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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at [SWFL@n2co.com](mailto:SWFL@n2co.com).

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# FAQ

## ABOUT THIS MAGAZINE

By **Andrew Regenhard**, Publisher



Naples Real Producers is celebrating three years in print this month! If you just made the 2023 Top 500 producers in Naples and are new to our publication, you may be wondering what it's all about. "FAQs About This Magazine" answers the most commonly asked questions around the country regarding the Real Producers platform. My door is always open to discuss anything regarding this community — this publication is 100 percent designed to be your voice, and to connect, elevate the industry, and inspire!

### Q: WHO RECEIVES THIS MAGAZINE?

**A:** The top 500 agents in Naples. We pulled the MLS numbers (by volume) from January 1, 2022, to December 31, 2022, in the Naples area, cut the list off at number 500, and our new 2023 Top 500 distribution list was born. This magazine is free exclusively to the top 500 agents in the area each year. This year, the minimum production level for our group was \$10.6 million in 2022, based on data reported to MLS.

### Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

**A:** It's really simple — every feature you see has first been nominated. You can nominate other REALTORS®, affiliates, brokers, owners, or even yourself! Office leaders can also nominate Realtors. We will consider anyone brought to our attention. Because we don't know everyone's story, we need your help to learn about them.

A nomination currently looks like this: You email us at [swfl@n2co.com](mailto:swfl@n2co.com) with the subject line,

"Nomination: (Name of Nominee)," and explain why you are nominating them to be featured. It could be they have an amazing story that needs to be told — perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it's a good fit. If it all works out, we put the wheels in motion for our writer to conduct an interview and for our photographers to schedule a photoshoot.

### Q: WHAT DOES IT COST A REALTOR®/TEAM TO BE FEATURED?

**A:** Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of Real Producers.

### Q: WHO ARE THE PREFERRED PARTNERS?

**A:** Anyone listed as a "preferred partner" in the front of the magazine is a part of this community. They will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network, not only for the best Realtors in the area, but the best affiliates, as well, so we can grow stronger together.

### Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

**A:** If you have a recommendation for a local business that works with top Realtors, please let us know! Send an email to [andrew.regenhard@n2co.com](mailto:andrew.regenhard@n2co.com).

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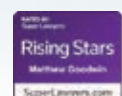


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# Welcome 2023 TOP 500 AGENTS!

## ► publisher's note

Dear Real Producers of Naples,

This month, we are celebrating our 3rd anniversary in print! Be sure to check out our anniversary special feature in the back of the magazine to see who's been on our covers the last three years and see some of the special photos of the events we've held over the years. Great memories, and we're ready to make some more!

As of this month, we are announcing the new Top 500 agents in the Naples area. If you're receiving this publication, you are one of them. Congratulations! Many of you have been with us all along, but there are

also many who have just made it into the Top 500 this year, based on stellar sales performance in 2022. For those who are new to our community, welcome! If you have any questions about the magazine (perhaps you'd like to be featured?) or our events (you should definitely attend, they're killer!), please don't hesitate to reach out to me personally. I'm looking forward to connecting with agents new to the Real Producers platform and with many whom I haven't had the opportunity to meet who've been here for a while.

Last month, we just had our first quarterly event of 2023, held at

MarineMax in Naples. What a fantastic time and a great way to kick off the year! Thank you to everyone who came out and joined us for another signature Real Producers event! If you missed it, be sure to catch our next event, being scheduled for sometime in June. Keep an eye on your inbox for details. We look forward to seeing everyone again soon!

Very respectfully yours,

**Andrew Regenhart**  
Owner/Publisher  
Naples Real Producers  
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# 2022

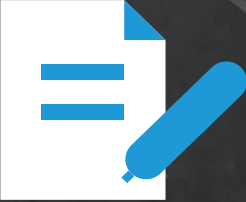
## BY THE NUMBERS

HERE'S WHAT NAPLES\* TOP 500 AGENTS SOLD...

9,187  
  
TOTAL TRANSACTIONS

\$13.8B  
SALES VOLUME

4,658 LISTING SIDE  
TRANSACTIONS  
 #

4,395  
BUYING SIDE  
TRANSACTIONS  


\$27.6 MILLION  
AVERAGE  
SALES VOLUME  
PER AGENT  

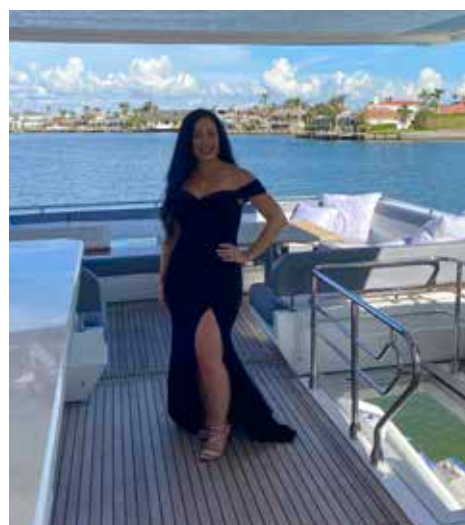

18  
AVERAGE  
TRANSACTIONS  
PER AGENT  


\*Information is based on residential sales in 2022 in Collier County by the top 500 agents by total sales volume.



# MEET THE COMMUNITY

CHECK OUT SOME OF **NAPLES' TOP 500 REAL PRODUCERS** AND PARTNERS!



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Residents of Southwest Florida know what a gem of a location it is. From sunny beaches to warm winter evenings, there's a lot to love about living in this tropical area. But, as any resident knows, the damage caused by hurricanes and other severe weather can put a damper on being a homeowner. Tri-Town Construction is here to help, with storm damage repair services for residents in and around Bonita Springs, FL.

### STORM DAMAGE REPAIR SERVICES AND NEW ICF HOMES

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## From the Desk of the PRESIDENT



By Mike  
McGraw,  
president of  
Florida Realtors®

### FLORIDA MOVES TO ADDRESS ONGOING PROPERTY INSURANCE CRISIS

The Florida real estate market has thrived in recent years, as more and more people move here seeking sunny weather and low taxes. Despite the market's success, a serious problem is threatening to unravel everything — the rapidly rising cost of property insurance.

Deal after deal brings a new set of challenges as home insurance has become more and more difficult to afford. What is even worse is that one of the main reasons policies are getting more expensive is because the major carriers have all left Florida due to the high levels of litigation. Consider that Florida represents 9 percent of all property insurance claims filed nationwide, but accounts for more than 79 percent of all property insurance litigation in the country. Something is definitely rotten in the state of Denmark.

Thankfully, lawmakers recognized Florida's insurance woes and are taking action. After several legislative efforts in the past three years to enact "guardrails" reforming the system, the Florida Legislature, supported by the governor, just took major action in December to create a market that hopefully will entice insurance companies and capital back to Florida. So what, exactly, has changed?

