

TAMPA BAY

REAL PRODUCERS.®

CONNECTING. ELEVATING. INSPIRING.

Tom Buscemi

What's Inside:

COVER STORY:

Tom Buscemi

RISING STAR:

Lindsay Hernandez

FEATURED REALTOR®:

Maria Gallace Gerelus

MAKING A DIFFERENCE:

Help Us Gather (HUG)

FEATURED BROKER:

Frank Ambrosio

SPONSOR SPOTLIGHT:

Bay to Bay Lending

From the Desk of the President

Photo Credit:
Allie Serrano
of Allie Serrano
Portraits LLC

MARCH 2023

PARTNERS IN SUCCESS!

Here at Milestone Title, we are striving to provide the best customer experience available, offering tools and resources designed with the busy real estate professional in mind. Contact us today and we'll show you what we can do to be of value to you and your customers.

Closing Locations throughout the State of Florida

HQ - 14310 North Dale Mabry Hwy., Suite 200, Tampa FL 33618



MILESTONE
TITLE SERVICES, LLC

813.513.9848 | www.milestonetitlesvcs.com



Social. Architectural. Natural.

B. Lively Images



-RESIDENTIAL & COMMERCIAL-

AERIAL

3-D VIRTUAL TOURS

VIDEO TOURS



813-477-3398

FLOOR PLANS

CUSTOMIZED WEBSITES

Next day



LivelyListings.com



HomeTeam makes the home inspection phase an opportunity, NOT a hurdle.



HomeTeam of Tampa Bay

(813) 632-0550 | hometeam.com/tampa-bay

tampabay@hometeam.com

Each office is independently owned and operated. ©2022 The HomeTeam Inspection Service, Inc. All rights reserved.

when you choose us, you're choosing:

1. Hyper secure

We're great at locking loans. Also, your private info in Octane, our custom-built home loan platform.

2. Super detailed

Traditional mortgage comes with a lot of "huh?" moments. We explain every fee, step, and acronym clearly.

3. Mortgage lending

Some lenders do it fast. Others, flashy. At Cardinal Financial, we just focus on doing it right. Every single time.



JC Sommer, Producing Branch Manager Retail

Call or Text: 727.244.1278 • Email: jc.sommer@cardinalfinancial.com

We're the type of lender that talks to you like a human. That empowers you with access, insight, and knowledge for a lifetime of home loan confidence.



William Owens

Owner/Licensed Transaction Manager

m: 727-644-2972

will@pineappleclosings.com

We save you time and headaches by making your real estate transactions a breeze! Helping others succeed is what we do!

- Listing to Closing Transaction Management
- Contract to Close Transaction Management
 - Broker Compliance
- Listing & Contract paperwork assistance
 - Al la Carte Real Estate Services
- Pay as you go, per transaction and no upfront costs



Book a **FREE 15-minute fitness and nutrition audit call.**

Build your confident, sexy self from the inside out, reshaping and sculpting your body while speeding up your metabolism with fat-burning foods and personalized workouts.



VIRTUAL FITNESS COACHING FOR BUSY FEMALE PROFESSIONALS

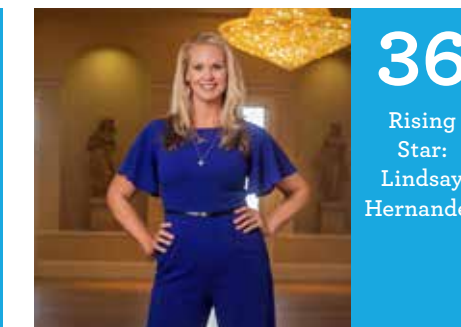
Get in your best shape and feel amazing in the boardroom and the bedroom.

Text: 813-843-1399

go.oncehub.com/EnergiaWellness

TikTok: @autumnbridges26

TABLE OF CONTENTS



If you are interested in contributing or nominating Realtors for certain stories, please email us at don.hill@realproducersmag.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *Tampa Bay Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

MEET THE
TAMPA BAY
REAL PRODUCERS TEAM



Don Hill
Area Director



Elizabeth McCabe
Director of Business
Development



Dave Danielson
Writer



Gillian Kirsch
Ad Manager



Tara Terhune
Client Experience Director



Lori LaCoppola
Client Relations Director



Carol Walker
Professional Photographer
Thomas Bruce Studio



Allie Serrano
Professional Photographer
Allie Serrano Portraits, LLC



Lisbet Alvarez
Event Coordinator



Barry Lively
Professional Photographer
B. Lively Images



Ryan Justice
Videographer



Gerardo Luna
Event Photographer



Rob Horne
Videographer



Making client's dreams come true one home at a time!

WE'RE KNOWN FOR:

- CLEAR & CONSISTENT COMMUNICATION
- ON TIME CLOSINGS
- BEST IN THE INDUSTRY PRICING
- TRUE TO OUR NAME SAVVY



Not a commitment to lend; not all borrowers will qualify. Equal Housing Opportunity | NMLS #1663584 | a dba of Mayo Mortgage Group, LLC.

