry, as well as all the ancillary industries that serve it, relationships are the key to success. We depend on creating real and lasting connections with others; that is how we are able to sustain our businesses and propel them forward. As we move fully into what promises to be a fast-paced 2023, filled with, no doubt, lots of challenges, as well as lots of opportunities, I encourage you to take a look at all of your relationships — personal, with friends and family; professional, with co-workers, clients, vendors, mentors, mentees and coaches; with service people; and with neighborhoods and communities of all sorts — with an eye to enhancing and strengthening them. What and how can we do better this year than the year before?

Here, at Real Producers, one of the core elements of our mission is to connect this community — via introductions and opportunities to gather and meet one another in more intimate and casual settings — to learn from each other and strengthen

all of our business partnerships. *The RP Experience* podcast, launched in 2022, is another way we're focusing on relationships in this community, connecting names with faces and businesses, and sharing valuable information with each other. We've heard many different, creative, memorable ways Real Producers stay connected with and do special things for their sphere. This year should be one where we take our efforts up another notch!

Speaking of connecting, we just celebrated the launch of Fort Myers Real Producers in 2022 at our big launch party on January 19th at The Club at Renaissance. Thanks to all who came out and attended. **And coming up soon, on February 23rd, we have our first quarterly Naples Real Producers event, to be held at MarineMax.** We hope to see you there!



Very respectfully yours,

Andrew Regenhart
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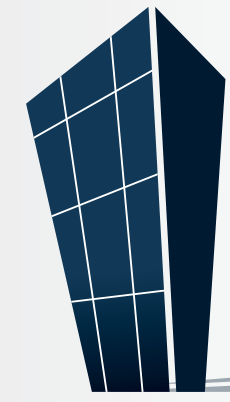
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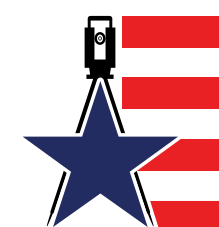
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From the Desk of the PRESIDENT



YOUR BUSINESS PARTNER IN 2023

By **Mike McGraw**, president of Florida Realtors®

As the voice for real estate in Florida, Florida Realtors® knows that business owners, entrepreneurs, and Realtors® are doers — they get the job done. As your professional trade association, our commitment is to support the American dream of homeownership, build strong communities, and shape public policy on real property issues. Through it all, we are here to make you successful. Florida Realtors is your business partner.

In 2023, we'll focus on four foundational areas: advocacy, professionalism, the Realtor heart, and protecting our environment. These four areas highlight the spectrum of our profession and, collectively, will move us forward.

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Florida Realtors offers a range of education programs. However, we realize that some practitioners lead the way in education, innovation, and successful businesses. To recognize these distinguished individuals, Florida Realtors is launching the **Florida Realtors Board Certified Realtor program** in January of 2023. Keep an eye out for exciting details about this new program.

Florida Realtors are the heart of their communities, and the association wants to tell your story. Thousands of Realtors offered their services or their funds when Hurricane Ian struck, and the Florida Realtors Disaster Relief fund has paid out over \$700,000 to families who needed support following the storm. In 2023, we look forward to celebrating the Realtor heart with the entire industry.

Finally, in 2023, Florida Realtors' new Community Engagement Committee will build on the strength of our annual **Cleanup Florida Waters campaign**. The event runs the entire month of July. Last year's cleanup effort was incredibly successful, with 40 participating boards/associations. Nearly 2,000 Realtors and volunteers were involved in clearing 8.185 tons of trash and debris from Florida's beaches, canals and waterways. Want to join us this year? Visit www.floridarealtors.org/events for more information.

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RECAP OF EPISODES 52-54

EPISODE 52 BUTCH BACON

As a young man, Butch Bacon, preferred partner and owner of Dominion Contracting Group, was quickly gaining experience in many aspects of the construction business. Butch served in the Marine Corps from 1986 to 1990, after which he worked as a technician for Eastern Airlines until they went out of business. Butch discovered he had a passion for building and repairing things, and went on to work for Gulf Stream Homes from its inception in 1998 until 2005. When he began noticing the market shifting, Butch decided to start his own company. Today, Dominion Contracting Group does everything from kitchens, baths,

and flooring, to complete renovation of both commercial and residential properties. Butch explains that Dominion Contracting Group is a full-service remodel restoration company that does dryouts when a flood hits, but most of the company's focus is on kitchen and bath remodels. Butch relates his experience doing missionary work and traveling around the world, but says he has always considered Naples to be a wonderful spot. In this episode, he shares what he enjoys and appreciates most about the day-to-day operations of Dominion Contracting Group.



Butch Bacon (left) with Andrew Regenhard

EPISODE 53 DAN DIEKNEITE

Dan Diekneite, a Realtor with William Raveis Real Estate and a top producer in the entire state of Florida, was born and raised in St. Louis, Missouri. His family had vacationed in Florida since he was a child and, eventually, Dan moved to Naples for the lifestyle and quality of life. He obtained his real estate license during his junior year of college and, after graduation, entered the real estate business full-time, beginning in an assistant/marketing role, and quickly transitioned to real estate sales. In this episode, Dan shares his love for boating and the Florida beaches, and discusses the impact Hurricane Ian has had on the local real estate market.

He advises people looking to buy in Southwest Florida to look for a home without damage from flooding and to choose a new construction home if possible. He predicts which areas in Naples will be most popular for people to move to post-hurricane, and also touches on predictions about interest rates and what he has heard from lenders about what can be expected by the end of summer 2023. Dan emphasizes the importance of staying in touch with clients and keeping up-to-date with email marketing. Career-wise, he says, the best advice he's received is to dress for success since it helps build trust and also creates confidence while conducting business.



Dan Diekneite (left) with Andrew Regenhard



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EPISODE 54

DEAN SHACKLEY

Top producer Dean Shackley is a Realtor on the Caine Luxury Team at Keller Williams Realty. Before moving to Florida, Dean worked 15 years in construction sales and management. He had always dreamt of a career in real estate and decided to relocate to Naples with his family. In 2021, his first year in business, Dean closed an impressive \$14 million in sales by working hard and putting in the effort in the selling process and building up his clientele.