The most significant reform contained in the new law is the elimination of one-way attorney fees in property insurance cases. Industry experts have long blamed one-way fees, which allow the policyholder

to recover attorney fees but never the insurer, for driving up costs that lead to financial losses and higher homeowner premiums. The new law also prohibits the use of Assignment of Benefits (AOB) in property insurance-related claims. AOB is where homeowners "assign" their post-loss insurance benefits over to a contractor who deals directly with the insurance company. Additionally, the new law focuses on helping provide affordable reinsurance, which is important backup coverage, to private insurers.

These changes, along with the deadline for policyholders to report a claim being reduced from two years to one, and from three years to 18 months for a supplemental claim, are intended to help reduce the occurrence of frivolous lawsuits.

Another important part of the new law is a measure that seeks to move policyholders from the state's insurer of last resort, Citizens Property Insurance Corp., into the private market. The state-backed insurer is oftentimes unable to charge rates competitive with private insurers, creating a disincentive for policyholders to get coverage in the private market. The law narrows Citizens' eligibility requirements and requires Citizens' customers, over the next four years, to purchase flood insurance, which is not included in a homeowners' policy.

Lastly, the new law aims to assist consumers when they file a claim with

their insurer to encourage faster payments of claims. Among other things, it reduces the time for insurers to pay or deny the claim from 90 to 60 days, reduces the time for insurers to review and acknowledge a claim from 14 days to seven days, reduces the time for an insurer to begin an investigation from 14 days to seven days, and reduces the time for an insurer to conduct a physical inspection from 45 days to 30 days. It also allocates \$1.7 million for the Office of Insurance Regulation to investigate bad-faith carriers and hire and retain the staff they need to properly regulate the industry.

It's important to note that these reforms likely will not lead to immediate rate reductions for homeowners. Rather, they are designed, at least in part, to draw investments in the insurance market and spur competition.

The sponsor of the new law, Senate Banking and Insurance Chairman Jim Boyd, put it best: "Private carriers, hopefully, and I believe they will, will be thriving ... and want to bring capital to this market. National carriers will want to come back to this market and participate. That drives opportunity. That drives competition, which will drive rates down."



**Mike McGraw**

*Mike McGraw is the 2023 president of Florida Realtors® and a broker-associate with RE/MAX Central Realty of Apopka.*



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1 Loan Option

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| APR %                            | 6.561%       | 5.68%                     | 6.575%              |
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| 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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# Stay Inspired

WORDS OF WISDOM FROM THIS MONTH'S FEATURES

**LEAH PAIGE**  
Compass

"It's a big thing to understand you can't be all things to all people. You have to set your limits. I want to help people. That's what I do. But you can't help everybody. It's okay to have boundaries, and that's freed up a lot of space in my life. Now, I make time for myself. I make time for my family. I have hobbies. I think I'm a better agent as a result of that, and my clients appreciate it."



best you can in everything you do. Love your family, work hard, and live your passion."

*A Word from Our Preferred Partner:*

**HANA SNAJDROVA**  
New Frame Photography

"I like to provide my clients with images they are proud to show, with a photo that is a true representation of them or their business. I like to make people comfortable in front of the camera, which is not an easy task sometimes. Some of my clients have also become friends over the years, and I cherish that very much. In real estate, a good photo of a property is important because it shows that the agent cares about the client with quality work and service — not to mention great architectural photos have a better chance to sell a property faster."



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## RECAP OF EPISODES 55-58

### EPISODE 55 THE EPIC AGENCY

In this episode, Andrew sits down with Anna Brooks and Joelle Masterson, influencers with The Epic Agency, a dual-sided agency that offers services for both brands and influencers. For influencers, The Epic Agency connects you to brands to monetize your platform. For brands, they develop strategies to elevate your internet presence through strategic influencer marketing. Anna and Joelle teach people how to connect and build the confidence to create. They explain the importance of being real and authentic when trying to build your online

presence. Anna and Joelle's strategy is helping people create real and impactful content that will organically grow your social media page and business.

Real Producers and the Epic Agency will be coming together to collaborate on a social media strategy workshop for the real estate industry. This workshop will be limited, and there will be plenty of great tips and tricks on how to create the right content for your business and to see real, organic results.



Andrew Regenhard with Anna Brooks (center) and Joelle Masterson (right)

### EPISODE 56 MILES GRIFFIN

Born and raised in Naples, Florida, Miles Griffin, a top-producing agent with The Agency since 2021, has always had a passion for real estate, something that has always been a part of his life. As a kid, Miles watched his father and uncle operate their family business, which was a real estate development company. Miles later decided to join the family business in his early twenties, but after his father retired, Miles had to decide his next move. He attributes much of his sales knowledge to his father and observing him for years within the family business. His father taught him the importance of building urgency when it comes to selling.

In this episode, Miles talks about his experience working for a private club

for close to seven years and how he was able to build long-lasting relationships. His knowledge of the service industry helped shape Miles into who he is today and how he conducts business. Miles explains that he always focuses on detail and implementing the highest quality of service and how this aligns well with his current brokerage firm, the Agency, which focuses heavily on quality service. If Miles could give any advice to a newer agent out there, it would be to dive into the real estate game full force and take the leap of faith. Miles also discusses where he sees himself within the next 10 years — focusing on his family and continuing his path in real estate, as well as growing his business. In the past year, Miles closed on about 10 transactions for \$30 million and has plans to continue growing and moving upward. This past June, Miles and his wife welcomed a baby girl, their first child.



Miles Griffin (left) and Andrew Regenhard



...

## EPISODE 57

### NICOLE PAOLINI

Preferred Partner Nicole Paolini, with Movement Mortgage for the past year and a half, was born and raised in Western Massachusetts and eventually moved down to Florida in 2011 with her husband and two daughters. Nicole started her mortgage lending career in late 2014, but before working in the industry, she worked for a local online advertising company. Eventually, Nicole wanted to find something with more flexibility and decided to start her career in the mortgage business. One of the primary reasons for Nicole's success is her commitment to customer service. She takes pride in her availability and communication with clients. Now, Nicole's oldest daughter is working

with her, making mortgage lending a family affair. You can hear all about what Nicole has to say about working alongside her daughter in the mortgage industry.

In this episode, Nicole talks about mortgages and the value that she wants to bring when educating her clients. Nicole also discusses the opportunities she sees when it comes to the current market — which is figuring out your process and making sure you stick to it when it comes to your business and how you operate. She also explains the mortgage approval process and how to strategize about growing your business in this market.



Nicole Paolini (left) and Andrew Regenhart



## EPISODE 58

### SHAY TRASK

Top producer Shay Trask is a Realtor with Gulf Coast International Properties in Naples. For as long as Shay can remember, he always believed he was destined for a career in real estate. Born and raised in Iowa, Shay had the opportunity to witness his father design and build homes and develop new neighborhoods. Shay explains how his father taught him, from a very young age, the importance of hard work. He earned a degree in real estate from the University of Northern Iowa and, in 2013, obtained his real estate license and began building his business in Iowa. In 2018, Shay decided to make the move to Naples and has been enjoying what all this city has to offer.

In this episode, Shay talks about moving down to Naples and how the process was seamless due to him loving the Naples lifestyle. Shay immediately grew accustomed to the area and everything it has to offer. Shay also discusses his passion for cars, which he's had ever since he was very young. Shay is a member of the Paradise Porsche Club in Naples and participates in Crown Rally, an organization that unites hundreds of other sport, luxury, and super-car owners from across the country while raising money for multiple charities.



Shay Trask (left) and Andrew Regenhart

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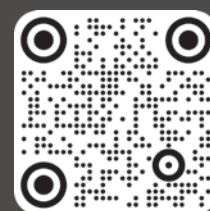
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# AVOID DEAL-KILLING TITLE ISSUES

The Top Title Issues and How to Avoid them as a REALTOR®

In today's market, deals aren't quite as easy to come by, so keeping them together is vital for you and your business. Here are some of the top title issues we see, and ways to avoid them ending your new deal.

## Probate/Estate Issues

It's common knowledge that people come to retire and spend their golden years in Florida. With that comes probate, also known as the legal process that occurs when a person passes away. If you are taking a listing from someone that mentions someone with ownership of the home passed away, make sure to ask if the probate process has finished. If probate

has not been finished, this can be a time-consuming issue that may lead to a potential buyer bailing out of a deal if they have to wait for its conclusion.

## Homeowners Association

If you are working a deal within an HOA, make sure the buyer submits their HOA application as quickly as possible and always follow up with the HOA

often. Technically, the association has 20 days to approve or deny from the day an application is properly submitted. When it comes to the application process, the "squeaky wheel gets the grease," which means the more you follow up, the quicker the association will approve the buyer. HOAs are notorious for dragging their feet on the approval process, and you will have a very upset buyer or seller if the closing is delayed due to the application not being approved in time.

## Open Permits

When a homeowner hires a company to perform work on the property, most contractors will submit permits and notices of commencement to the county or city. Permits and notice of commencements have a process for being closed out or finalized. It is very

common that contractors never fully finalize the open permit or fully close out the notice of commencement, which could lead to a deal falling apart. As a listing agent, you can ask your preferred title representative to check for any open permits with the county before you list the property for sale. As a buyer's agent, you can do the same thing before making an offer. Permits and notices of commencement aren't that hard to look up, but they can be a hassle to close out, so it's best to have the seller take care of them before listing the property.

Knowing these issues and how to avoid them can help you close more deals and better represent your clients. At the end of the

day, a good real estate agent is guiding their clients through this process, and the more knowledge you have, the better guide you will be.



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# LEAH PAIGE



» featured agent  
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By Zachary Cohen  
Photos by New Frame Photography

By the time Leah Paige began her real estate career in 2005, she had already amassed an impressive resume of skills and experience. Her years in the Army and her career in corporate recruiting would arm her with the skills — and the grit — needed to succeed in real estate. As any REALTOR® knows, the rewards of a career in real estate come with their fair share of challenges, and Leah has been able to overcome any obstacle she's faced.

#### **A Military Foundation**

Leah joined the Army to fund her college education. The experience she gained in the military formed the foundation for how she conducts herself, personally and professionally.

"I learned that having a strong work ethic and integrity are key

“  
I LEARNED  
THAT HAVING A  
STRONG WORK  
ETHIC AND  
INTEGRITY ARE  
KEY PRINCIPLES  
THAT WOULD  
TAKE ME FAR, NO  
MATTER WHAT I  
CHOSE TO DO.

”

principles that would take me far, no matter what I chose to do after I got out,” Leah reflects. “Before I was 20 years old, I had already received two Army achievement medals and an Army commendation medal for performance on the job. The military made a huge impact on developing my character and core values because I understood early on that hard work is always valued, no matter what you're doing in life.”

Leah is proud of her status as a military veteran, but life took her in a new direction after college.

#### **Corporate Recruiting and the Path to Naples**

Leah studied interior design in college, giving birth to her love for real estate. However, it would be another 15 years before she'd





Top-producing agent Leah Paige, with Compass, is a military veteran of the U.S. Army.

begin a career in the field. Instead, she was drawn into corporate recruiting.

“I stepped into the world of recruiting knowing absolutely nothing about information technology, cold calling, or working for a commission,” Leah reflects. “Again, my military experience kicked in, and I was relentless about learning everything I could about the industry. This is where I developed my interpersonal skills that would serve me well in my business today.”

Leah learned how to cold call, prospect, and manage rejection. Along the way, she assisted countless individuals along their career paths.

“Oftentimes, finding people for my jobs was like looking for the

proverbial needle in a haystack. The toughest job orders were always the most fun because the reward was getting them filled.”

Leah enjoyed her time as a recruiter. Her job was fun and challenging and offered an uncapped income potential — something that she grew to love. When she met her husband, Ryan, however, the next chapter of her life was set in motion. Ryan’s work as a firefighter in Naples brought Leah from Houston to Southwest Florida, where she began anew.

#### Real Estate Calls

Alongside his work as a firefighter, Ryan had a side business building gates, railings, and custom exterior home design pieces. Leah worked side by side with her husband for three years,

managing the back office, supporting the business, and even getting into the workshop to help with fabrication. Her work took her to some of the most prestigious communities in Naples, like Port Royal, Grey Oaks, and Mediterra.

Awestruck by these homes’ stunning design and interiors, Leah’s love for homes was reignited. With the real estate market buzzing, she decided to get licensed in 2005.

“The market was sizzling at the time, and that’s when I thought I could apply the skills I learned being a recruiter to being a real estate agent,” Leah says. “I felt it was something I could do.... You’re dealing with people in a vulnerable place, looking for the next home or a next job. I was already prepared to deal with that. You’re looking for the right



fit for your client, whether it’s a job or home. It’s very rewarding when you get it right, and you find someone the home or job they love.”

Despite Leah’s confidence, her transition into real estate wasn’t easy. She struggled to get her business off the ground early but eventually began to gain traction by working developer leads and delving into the nuances of new construction projects. As the years went on, she continued to grow her business, eventually becoming one of Naples’ top agents.

#### Built on Values

“I’m proud to say my business consists largely of repeat clients or referrals,” Leah says proudly. “When I’m working with somebody, I do my best to exceed their expectations and make their real estate process as stress-free and enjoyable as possible. I work very hard for their trust, and it’s paid off over the years with loyal customers and a steady referral source for my business.”

After nearly 20 years in real estate, Leah has found her groove as a consistent top producer.

#### Overcoming Obstacles on the Road to Success

Leah’s success hasn’t come without its fair share of challenges. She believes these challenges have made her stronger, allowing her to reach her full potential as a mother, wife, community member, and Realtor.

In 2021, Leah faced her biggest obstacle when she was diagnosed with an autoimmune disease. The mystery ailment caused her to



to set realistic expectations with clients and prioritize her health, and the results have been extremely positive. Her business has not only survived; it's thrived. Leah's business — and her health — are stronger than ever.