In this episode, Dean talks about the congenital heart defect he was born with. No stranger to operations and procedures, in 2020, Dean underwent open heart surgery.

Sharing the experience and subsequent road to recovery after his surgery, Dean describes how his life changed forever and how blessed he feels to have gotten a second chance at life.

Dean's best advice to anyone who is starting out in real estate is to stop listening to people and, instead, put your head down and get to work. He states the importance of looking the part and being professional when representing clients and says for breaking into selling luxury real estate, it's all about holding yourself to high standards and looking the part.



Dean Shackley (left) with Andrew Regenhart



ANDREW REGENHARD

Andrew Regenhart is the owner and publisher of *Naples Real Producers* and *Fort Myers Real Producers* magazines. Born and raised in Wisconsin, Andrew moved to North Dakota for flight training and used to be a flight instructor. He later had an opportunity to do defense contracting and worked in Washington State for a few years. Once his father became terminally ill, Andrew decided to move to Naples, where his parents were living, to be closer to them. A friend introduced Andrew to Real Producers, and he decided to start up a franchise of the REALTOR®-centric publication in SWFL, where he has been growing the company by leaps and bounds for the last three years.



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By Zachary Cohen
Photos by New Frame Photography

KARLY CARBALLEA

NATIVE ROOTS

Karly Carballea leads with the strength of her character. She's the type of person that's proud to come through for her friends, clients, and community members. She values moral integrity. If she says she's going to do something, she does it.

These qualities have helped Karly develop one of Naples' top real estate businesses. Since starting her real estate career in 2015, she's steadily risen in the rankings, growing year by year.

Native Roots

Karly is a Naples native — a rare breed these days. She's devoted to serving her community and the people who live in it.



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Her father was a police officer and firefighter, and her mother was a massage therapist. She didn't grow up with a lot of money or a fancy house. Instead, Karly learned to work hard for anything she wanted. From a young age, she worked odd jobs — mowing lawns, selling candy, holding garage sales, and babysitting — to buy the things she desired. She landed her first job at 15, once she could work legally.

Before getting her real estate license in 2015, Karly worked in the hospitality industry, earning a living serving clients in local restaurants, as well as resorts like Naples Grande and The Ritz Carlton. When she was pregnant with her second daughter, she began exploring a career in real estate.

"I knew I didn't want to be working an 8-to-5 job somewhere with no flexibility, so I started looking into real estate," Karly reflects. "I'd always been interested in real estate — searching for homes, searching for deals because I wanted to invest in things myself. I saw I could have that flexibility for my family, so I figured I'd give it a try."

Once Karly dipped her toes in, she was hooked. She fell in love with the business and the opportunities it afforded her family.

Built on Community

Over the past eight years, Karly has



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I TRY TO DO WHAT'S BEST FOR OTHERS, NOT NECESSARILY WHAT'S BEST FOR ME AT THE MOMENT. THEY CAN SENSE THAT AND SEE I HAVE THEIR BEST INTERESTS AT HEART.

steadily grown her business. Although she wasn't sure she wanted to sell real estate full-time at first, she's now fully sold on a career in the business. In 2022, she closed an impressive 34 homes for \$17.5 million as a solo agent with the boutique brokerage LuxRE. She's also developed an investment business, flipping houses and holding rental properties with her husband, Julio.

"It's been really good. Surprisingly good," Karly smiles. "Every year, it seems like it's doubled. People end up referring me to friends, and more and more, my name gets out there. I've found I like all aspects of real estate. I don't really see myself as a salesperson. I try to use my knowledge and experience and help people the best I

can. I try to do what's best for others, not necessarily what's best for me at the moment. They can sense that and see I have their best interests at heart."

Karly also brings a local touch to her work. She knows Southwest Florida's neighborhoods like the back of her hand. She also runs a Facebook moms



Naples native Karly Carballea is a Realtor with LuxRE.

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group with over 12,000 members, where she hosts discussions about schools, neighborhoods, family-friendly communities, and community events.

"I truly love that community," Karly says. "I plan a monthly in-person meeting for us, and so many great friendships and connections have been made because of it. It's a great resource for local women, and a safe place."

The Heart of a Mother

When Karly isn't selling real estate, you'll find her with her family. She and her husband, Julio, have three daughters, Julianna (14), Kaitlynn (8), and Violet (5). They also have three dogs, a host of chickens, and a lot of extended family in the area. Suffice it to say, the Carballea household is a full one.

As Karly looks ahead, she hopes to grow her sales business, investment portfolio, and moms group. But her

number one goal is to set a good example for her daughters.

"My daughters are my whole world," Karly says. "Becoming a mother was the most life-changing and pivotal moment of my life. My life was no longer only about me. I have people looking up to me and depending on me. I have three daughters that model my behavior, and I think about that every day. I want to be someone they can look up to and be proud of."



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Imagine you walk into a car dealership and see your dream car. The car is everything you imagined and more. All the new tech, leather seats, pristine paint job, and that new car smell that you love! You sit in the car and envision yourself driving around town, with a grin ear to ear. Traffic isn't an issue anymore because you're enjoying every second. But two minutes into your daydream, the car salesman approaches, taps on the window, and demands payment.

"I'll be needing your credit card and your banking information," he says. Before you can even respond, he continues with a scoff, "Trust me, it's a good deal, but you have to act fast!" At this point, even though you love the car, you feel uncomfortable, pressured, and unprepared.

Sadly, there are currently many in the real estate industry providing their clients with a similar experience. The real estate market is dynamic and complex. As professionals, it is our responsibility to give light and clarity when times are uncertain. How often do you find yourself answering questions like, "What happens to the market when a hurricane hits?" Or, "When can we expect prices to come down?" Or even, "What happens to rates in a recession?" All these questions are being asked to you by clients who are confused about the market and fearful of making a financial mistake.

Now, consider the answers you are giving. Are you simply saying, "Weeeeell ... nobody knows, but everything's getting more expensive." Or are you educating your clients and giving them confidence through data and cited information? Team, these are the moments when being a true advisor is

important because having an advisor is more important when times are hard.