"I'm grateful that I got sick because it helped me reconnect with my purpose, my why... Getting sick has helped me remember what really matters — health, giving, and serving this wonderful community."

struggle with her health, despite being a health-minded individual.

"I was working crazy hours, not putting time into myself, and the stress gave the disease an opportunity to wreak havoc on my body. I've always been fit and healthy, and I couldn't wrap my head around the fact that I did it to myself with not enough rest or downtime. I had to do a lot of soul searching and make changes," Leah reflects. "This latest chapter has been my biggest challenge, and I think I've met it with the same grit and tenacity I've always applied to every challenge in my life. Getting sick and realizing that I was responsible for putting myself there was extremely humbling."

Although her health has suffered, Leah now sees her autoimmune disease as a gift. It's helped her realize the need for better balance in her life. She's now willing



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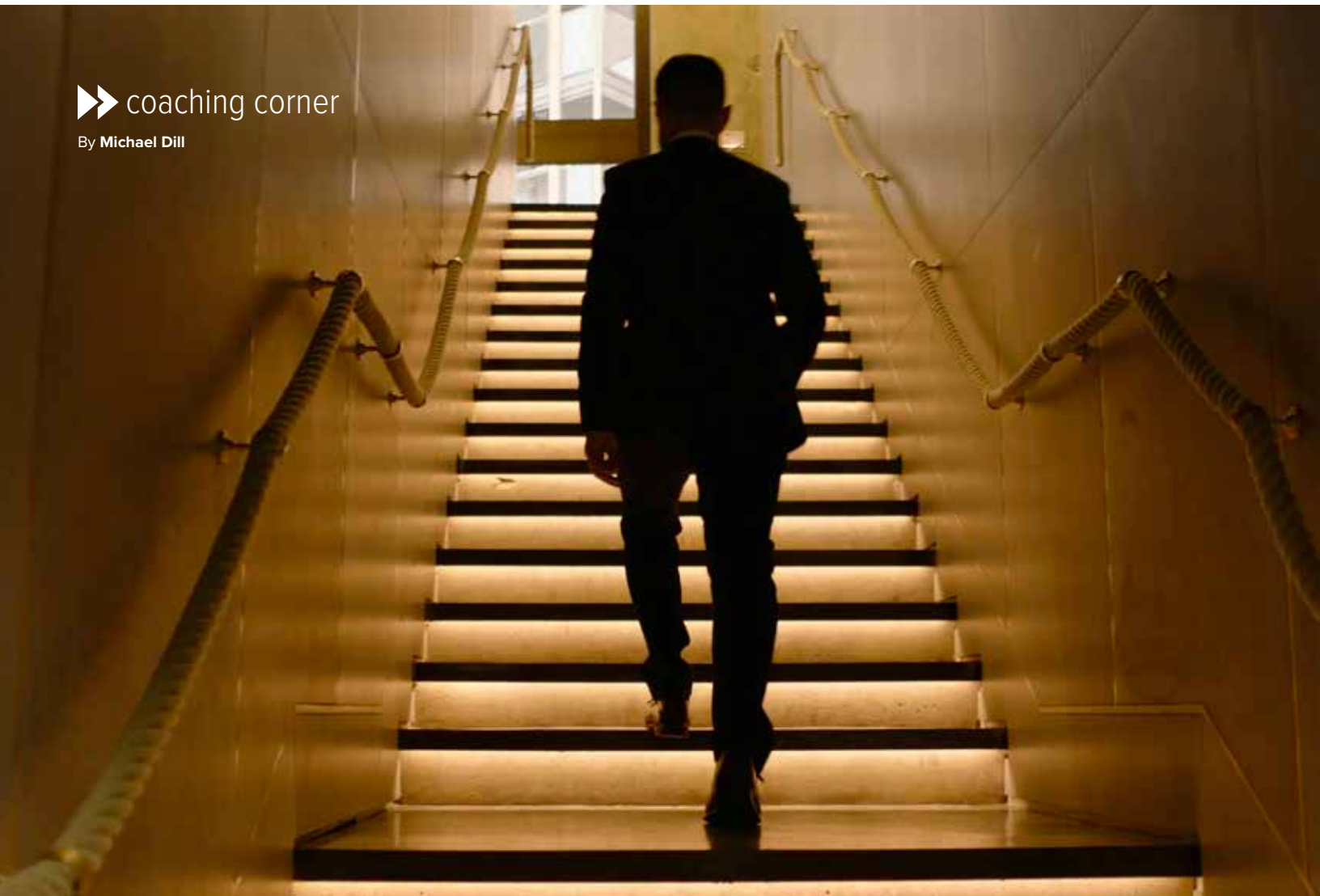
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# The Confidence- COURAGE TRAP

I have a question that's going to rattle your brain a little bit. Is confidence a good thing? Hmm, something to think about...

Of course, I think confidence is a good thing because you're showing up with the right energy and confidence. In sales, anytime people are

buying a product or service, they're actually buying you, they're buying your energy, they're buying your confidence. When you feel that you can get the job done and deliver the goods, they will buy. However, another question for you to ponder: is confidence inside or outside your comfort zone? I think the answer is,

it's inside our comfort zone. Think about it, now you may be confident because a lot of the things you've done along the way have made you show up in this confident manner — whatever product or service you're delivering, whatever division you're delivering from within an organization, or how you're showing up in a company or as a leader. You have

actually spent time practicing your skills to be confident in this area.

However, is confidence an area that you want to stay in all the time? If you want to grow, the answer is no. You want to go to the next level. And the next level is courage, having the courage to go outside of your comfort zone to try something different and do something you've never done before. Now, once you master this new realm, that increases your confidence once again in this new area that you have just ventured into. There's additional confidence in this courage.

Let's look at it another way. Think of a stairway. Confidence is the bottom step. We've built confidence over the years in a certain area — the way we show up, what we do, our service, whatever it may be. Then, at some point in time, we have to go outside of our comfort zone to possess the courage to go try something new — something in which that courage builds to more confidence, to where, now, we're confident in that new realm, in that area of our life or business. When we get good and confident at that, we have to go outside of our comfort zone again and tap back into the courage to go to the next level to hit another additional arena of confidence once again. I met a business owner a few weeks back, in the landscaping industry. As we sat down, it was pretty evident during our conversation that his company had made many small acquisitions along the way. In addition, they just made an acquisition that close to doubled the size of the company. Now, he felt that he had to put a lot of things in place, however, he just simply couldn't understand why he was struggling.