I invite you to work on your presentation, and challenge you to provide data-driven answers. Don't just tell your clients that "Right now is the best real estate market to invest in," show them! Show them that the real estate market typically goes up 11 percent after a major hurricane. Explain to them that they could save over \$900 a MONTH on a \$500,000 home in the form of a temporary buydown. Show your clients how a fix-and-flip strategy can be very profitable in this market. Help them see opportunity in this market, and be the light your clients need to navigate through it.

We recently began implementing something we call our "Bullet-Proof Buyer Presentation," where we go over all the data a buyer needs to feel confident and even excited about this market. It covers topics such as market behavior during recessions, the expectation with rates, the role the FED has in the market, the difference between the 2008 crash versus today's market conditions, and the strategies we can implement to maximize return on investment and

lock in lower payments. To magnify our efforts, we're not only providing this presentation to our clients, but we've also started holding exclusive webinars with our REALTOR® partners and their databases. In this webinar, we review the presentation and tailor it to the specific audience. This has been extremely effective in sparking clients' interest and uncovering those who were interested but struggling with uncertainty. I am happy to share this presentation with anyone in the Real Producers family.

Let's get out there and give our clients the reason they are looking for to take advantage of this market.

Edgardo Balentine is an originating branch manager for NEO Home Loans. He is a Top 1% originator in the U.S., and his team is licensed in 44 states. Originally from Colombia, Edgardo is fluent in English, Spanish, and French.



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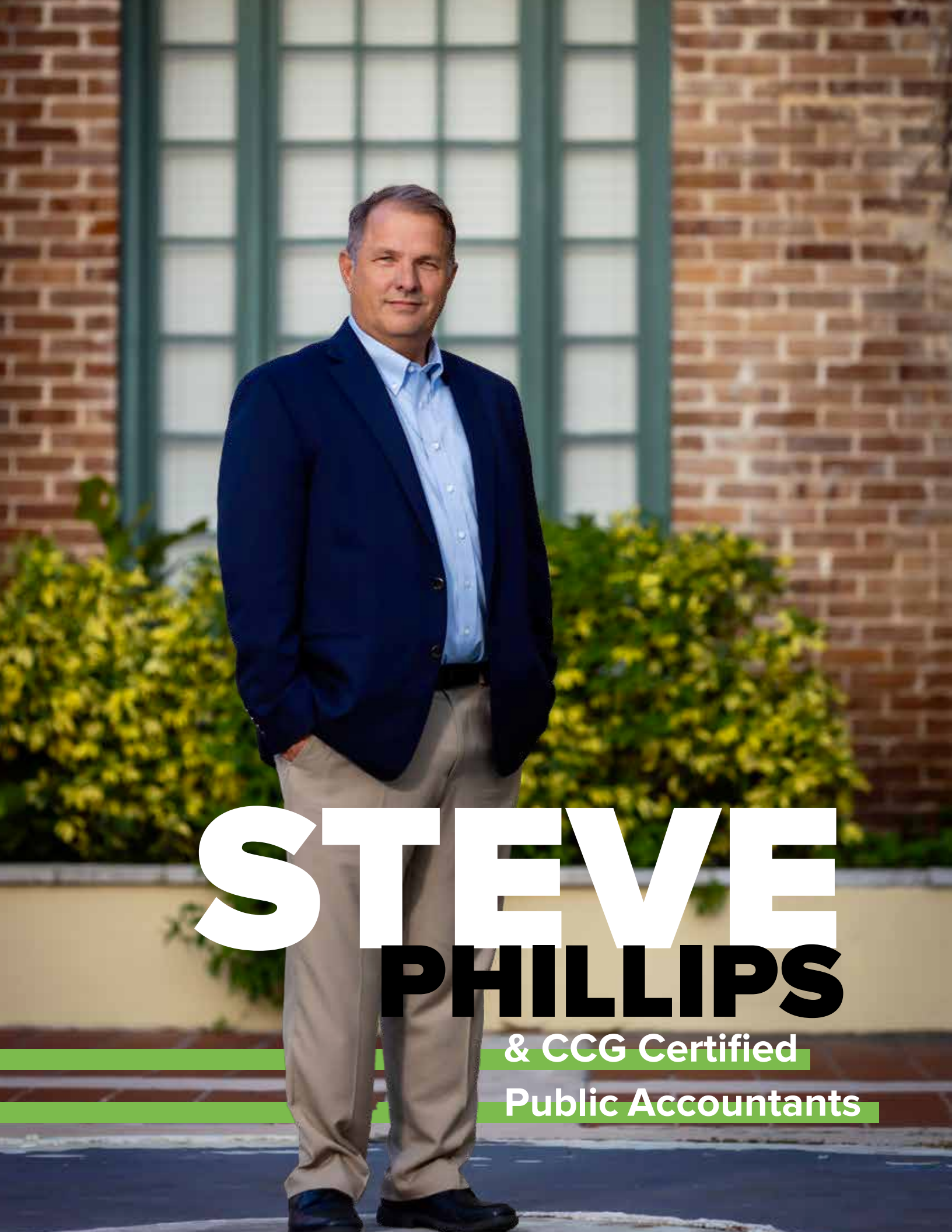
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STEVE PHILLIPS

& CCG Certified
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▶▶ partner spotlight

By Zachary Cohen | Photos by New Frame Photography

THE FINANCIAL PLANNING PROS

Like all small business owners, real estate agents are faced with a financial planning conundrum. REALTORS® are gifted with the same business and tax advantages as any business owner, but they are also on the hook for managing their taxes, retirement planning, and health insurance. While many agents get by managing these tasks themselves, there are strong advantages to working with a tax and financial planning professional. That's where Steve Phillips and CCG Certified Public Accountants step in.

Steve and his team provide essential accounting services like tax prep, but their true value lies

beyond the transactional. Steve aims to take a consultative approach with his clients, helping them manage their financial strategy and maximize their take-home earnings. He works with small business owners from various industries, but real estate professionals are his largest client base. As such, he is well-equipped to help them navigate the challenges of financial management.