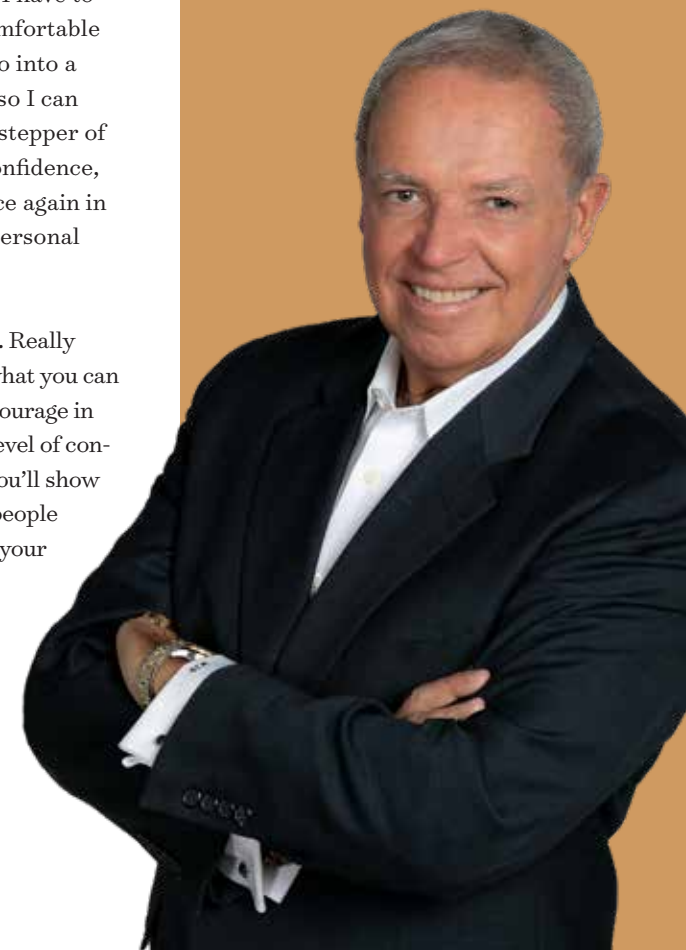
What the owner did not get was his mindset. His confidence was at a much lower level than where the company was now, with the new acquisition. Because those acquisitions have grown the size of the company and requirements, his mindset/confidence hasn't yet stepped up to that new level. He still has a ways to go, in terms of his mindset as a leader and an operator.

What he needs to do is to go outside of his comfort zone to increase his courage to tap into that new realm of confidence so he can grow into the person he needs to be to run that new-sized company versus the company he used to run.

If you possess confidence, that's great. I have a tremendous amount of confidence in what I do and what I deliver to my clients. However, most importantly, I always know I have to get comfortable being uncomfortable to tap into the courage, to go into a place I haven't been before so I can continue to work that stair stepper of confidence to courage, to confidence, to courage, and to confidence again in order to continue my own personal growth path.

I hope this has been valuable. Really think about it. Think about what you can do to go from confidence to courage in order to step up to the next level of confidence. Because with that, you'll show up differently, and the right people will show up. And of course, your business will do better, your team will do better, and you'll make more money. And that's not such a bad thing after all.

Coach Michael Dill is an award-winning certified business coach, global speaker, and published author. He is a proud ActionCOACH® 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.  
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# HANA SNAJDROVA



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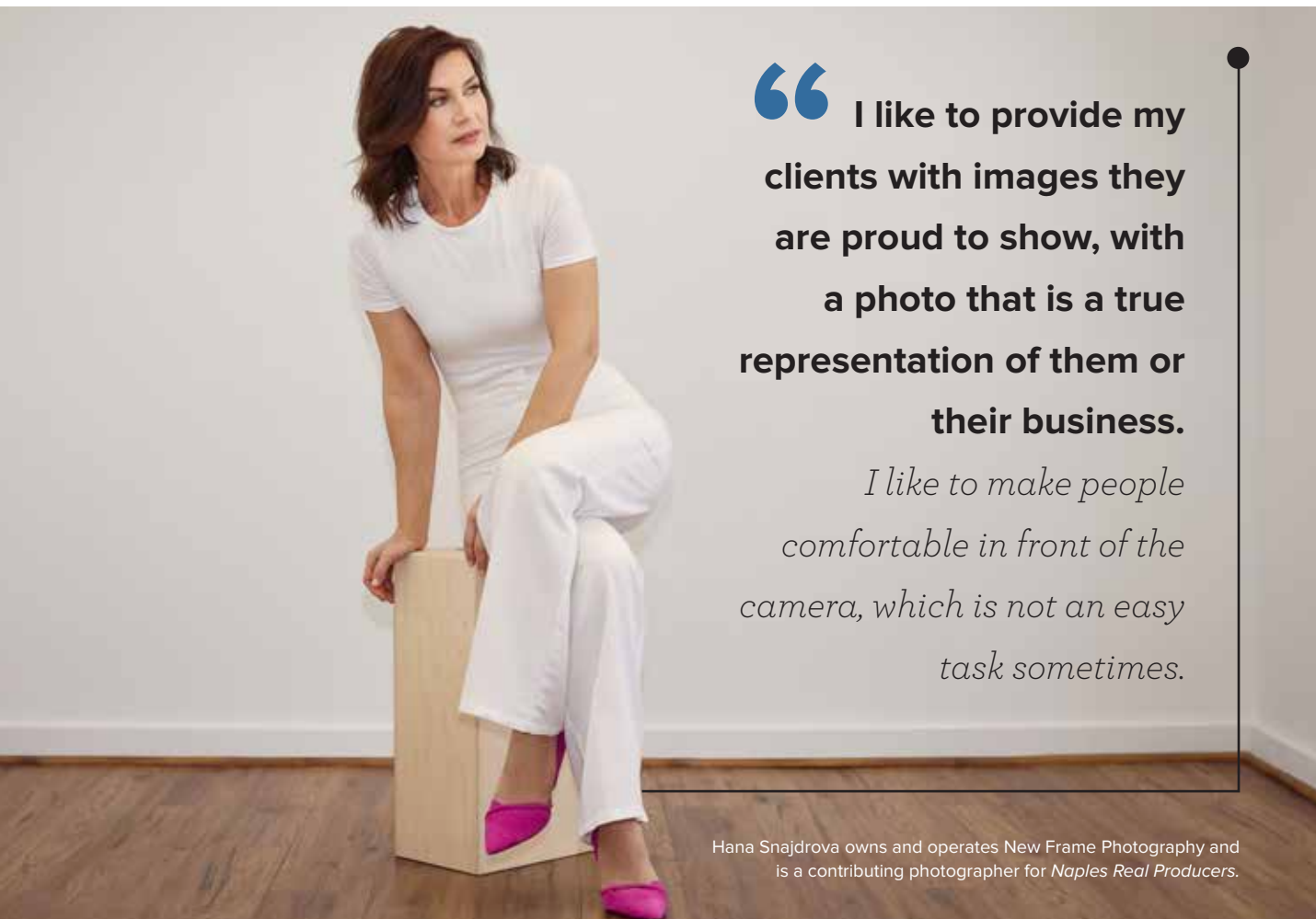


### CAPTURING MEMORIES, ONE IMAGE AT A TIME

*Born and raised in the Czech Republic, Hana Snajdrova's journey has taken her across an ocean and into a new way of life. While Hana grew up under the communist rule of the Soviet Union, she remembers living a normal, happy childhood.*

“We still had a nice and comfortable family life — not an excess of things or luxury, but as a child, I had everything I needed and, most importantly, my parent’s love,” Hana reflects. “But with the Velvet Revolution in 1989 that ended more than 40 years of communist rule in the country, the door to the whole world opened, and with that, the opportunity to travel and learn languages and learn about other cultures while living abroad.”