"I worked for some of the biggest accounting firms in the world. I had short-term disability, life insurance, retirement, and health insurance. Most real estate agents have none of that. They have to make all those decisions with a blank slate. There is a lot



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FAMILY SPOTLIGHT

When Steve Phillips isn't working, you can find him spending time with his wife of 18 years, Amy, their two boys, Henry (15) and Nathan (10), and their dog, Breezy. "Most of my life is spent chasing them," Steve laughs. "We live on the water and love spending time on the beach or the boat together."

of opportunity with a blank slate, but if you don't capture it, you can miss it," Steve explains. "We help get our clients to the next level. It's more than taxes; it's business advice and consulting."

Steve sits down with his clients to develop financial infrastructure, maximize legal tax deductions, and help them save money for the future.

More Than Tax Prep

Steve was born and raised in the Washington, D.C., area. He graduated from George Washington University with a bachelor's degree in finance and American University with a master's in accounting. He's been an accountant since 1996, and has lived

in Southwest Florida since 2003. After many years working for large accounting firms, Steve became a small business owner in 2009. The current brand, CCG, was founded in 2016.

During his time in public accounting, Steve discovered that most clients received transactional advice. Transactional advice is helpful in the short term, but Steve prefers to offer his clients strategy and consultative planning.

"I want to offer a consultative approach. In April, I'm just reporting taxes, but if I can structure your finances better at an earlier time, you can pay less and keep more."

CCG has 13 professionals on the team, including four CPAs. The firm has a family atmosphere and a friendly approach to financial planning.

Stress-Free Finances

Steve has helped many agents over the years, so he understands what trips Realtors up, from a financial standpoint.

"I see a lot of real estate agents, especially the younger ones, get beat up quickly. They get a great transaction, a big commission check, and they celebrate. But in April, the government says, 'We want 30 percent of that,' and they've already spent it. At some point, real estate agents learn that the hard way," Steve explains. "I want people to understand they have to save 50 percent of that check — not only for the government, but to sustain rainy days. I lived through the 2008 recession. A lot of people went out of business. The ones who had assets set aside were able to rebound on the upswing."

With the real estate market again in a transitory time, saving well has become more critical than ever. From Steve's perspective, it's the perfect time for agents to plan properly, ensuring they'll be financially stable when the market rebounds.

"The ones that plan and have a proper tax approach, they're the ones that can have a fruitful life with a choice of what they want to do in the fourth quarter of their lives. So rely on professionals. Develop a plan. We can take a lot of the financial stress away so agents can focus on selling."

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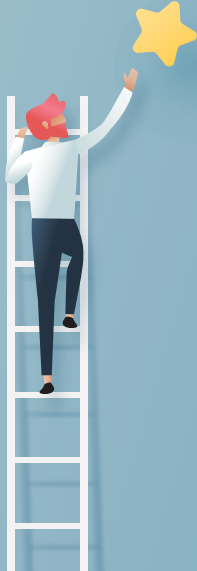
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Team Building & Raving Fan Marketing

I would like to share a little story that happened a long time ago, when I was in Boy Scouts as a kid. It actually has a lot to do with building a brand and creating raving fans from your team to follow your lead.

As we did many times, we went on a retreat as a group. However, there was one particular retreat that, all week long, the Scoutmasters were telling us about — that on Friday night, we were going to go “snipe hunting.” We’re all looking at each

other, “What’s a snipe?” Well, supposedly a snipe is an animal, and the only way you catch them is you grab a big paper bag, shine a light, and bang the bag with a stick as you hunt for the snipe. These snipes, for whatever reason, are attracted to that, and then they would

run into the bag. We were told by the Scoutmaster that when you feel it hit the bag, you roll up the bag and yell, “Snipe!” and a Scoutmaster will run to you, grab the bag, and take it to the kitchen, where they will start preparing the snipe.

On that Friday evening, all of us Scouts were super excited. We’d been hearing about this all week long, and finally, we got our opportunity to catch a snipe. We had our flashlights, we had our bags, we had our sticks. At one point, I was looking in the bushes and I thought I saw a snipe. Now, granted, I didn’t even know what a snipe looked like ... but I thought I saw one. Then, all of a sudden, we heard a noise and we heard a Scout yell out, “Snipe, snipe!” He quickly rolled up his bag, the Scoutmaster ran to the Scout, grabbed the bag, and ran into the kitchen.

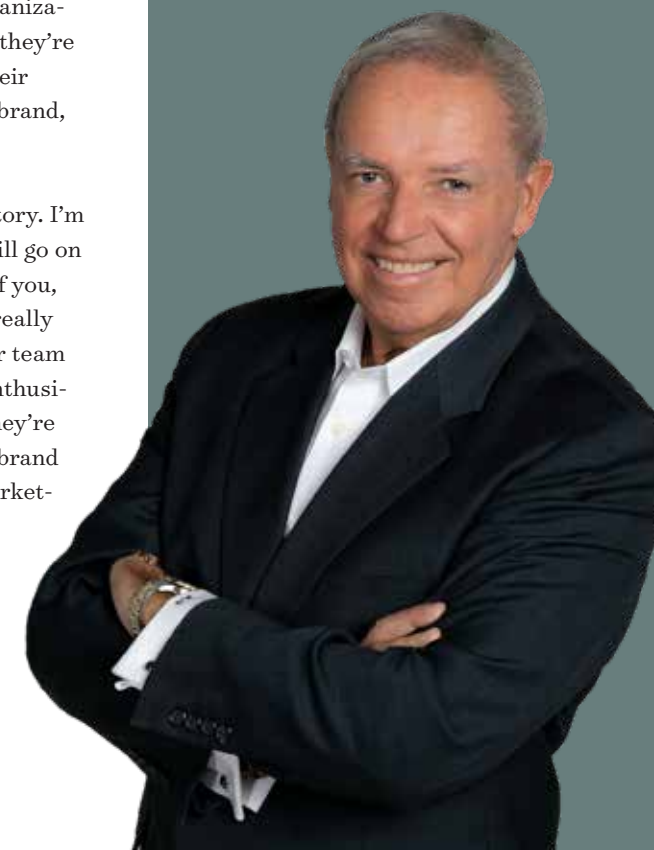
We all were then asked to go into the mess hall and sit around and wait until our Scoutmasters would present us with the snipe. We were so excited, with so much anticipation. We couldn’t wait to see what it actually looked like and find out how it tasted. So finally, they bring out this big pot. They slowly took the lid off, we looked inside, and there was a note. “Good job, Gentlemen, at following instructions. There is no snipe.” What?! Three days of anticipation. We finally catch one and there’s no such thing? “What hit the bag of the Scout?” we asked. It was a softball that they rolled into one of the bags. Who knew? It was just a game. It was just a way to get us enthused about following instructions and believing in what they were telling us.

What does this have to do with business, team building, or marketing? Could you imagine, as a leader, inspiring your team to believe in a situation like that, where we all believed that we were going to catch a snipe that Friday evening? You, as a leader, can inspire your team to feel that anticipation, that excitement, that enthusiasm that we were wearing on our sleeve each and every day when they go out and talk to people about your organization.

We believed what they told us. They had the strategy, they had the system, and they had all their rules of engagement. They knew exactly how they were luring us in. But most importantly, they were just setting up a system for us to follow, to see how things work and get aligned with. And yeah, it was fun for them to put one over on us... But we’re not putting anything over on our team. All we have to do is find ways to inspire them to be raving fans because our team is our best source of marketing in any organization. When they feel good and they’re wearing that enthusiasm on their sleeve about representing our brand, that’s our best marketing ever.

I hope you enjoyed this little story. I’m really curious if snipe hunts still go on in the Boy Scouts. But for all of you, if you’re leaders, find ways of really encouraging and inspiring your team to wear that excitement and enthusiasm on their sleeve so when they’re going out, they’re selling your brand with pride. That is the best marketing in the world.

Coach Michael Dill is an award-winning Certified Business Coach, global speaker, and published author. He is a proud Action Coach franchise partner, as well as the president of Power & Ice Wealth Creation, a strategic leadership company that works with business owners, leaders, teams, and entrepreneurs to both develop a systematized and structured organization while accelerating their mindset, efficiencies, and effectiveness to grow, both personally and professionally, to achieve extraordinary results. He brings more than 40 years of business and entrepreneurial experience in his leadership, team training, and mentoring practice. BusinessCoachMichaelDill.com



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SHAY TRASK

Living the Lifestyle

For as long as Shay Trask can remember, he has been destined for a career in real estate. He was born and raised in Iowa, where he had the chance to witness his father design and build homes and develop new neighborhoods. Shay remembers working at his dad's lumberyard, seeing new roads built, and seeing the houses rise and families move in. He even recalls drawing floor plans and development layouts as a young boy.

Shay dreamed of entrepreneurial and business success, too. He spent a year attending college in Tampa before returning to Iowa to get a degree in

real estate from the University of Northern Iowa. In 2013, he got his real estate license and began building a sales business in Iowa.

For the next five years, Shay developed his real estate business into one of the area's best. He was constantly on the lookout for ways to level up, increase his sales, and help more families. That inquiry eventually led him back to Naples.

Greener Pastures

"I started to hit a ceiling in terms of how much I could sell in Iowa," Shay reflects. "That's when I

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Rising Star Shay Trask is a Realtor with Gulf Coast International Properties.

...

started looking at how to build my business bigger, and the one idea that kept coming back was moving to a new place with a bigger market that I thought was poised for long-term growth.”

During his year at the University of Tampa, Shay made several good friends that lived in Naples. When Shay visited Naples for the first time, he immediately fell in love with the culture and the lifestyle.

“Beautiful homes, amazing cars, boat days, great people, and phenomenal weather made it easy to love...

I came down here and met some of the coolest people that had been super successful but were very humble about it. It was an eye-opening experience,” Shay explains. “I went back to Iowa to do real estate, but Naples always hung around as a place I loved. I loved the people. I loved the water. It always stuck around as a place that was quiet, comfortable, safe, and had the best weather — a great place to someday call home.”

Shay determined the time was right to make a significant change. Single with no kids, he decided to make the

move to Naples in late 2018. His parents, on the verge of retirement, were supportive of his move so they could later follow his lead.

The Snowball Effect

Shay spent 2019 getting acquainted with his new environment. He made friends, researched local real estate, and visited countless developments. When he got his license and joined Gulf Coast International Properties in 2020, he was ready to hit the ground running.

In 2020, Shay closed over \$27 million, including a \$19.8 million sale, the highest in Naples for 2020.



“A sale that large, that fast, was a huge confidence booster for me,” Shay reflects.

With over \$100 million in career sales through the end of 2022, Shay is expecting continued growth in the coming years.

“The business continues to grow. It’s been a snowball effect,” Shay smiles. “This year, my phone rings more than me reaching out. It’s a good feeling to have clients calling you... Repeat business and referrals are the ultimate compliments to me.”

Built on Values

Shay has built his business off Midwest values with a modern feel. He is honest to a fault. He always does the right thing. His work ethic is second to none. That, combined with standout communication, has allowed him to form a niche in luxury real estate and new construction. He has had a strong presence in Royal Harbor, as well as several other waterfront and luxury communities near downtown Naples.

Outside of work, Shay has fallen in love with the Florida lifestyle. He has a passion for cars and



An avid car enthusiast, Shay is shown here with his Rivian R1T electric truck.

...



...

enjoys boating, golfing, playing pickleball, and hanging out with friends. He also enjoys nights out and exploring new restaurants all over Naples.

"I have found that a lot of my business comes from like-minded people that enjoy the same things I do, so going to car events or even out on the boat can lead to great business relationships.

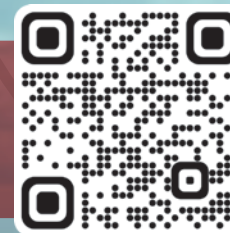
SHAY TRASK is a member of the Paradise Porsche Club in Naples. He also participates in Crown Rally, an organization that unites hundreds of other sport, luxury, and supercar owners from across the country to experience the United States while raising money for multiple charities.



"The city of Naples and Gulf Coast International Properties have been amazing to me," Shay says proudly. "The deals have become substantially bigger than in Iowa, but my work ethic, honesty, and ability to find information for my clients have still been the backbone of my business."

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The Truth About Using a Real Estate Attorney

WHEN PURCHASING REAL ESTATE

By Michael L. Michetti Jr., Esq.