...



Hana first left the Czech Republic in her early 20s, arriving in Austria, where she spent two years working as an au pair and studying the German language.

“Living in Vienna for almost two years changed my life. I met some amazing people that showed me how great and rich life can be through new experiences, fashion, traveling, or just dining at a nice restaurant,” she reflects.

After returning home for a couple of years, an opportunity to move to the U.S. arose.

“I was happy at home with my family, but I had a drive to be independent and wanted to own my own business

one day. That’s what made me want to travel, learn languages, and experience life abroad,” Hana continues.

#### New Beginnings

Hana arrived in Virginia. A few months later, she relocated to Chicago, where she spent the next 12 years building a life from scratch.

“First and foremost, I started learning English. It was always important for me to be able to communicate and, in that way, respect the culture of the country I was living in. I was also learning with every job opportunity I had.

Hana always assumed she’d return to the Czech Republic at some point, and

by 2009, she was ready for a change. Her chapter in Chicago had come to a natural close, so she sold her condo, packed her belongings, and readied herself for her return to Europe.

But then, something completely unexpected happened.

“At the airport, I turned around. I wasn’t ready to leave,” Hana reflects.

#### Coming Home

Although Hana decided not to return to the Czech Republic, she was still ready for a new beginning. She had left her job and home in Chicago and set her sights on a sunnier future.



“I always wanted to see how it is to live in a tropical environment — sunshine and palms and nice weather all year long. So I moved to Naples,” she says.

Upon landing in Naples, Hana immersed herself in a new hobby — photography. She educated herself through hands-on classes and internet study.

“When I was little, I loved looking at pictures of my family and admiring the moment frozen in time — seeing the people I never met because they were gone before I was born. As I was getting older, I became captivated by capturing that moment in time and building memories with portraits. So I wanted to turn it into my main profession.”

Today, Hana owns and operates New Frame Photography. She focuses on portraits, corporate headshots, personal branding, lifestyle shoots, and real estate photography.

“I like to provide my clients with images they are proud to show, with a photo that is a true representation of them or their business. I like to make people comfortable in front of the camera, which is not an easy task sometimes. Some of my clients have also become friends over the years, and I cherish that very much,” Hana says. “In real estate, a good photo of a property is important because it shows that the agent cares about the client with quality work and service — not to mention great architectural photos have a better chance to sell a property faster.”

#### The Next Steps

Outside of work, Hana spends most of her time with her 10-year-old son, Nikolas.

“I love watching him grow, taking him to sports, and seeing his progress. He wants to become a pro athlete. He is my pride and joy,” she says proudly.

Hana enjoys yoga, walking, hiking, dancing, thrifting, cooking, and gathering with friends.

“Good friends are like stars,” she says. “You don’t always see them, but they are always there.”

Looking ahead, Hana aspires to continue growing her photography business. She also has her eyes on other entrepreneurial ventures; she would like to open a coffee shop in the near future. Regardless of her professional outlook, she plans to continue enjoying life day by day.

“There are so many opportunities here. If you work hard and know what you want, you can achieve anything. People come with nothing and build their lives here,” Hana offers. “I’ve put so much work into growing the business, and now it’s really about just enjoying life. I’m taking it step by step, one day at a time, and enjoying it.”

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# 5 WAYS FOR REALTORS® TO HELP OUT-OF-TOWN BUYERS

Despite nationwide cooling of housing markets, Florida remains the premium relocation site for retirees and transplants looking to leave the cold north. Our office has handled thousands of closings for out-of-town buyers, giving us a unique insight on how to assist them. The top five ways (in no particular order) a Realtor can assist out-of-town homebuyers to securely purchase Florida property smoothly and efficiently are:

## 1. Recommend a Local Lender

Local lenders typically offer several advantages over the “big box” banks. Local lenders typically have an in-depth knowledge of the local real estate market, including of Florida’s condominium market, which can often eliminate some of the red tape the big box banks require. Local lenders often have closer relationships with local appraisers and other vendors, allowing for faster loan processing and closing times. In addition, local lenders often provide a personal relationship the national banks simply cannot provide.

## 2. Know the Market

Realtors must be aware of changes in the local market, such as rising or falling demand, to best advise their clients. Out-of-town homebuyers rely on Realtors to use their knowledge of the local market to identify and reach out to potential sellers. Understanding local market conditions can help Realtors negotiate better terms and outcomes for their clients. Knowing the local market can enhance a Realtor’s professional reputation, making them a trusted resource for clients.

## 3. Know the Area

Similarly, Realtors should familiarize themselves with the local neighborhoods and surrounding areas to advise clients on school districts, transportation, amenities, and other important factors when choosing a neighborhood or property. By knowing the local area, Realtors can establish connections with local businesses, professionals, and other important figures that can benefit their clients. Knowing the local area sets Realtors apart from others in their field and helps them establish themselves as experts in the area.

## 4. Know the Contract and Be Organized

As local Realtors know, here in Southwest Florida, we have the option between two separate sets of standardized forms — the Florida Realtors®/Florida Bar standardized forms (“FR/BAR forms”) and the Naples Area Board of REALTORS® standardized forms (“NABOR forms”). It is vital that Realtors not only know the differences and advantages of each set of forms, but also how to explain those differences and advantages clearly and concisely to an out-of-town homebuyer who may not be familiar with our local forms. It is critical that Realtors understand the timeline of the transaction based on the particular contract forms used. Successful Realtors prepare and organize detailed timelines for their homebuyers so deadlines are not missed, such as deposit deadlines, inspection periods, and finance contingency periods.

## 5. Use Local Counsel

Unlike in some other states, Florida lawyers can serve as both title/closing agents as well as legal counsel to a party in a transaction. Local attorneys have experience with the locally used contract forms, as well as with the industry custom and practice for the region.

In most cases, using an attorney from the beginning of the closing process provides a homebuyer with the peace of mind of having legal counsel “in their corner.” Additionally, competent real estate counsel have the ability to hold transactions together despite “hiccups” in the process. Often, attorneys are needed to use innovative and creative legal strategies to implement alternative financing, cure title defects, assist with required governmental action, or take some other action which cannot be taken by Realtors or title companies. As the price tag for local counsel is usually not exorbitant, Realtors will do their customers a service by referring them to a competent real estate attorney as the closing agent ... and a happy customer means a repeat customer!