When purchasing real estate in Florida, buyers often overlook the benefits of working with a real estate attorney during the transaction. In many instances, the purchase of real estate is a life-changing, sometimes emotional, and always one of the most important decisions in a person's life. Whether it is your primary residence or your vacation home, residential property holds more than just monetary value to most ... so protection is paramount.

While both title companies and law firms are allowed to issue title in Florida and handle closings, only an attorney trained in real estate transactions can also help you overcome legal issues that may surface from contract through closing and beyond. When using an attorney as the closing agent, the client has legal representation throughout the

transaction, from contract negotiations through closing. In contrast, a title company's role is solely limited to preparing basic form documents necessary to issue a title insurance policy in connection with the closing.

Here are 5 ways an attorney can assist a homebuyer secure their purchase:

1. A real estate attorney is an excellent referral source for a homebuyer's lender.

An attorney can refer a homebuyer to an experienced Florida lender who understands the financing contingencies and loan approval periods contained in Florida's form real estate sale contracts. An attorney can represent the homebuyer's best interests and work directly with the lender towards a smooth closing.

2. A real estate attorney can help clients determine home affordability.

An attorney can assist in calculating a homebuyer's upfront and carrying costs. Not only will an attorney give an estimate of closing costs to be expected, but an attorney can also assist in calculating carrying costs such as assessments, real estate taxes, and homeowner's insurance. An attorney will assist in the homebuyer's inspection/due diligence period to determine what responsibilities the seller may have, and what concessions can be requested.

3. Local real estate attorneys can assist even in those "simple" transactions.

One of the most important decisions you will need to make when purchasing real estate is how to take title to the property. There are many options available and, depending on your situation and/or the size of your estate, this decision may require some experienced professional advice. In most simple transactions, title is taken as an individual, or as husband and wife. However, some people have estate planning vehicles in place to take title and others have investment strategies that may require the formation of a limited liability company, while others may simply want to protect their survivorship rights. Navigating titling issues is not a service most title companies offer, or are even permitted to offer, without engaging in the unauthorized practice of law. An attorney with experience in real estate transactions can provide counsel and discuss the legal aspects, as well as the tax advantages, of each available option.

4. Real estate attorneys explain the closing process.

An experienced attorney will set expectations and explain the closing process thoroughly. Each locale has differing closing practices, as determined by that locale's form sales contract. An attorney will explain the differences and outline what a homeowner can expect. Many people believe attorneys are "deal killers." However, the opposite is true. Our attorneys have the ability to keep deals together using innovative and creative legal strategies. Using strategies including seller financing, lease options, and other creative legal strategies to keep deals together is the experienced real estate attorney's forte.

5. An attorney brings value to the transaction.

Attorneys provide legal counsel to buyers and sellers from contract through closing. This reason alone sets attorneys apart from title companies. As attorneys, we represent our clients' interests and provide legal counsel. A title company cannot perform this function. A title company only prepares the closing documents in conjunction with the transaction and issues title insurance. However, attorneys are charged with representing our clients' interests from contract to close and endeavor to solve any problems that arise throughout the closing process using innovative legal strategies. Experienced real estate attorneys have worked with the contracts used in the market on a continual basis and are well versed in the provisions contained therein. In most cases, getting an attorney involved from the beginning in the closing process will provide clients with reassurance that they are well represented, even beyond the efforts of their REALTOR®, when issues arise concerning missed deposits, inspections, financing, or title defects.

Michael Michetti is a partner and founder of the real estate department at the law firm of Woods, Weidenmiller, Michetti & Rudnick, LLP, a Southwest Florida-based law firm representing individuals and businesses in matters involving civil litigation, real estate, and business and corporate law. Founded in 2010, Woods, Weidenmiller, Michetti & Rudnick has emerged as one of the leading law firms in Southwest Florida with advanced proficiency in digital business technologies that simplify, safeguard, and organize client account data, documents, and communications for optimum management and timely filings, updates, and retrieval. The client-focused firm has offices in Naples, Florida, and Bonita Springs, Florida, and is known for providing big-firm quality coupled with small-town service. Their attorneys have backgrounds with premier law firms in Florida and around the country, and the quality of their legal representation rivals that of the largest law firms. Because of the breadth of their experience and services, the attorneys at Woods, Weidenmiller, Michetti & Rudnick offer seamless legal representation as your legal needs evolve. Call them today at 239-325-4070 to see how they can assist with your legal needs.



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2 Loan Options

\$4,140 Annual Property Taxes
\$275 Monthly Home Insurance



35K Price Reduction

\$565,000
Collier, FL
1 Loan Option

\$4,140 Annual Property Taxes
\$275 Monthly Home Insurance

	REGULAR LOAN	\$9,600.00 SELLER BUYDOWN	35K Price Reduction
Loan Amount	\$480,000	\$480,000	\$452,000
Term	30 years	30 years	30 years
Down Payment	\$120,000	\$120,000	\$113,000
Rate	6.375%	5.5%	6.375%
APR %	6.561%	5.68%	6.575%
Annual Prin. & Interest (Year 1)	\$35,935	\$32,705	\$33,839
Monthly Prin. & Interest (Start)	\$2,995	\$2,725	\$2,820
Total Monthly Expenses	\$3,515	\$3,245	\$3,340
Total Annual Expenses	\$42,175	\$38,945	\$40,079
Closing Cost	\$9,000	\$9,000	\$9,000
Total Cash to Close	\$129,000	\$129,000	\$122,000
Fixed/ARM	Conv.	Conv.	Conv.
	Fixed	Fixed	Fixed