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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# MAYA ISMAILOVA

► rising star

## *A Tale of Two Continents*

By Zachary Cohen | Photos by New Frame Photography

Maya Ismailova was born in Central Asia and earned a law degree from the Tashkent State University of Law in Uzbekistan in 2003. After practicing international law in her home country for several years, she won a green card lottery to immigrate to the United States. With the chance to improve her life and offer her children a more secure future, Maya jumped at the opportunity. She arrived in Naples with her family at the end of 2011.



...



“I love communication, negotiation. I love happy people. I love sales, and I love my own schedule. I wanted to be my own boss, independent.”



Maya Ismailova immigrated to the U.S. from Uzbekistan in 2011.



While the U.S. presented opportunities that Maya simply didn't have available to her in Uzbekistan, there were also challenges. The language and culture were unfamiliar, and Maya's law degree wouldn't prove very useful in Florida; if she wanted to practice law, she'd have to earn a new degree and take the bar.

Upon arriving in Naples, Maya focused on her family. She landed work in customer service and hospitality, which helped with her transition to a new culture. Life challenges in 2017 led her to take another look at building a career in law in the U.S.

"I needed to go back to law school if I wanted to continue what I was doing before in international law, but I didn't have the time or money, so I found I could be a mediator in family law," Maya explains.

Maya got certified as a mediator, but she soon discovered the job was not a good match. So she was sent back to the career drawing board.

"I love communication, negotiation. I love happy people. I love sales, and I love my own schedule. I wanted to be my own boss, independent," Maya explains. "My friends, coworkers, managers, they said, 'Maya, we can see you're really good with sales and negotiation.' Those people pushed me onward in real estate."

Inspired by her friends' encouragement and her own home purchase in 2018, Maya decided to give real estate sales a shot.

"After purchasing my first home in 2018, I completely made a decision that real estate is my passion," she reflects.

#### New Career, New Passion

In real estate, Maya quickly found her place. Her communication skills, in particular, helped her succeed early.

"I speak and understand many languages: English, Russian, Ukrainian, Uzbek, Tajik, Turkish, and also I can understand Slavic languages. I love languages," Maya says. "My success in real estate has been helped by speaking those languages. I know their mentality, their culture."

Maya's negotiation skills and standout work ethic have driven her business. What began as a side job in 2019 turned into a full-time career in 2022, which she closed as a solo agent with Marzucco Real Estate.

Maya sees herself as more than a salesperson; she's a real estate matchmaker.

...

That helped her become Marzucco Real Estate's number three agent in 2022, when she closed 22 deals for over \$15 million. Suffice it to say, the future is bright for Maya Ismailova.

**Living in Gratitude**

Maya's three children, Bonnie, Beck, and David, are now 18, 16, and 9. When she's not working, you'll find Maya hanging out with her kids, reading, cooking, traveling, enjoying new cultures and languages, and exploring everything Naples has to offer. After over a decade in Southwest Florida, the area has truly become Maya's home.

"This is my home now. Even my Instagram is @mayalovesnaples. I truly love it. Naples, for me, is a very special place."

Maya is proud to be an American too. The country has offered her opportunities to better herself that she wouldn't have had if she had stayed in Central Asia. Maya became a U.S. citizen in 2021.

As Maya reflects on her journey from being a lawyer in Uzbekistan to a top REALTOR® in Naples, Florida, she

taps into gratitude for all that life has given her.

"I'm most grateful for God. I'm grateful for my children. I'm grateful for the opportunity to become a citizen. I came to this country as an immigrant. This country has given me so many opportunities. I came here with zero English. I'm really grateful for this country and for my work. This is exactly what I want to be doing. Real estate is part of my life. I wanted a better life, and I decided I was going to work for that. I dreamt, and I wasn't afraid."

**WORDS OF WISDOM**

**"Believe in yourself. You are your own brand, not the broker. So believe in yourself, and build your brand."**

**"Always find opportunities to make someone smile and to offer random acts of kindness in everyday life. Do the best you can in everything you do. Love your family, work hard, and live your passion."**

Rising Star Maya Ismailova is a solo agent with Marzucco Real Estate.





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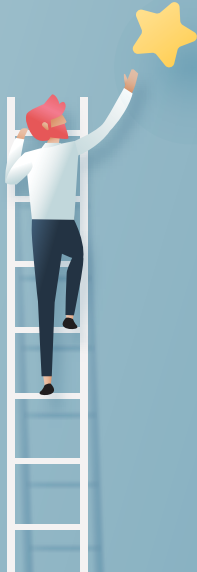
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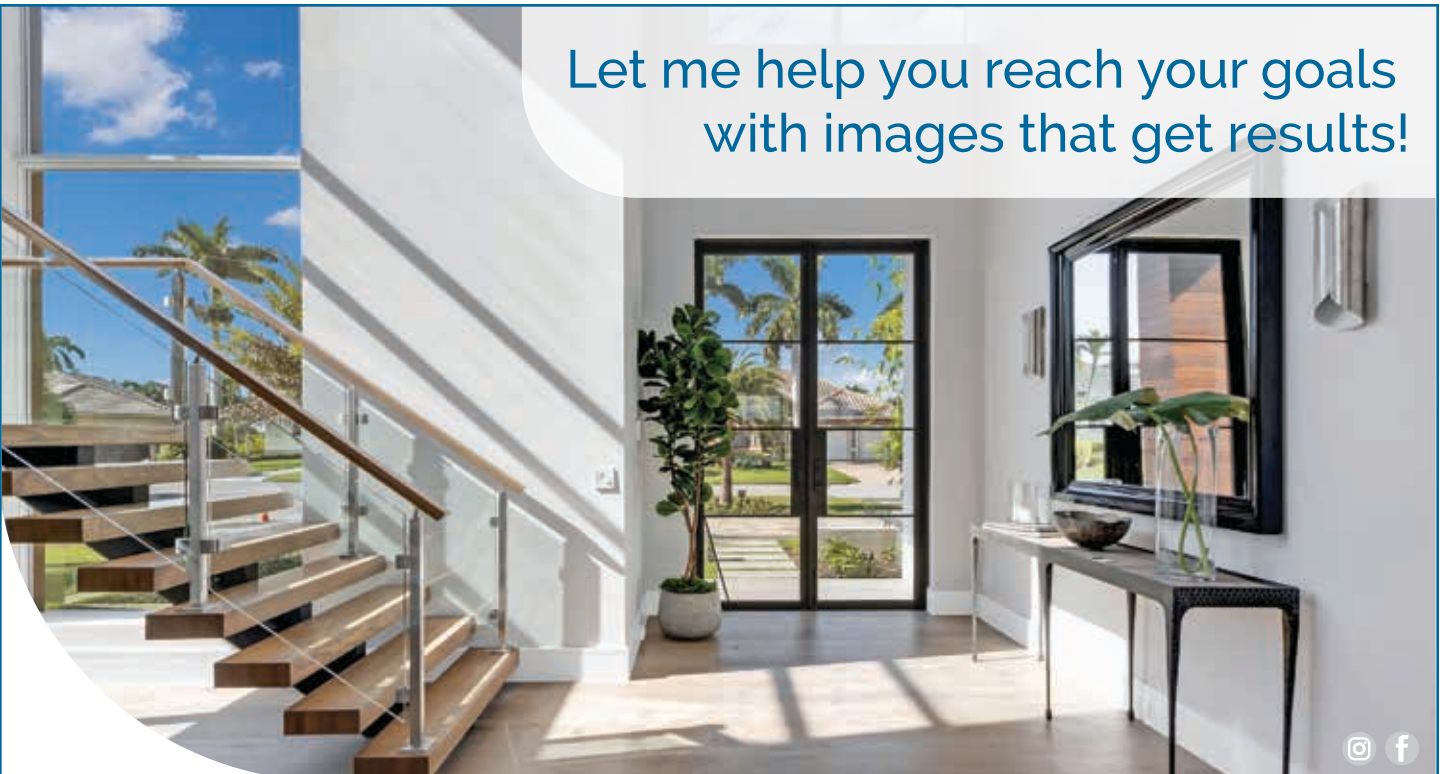
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# The POWERFUL PRACTICE