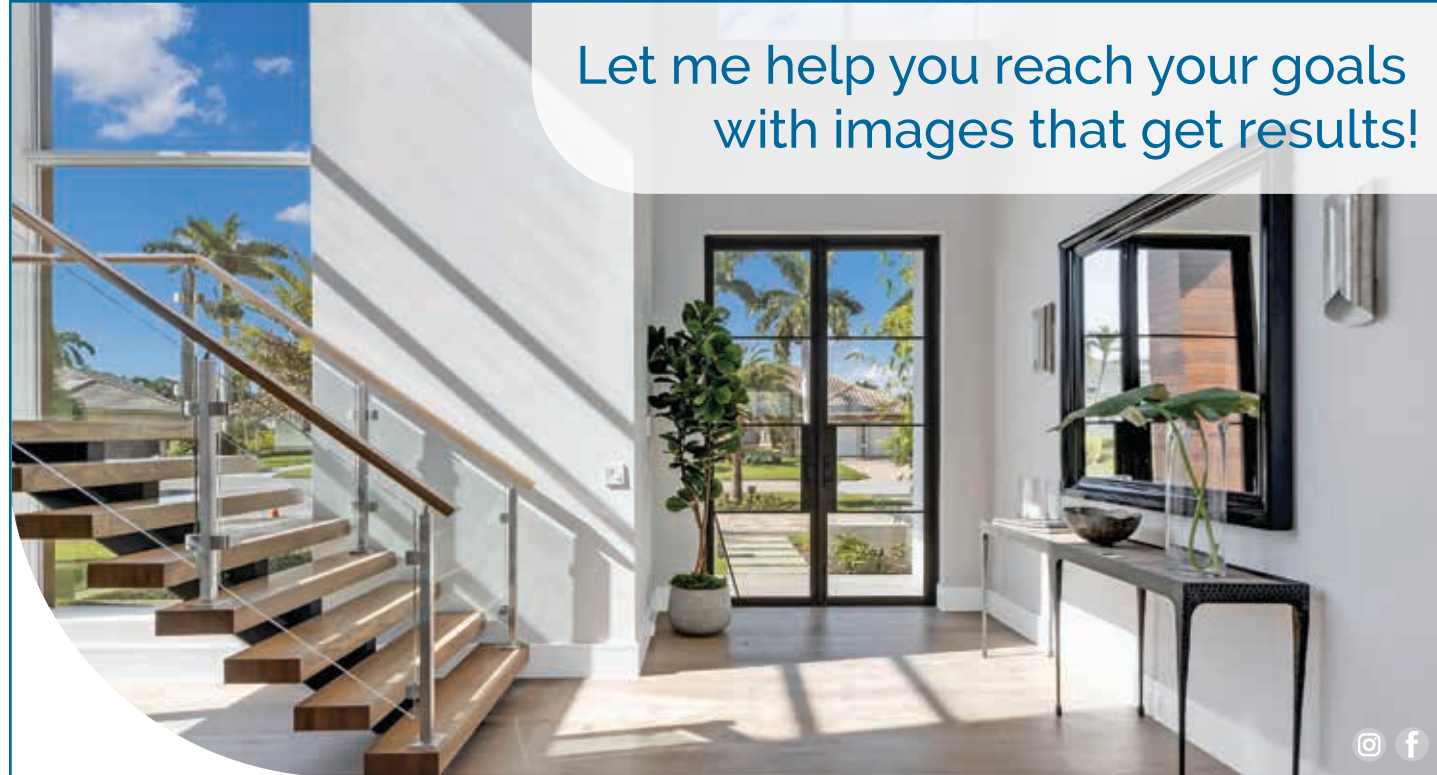
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By Zachary Cohen
Photos by Megan DiPiero

BETTER
TOGETHER

Cullen & Melinda SHAUGHNESSY

After working parallel real estate careers for a decade, Cullen and Melinda Shaughnessy joined forces as a real estate team in 2022. As a small team with Premier Sotheby's International Realty, the couple brings a unique offering to the table. Cullen offers a friendly, relationship-driven approach, and Melinda adds her new-construction expertise to the mix. The results have been impressive, with the pair closing nearly \$50 million in 2022, their first year working together.

The Road to Real Estate

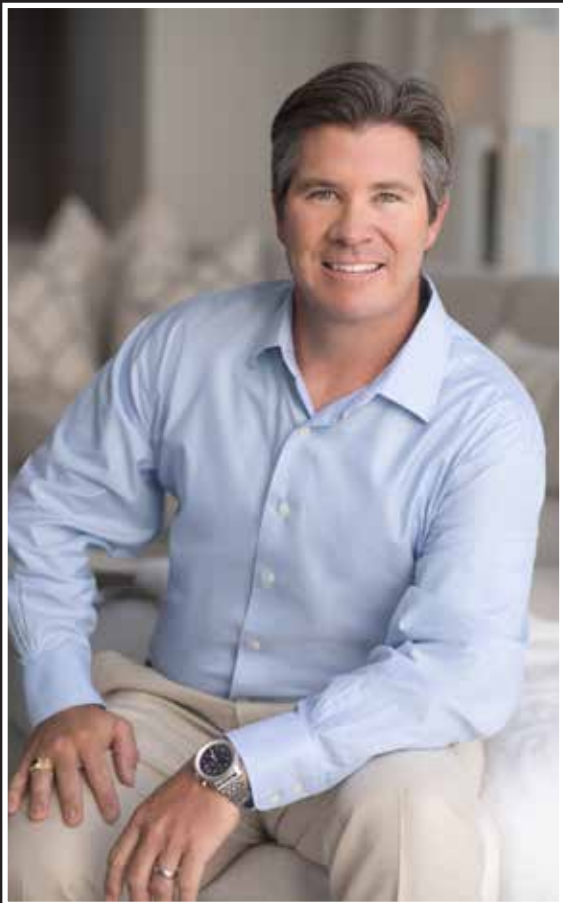
Melinda was born and raised in Knox, Pennsylvania, and earned a degree in marketing and fashion merchandising from Indiana University of Pennsylvania. She relocated to Florida after graduation and has been here since.

Melinda first landed in West Palm Beach, where she began her real estate career as a showing agent for an investment company. She relocated to Marco Island in 2011, where she became an assistant for Sunset

Builders. At Sunset Builders, Melinda sharpened her skills and gained a passion for custom homebuilding. She moved to Ashton Woods Homes in 2014, where she stayed until 2022.

Cullen was born and raised on Marco Island. His father was a Delta pilot, and his mother was a real estate agent. After earning a degree in economics at the United States Naval Academy and serving in the Navy, Cullen returned to Marco Island, where he began his career as a real estate agent in 2012, the same year he met Melinda. For the next 10 years, Cullen thrived as a solo sales agent.





Cullen Shaughnessy has been with Premier Sotheby's International Realty since 2013.

Better Together

After the COVID-19 pandemic coincided with the sales of the last new homes in Fiddler's Creek, the neighborhood Melinda had been working, she was ready for a change. Cullen had been at Premier Sotheby's International Realty since 2013, and Melinda decided to join him. After 10 years of running parallel businesses, Cullen and Melinda became a husband-wife team.

"The last few years with COVID, building was hard. Money can be good, but it's very stressful. I do still love building and have some investors we work with, but at that point, I was ready," Melinda reflects. "At the builder, I was the only agent. I worked 24/7. I missed a lot of my kids' lives. I worked every week-end, every holiday. It was tough."

Cullen and Melinda are a team of two, and they intend to keep it that way. With two young kids at home, they enjoy the control and flexibility their current setup offers them.

Cullen had built his business off referrals and relationships. He continues to work that end of things while Melinda has added her marketing and lead-gen expertise; she has helped them grow their sphere of influence and get more listings.

"We are very customer-oriented. Service first," Cullen says. "We take care of our clients. We take it personally. We like the personal touch."

"We want to keep it small, family-oriented, and be really involved with each of our customers. We have goals, but that is most important," Melinda adds.

In Business, in Life

Cullen and Melinda run a business together, are husband and wife, and have two children. Their roles are fluid and ever-evolving, which means that challenges do arise. Admittedly, they don't always see eye to eye, but Cullen and Melinda see that as a good thing. They believe it's their differences that help them grow, both professionally and personally.



Melinda Shaughnessy spent over a decade in new construction sales.

“We take care of our clients. We take it personally. We like the personal touch.”





In their free time, Cullen and Melinda Shaughnessy enjoy boating on their yacht, "Knot Working."

"We're both such strong individuals. She's been so successful at what she's done, and I like to think I've been successful too," Cullen says. "We give our opinions, and it can be challenging merging the two, but there are plenty of positives."

One of the benefits of working together is the chance to balance family and work life. Cullen and Melinda have two daughters, Isabella and Kelsey. When they're not working, they enjoy boating, traveling, and hanging out with extended family.

As Cullen and Melinda look ahead, they envision more of the same — success in real estate and enjoying the Southwest Florida lifestyle. Their ultimate goal is to perfect their work-life balance so that they can enjoy the best of real estate, family life, and each other.

“

We're both such strong individuals. She's been so successful at what she's done, and I like to think I've been successful too. We give our opinions, and it can be challenging merging the two, but there are plenty of positives. - Cullen



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WHY Muscle IS MEDICINE

Well, I just love this topic. As the owner of a specialized resistance band strength-training studio and health coach, I fully believe, witness in my clients, and personally experience, that the key factor in vitality, in aging without chronic pain, degenerative illness, depression, osteoporosis and so much more is building

muscle through strength training. Science and studies prove that having some muscle on the body is a crucial factor to a healthier life in every way.

When it comes to our optimal health, most think cardio health and nutrition reign supreme, and while vital components to our wellbeing, so, too, is our muscle mass.

I'm not talking about an incredibly lean, sculpted body-builder or pro athlete physique. Simply adding some muscle to your body can be a real game changer in your overall health. Ultimately, it's the gift that keeps on giving, both today and in the years to come.

By the age of 30, our overall muscle mass begins to diminish and by the age 60 even faster, diminishing by 3 to 5 percent each year. And in our 80's, we begin to lose 50 percent of our muscle mass. Loss of muscle makes performing everyday tasks more challenging but it also makes us more susceptible to chronic disease and a host of health challenges.

Why is muscle the key to our longevity, vitality and well-being? First, our muscle mass is directly linked to our overall bone health and our joints. When we contract our muscles, it places force on the bone, which stimulates the bone to strengthen. Simply put, muscle helps reduce osteopenia, osteoporosis, and sarcopenia (the loss of our skeletal muscle mass and strength). Sarcopenia is the muscle-wasting process, is a natural occurrence as we age, and lends to a host of health challenges. Additionally, as we age, we naturally become more carbohydrate intolerant and insulin resistant. Building muscle helps maintain healthy blood sugar levels. Our muscle works together with our insulin to clear glucose (sugar) from our blood to maintain healthy levels. Muscles secrete chemicals that help our immune system, hormonal health, and metabolic health too. Dr. Tyna Moore describes this as literally "building a suit of armor" to "protect and bolster our immune system." So maintaining muscle mass can be a real game changer in our overall ability to fight off acute or chronic illnesses.

Heading into our 30s and beyond, muscle mass is truly medicine for our body. We can offset chronic illness and our ability to fight various diseases by putting on muscle mass beyond just an attractive physique. It's a crucial component to fight against the effects of aging and the challenges of illness.

Another fabulous benefit is that muscle burns fat. The afterburn after a strength-training session lasts for hours compared to the time engaged in cardio activity. In running, for example, our calorie burn is the duration of our run. The metabolic afterburn after a session of strength training lasts for hours, and even at rest, our bodies are burning more calories with muscle mass. Strength training lowers blood pressure, improves cardio health, reduces

pain, and helps our overall immune function, energy, and even our sleep.

Finally, strength training and building muscle is a potent antiaging mechanism. With adequate muscle, we simply stay looking and functioning younger longer. It benefits our joints, our brain, mobility, metabolism, mood, hormones, energy, and sleep, all while maintaining healthy skeletal muscle that helps our overall vitality and longevity. It's ultimately medicine for our body, and truly the gift that keeps on giving as we resist the inevitable passage of time.

If you are new to strength training, seek out the help of a professional to guide you in proper form and best practices. It requires proper form to prevent injury, and the best practices of adequate nutrition, hydration, rest, and recovery. It need not be a daunting endeavor. Just two to three short sessions per week, when fully maximized, can provide fun, confidence, and amazing benefits to truly improve every aspect of your life.



Carlene Murray is a Certified Health/Wellness & Life Coach, Nitro Nutrition health pro, and

owner of Board30 Naples, a unique full-body approach to fitness specializing in HIIT resistance band training. Also a Florida REALTOR®, Carlene brings her passion to Real Producers, serving her clients and community to help others achieve optimal health and wellness of mind, body, and spirit.

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