## of Mental Rehearsal TO MANIFEST OUR GOALS!

In my coaching practice, I often utilize the concept of pleasure as a valuable tool in achieving desired goals. Maybe you're asking, what's pleasure got to do with manifesting goals? Pleasure has everything to do with manifesting our goals, and it starts with our habits. Our habits are the automated choices or routines that we make on a daily basis that determine our quality of life. Therefore, manifesting our goals is based on our very habits — the actions we take daily that determine who we are. And guess what drives our habits? Pleasure. Pleasure drives our habit loops because our habits are built on what feels most pleasurable, most gratifying to us at any given moment.



Simply put, we always will choose what feels most pleasurable. If it feels best to wake up at 6:00 a.m. to hit the gym, then we'll do that. If it feels best to press snooze, then we'll do that. If you have to be somewhere by a certain time and you don't like being late, then eventually it will feel more pleasurable to wake up than to press snooze again. Since pleasure drives our habit loops, if we change what pleasure is linked to in the brain, we can exponentially increase our motivation for follow through. This is one of the secrets to building habits that stick. What we want to do is match our natural pleasure chemicals (endorphins) with the activity that will get us our desired results, and one way we can do this is by a practice called Mental Rehearsal.

Mental Rehearsal is a technique used by champion athletes. The athlete imagines the game from their perspective as though they are actually competing in real time. It's like a mental trial run. They mentally rehearse their performance by breaking it down into tiny components, strategy, thoughts and feelings. Research shows that great progress can be made with Mental Rehearsal because it helps you "practice" overcoming habituated resistance. It links pleasure with healthy behaviors in the brain and motivates follow-through in new ways throughout the process.

**Here are four quick and easy steps to practice a Mental Rehearsal for your desired goal:**

1. Ponder a goal and define to yourself a clear, well-formed outcome before this Mental Rehearsal exercise.
2. Step into that version of you that is 100 percent committed to your goal. Make a picture, if you will, of the future you. Do you see yourself? Step into this future you. This is the future you that is 100 percent committed to making choices in small, manageable steps that will lead you to achieving your goal. Slip yourself right into the body of this future you. Take a moment and just be this future you. See, hear, smell, and feel, bringing all the senses to this visualization.
3. Notice how everything is going well for you. Notice how it feels to be taking such positive steps toward your goal and feeling optimistic and empowered. Smile as you visualize not only your future self achieving your goal, but the amazing, gratifying, proud feeling of your accomplishment. Relax as you consciously choose to resonate at a higher vibration of optimism and excitement, which enables you to attract more of what you want in your life.
4. Like a dial on the radio, we're going to turn up the volume on your senses. Scan them now: What do you see, hear, feel, smell, taste, and intuit? Allow yourself to *really* feel into this visualizing of your goal and all that you are experiencing. Maybe you are attuned to the pleasure of feeling so clear and intentional, full of hope, energy, and clarity that you smile to yourself because you feel your power from within. Allow yourself to claim *your* power. You are

in a groove, where you are truly unstoppable. You feel more radiant, alive, and on purpose. You tell yourself, "I feel so good right now. I am ready for anything." Allow that awesome energy and enthusiasm, like a ball of light, to penetrate every part of you. Breathe in. Breathe out. Come back to the present. Notice a shift in your mood, outlook, energy, mindset?

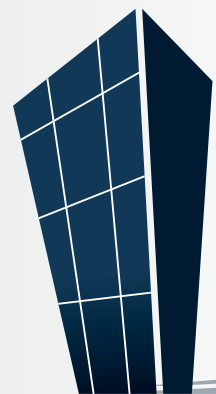
By ritualizing Mental Rehearsal and linking it to pleasure, we can utilize this tool to not only positively visualize our goals but also manifest our goals more quickly. This practice gets us in the zone to simply feel good. It changes our energy. When we change our energy, our energy will change. It's good to feel good, and when we do, our energy shifts to a higher frequency. This good-feeling energy attracts our desired goals and outcomes, aligns our energy, and spurs our manifestations into motion. Trust the positive, energy-shifting practice of Mental Rehearsal to shift your energy and build momentum in manifesting your goals ... because when we change our energy, we change our 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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# 3 YEARS IN PRINT!



**T**his month, March 2023, marks the 3rd anniversary of *Naples Real Producers* (formerly *SWFL Real Producers*). It has been an incredible last three years of featuring so many inspiring top producers in our local real estate community in the magazine. Thank you to all the amazing agents who have graced our pages! We are grateful and humbled that they agreed to share their stories — the challenges, the hiccups along the way, their tips and “secret sauce,” and their ultimate successes — with us and our readership.

At Real Producers, our mission is to connect, elevate and inspire. Our quarterly events and

magazine release parties have been designed to connect this community, providing multiple opportunities to gather exclusively with other best-of-the-best agents in our area, along with our wonderful preferred industry partners, to network and socialize and forge even stronger business relationships with each other. We hope you’ve enjoyed the events as much as we have!

Three years went by awfully quickly! Thanks to all of you, we are still growing and are stronger than ever, and looking forward to more exceptional magazines that showcase this community’s wealth of talent and knowledge, and spectacular events where we all get to see one another in person. Happy 3rd Anniversary to us! And thank you, again, to all of you who make up Naples Real Producers!

On the following pages, check out the superstar agents who we’ve featured on our covers over the last three years, as well as the major fun we’ve had as a community at our many events. Cheers to a spectacular three years!





2021





# 2023

Naples Real Producers is looking forward to many more years with this amazing community!

## OWNER & PUBLISHER 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 became 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 moved to Naples, Florida, where his parents were living, to be closer to them. A friend introduced Andrew to Real Producers, and he decided to start a franchise of the REALTOR®-centric publication in Southwest Florida, where he has been growing the company by leaps and bounds for the last three years.



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