WHAT CLIENTS ARE SAYING:

Tracie and her team at Savvy Mortgage were extremely helpful, efficient, patient (with me!), and results-oriented. We closed quickly (fewer than 30 days) with a rate and terms that worked well for me. Tracie is quick to jump on a call anytime you need to check in. I recommend Tracie and the Savvy team very highly and without reservation.
-John F



Tracie Mayo
Broker/Owner | NMLS #1049924

tracie@savvymortgage.com
Office 727-877-5684
Text 727-877-5684

2435 Central Ave, Suite B
St. Petersburg, FL 33713



SCAN ME

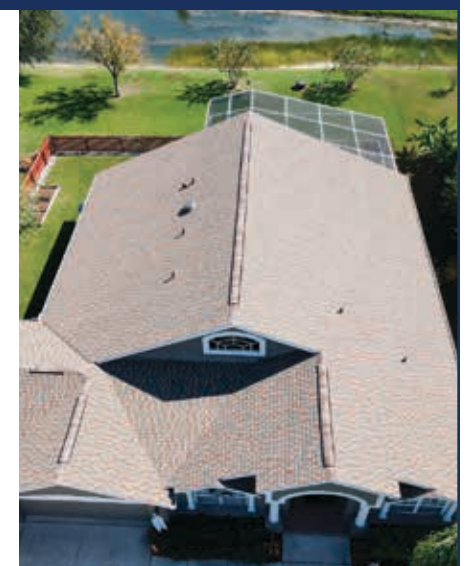
Asphalt Shingle, Tile and Metal residential roofing experts, serving the entire Tampa Bay Area



FREE ESTIMATES
Most installations are completed
within two weeks
Info@GetTheRoof.com

727-404-8989
GetTheRoof.com

CGC1526851 CCC1332978





This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

CLOSING/LISTING SERVICES

List 2 Close
Mandy Riedinger
(727) 262-4004
list2closemgmt.com

Pineapple Closings
(727) 644-2972
pineappleclosings.com

ELECTRICIAN

Florida Electric Partnership, LLC
(727) 483-2808

ESTATE LIQUIDATION & DOWNSIZING

Caring Transitions
Laura Bruce
(813) 235-0685
caringtransitionstampa.com

FITNESS/WELLNESS

Energia Wellness Studio
(813) 843-1399
viralichter.com

GENERAL CONTRACTOR

RJB Construction
(813) 735-7179
rjbconstructioninc.com

HOME INSPECTION

A Radiant Property Inspection
(813) 839-8416
radiantinspect.com

BPG Inspections
(800) 285-3001
BPGInspections.com

Class Act Inspections
(813) 512-6918
classactinspections.com

Florida Building Inspection Group
(813) 415-1043
FLBGroup.com

Gulf Shores Home Inspections
(727) 307-1339
gulfhomeinspections.com

Home Team Inspections
Margo Ackerman
(813) 750-2566
HomeTeam.com/Tampa-Bay

LunsPro Inspections
(813) 563-4144
LunsProFlorida.com

Momentum Home Inspections
Justin Strickland
(863) 600-6949
momentumhomeinspections.com

SEC Inspection Services
(727) 786-4663
secinspection.com

Solid Rock Home Inspection
Chris Defayette
(727) 386-8627
solidrockhi.com

HOME WARRANTY

First American Home Warranty
Stephanie Shaughnessy
(813) 344-7525
firstamrealestate.com

HVAC

Nationwide Home Solutions
(727) 455-9597
nationwidehome solutions.com

INSURANCE

Brightway Insurance
(727) 493-0918
brightway.com

MORTGAGE BROKER

K2K Mortgage
Kris Radermacher
(757) 450-0052
klear2kclosewithkris.com

MORTGAGE LENDER

Bay to Bay Lending
DJ Rondeau
(813) 251-2700
BaytoBayLending.com

CHANGE HOME MORTGAGE

Jeannine Smith
(727) 772-3459
jsmithmortgage.com

Edge Home Finance
(813) 957-2080
celiamerritt.com

Guild Mortgage
(813) 767-1887
Applywithcarlos.com

Lincoln Lending Group
Frank Coto
(813) 765-1239
lincolnlend.com

Savvy Mortgage
Tracie Mayo
(727) 877-5684
savvymortgage.com

Van Dyk Mortgage
Bryan Lovell
(813) 727-1867
www.VanDykFlorida.com

MOVERS

Bull Moving
(813) 943-6043
BullMoving.com

Two Men a Truck
Eugenia Parlow
(813) 988-7388
twomenandatruck.com

PAVER RESTORATION & SEALING

Paver Seal Tampa
Daniel Bianco
(813) 480-9093
paversealtampa.com

PHOTOGRAPHY

B Lively Images
Barry Lively
(813) 477-3398
thevirtualvisit.com

Gerardo Luna Photography
Gerardo Luna
(813) 410-1712
gerardoluna photographs.com

PHOTOGRAPHY/PORTRAIT

Allie Serrano Portraits, LLC
(813) 501-7250
allieserranoportraits.com

Thomas Bruce Studio
(727) 577-5626
thomasbruce.com

PHOTOGRAPHY/VIDEO PRODUCTION

Simple Photo
(727) 758-2834
simplephoto.io

PROPERTY MANAGEMENT

Homeriver Group
(813) 810-0807
homeriver.com

ROOFING

Kaizen Construction Group
(813) 518-5248
kaizenconstructiongroup.com

Magnum Restoration
(813) 606-4414
magnumrestoration.com

Perimeter Roofing
(678) 948-7663
perimeterroofing.com

SCM Roofing
Shawn Alverson
(239) 339-7756
scmroofingfl.com

Tactical Roofing Company
(727) 404-8989
gettheroof.com

TITLE AGENCY

Celebration Title Group
Rob Modesto
(407) 489-1542
www.Celebration TitleGroup.com

TITLE COMPANY

Assurity Title
(813) 556-7501
AssurityTitle.com

Marlin Title
(727) 791-7000
marlintitle.com

Milestone Title Services, LLC
(813) 422-1328
Milestonetitlesvcs.com

Red Door Title
(843) 324-2420
reddoortitlegroup.com

UTILITY CONCIERGE

Utility Helpers, LLC
(813) 291-3600
utilityhelpers.com

VIDEO PRODUCTION

Justified Films
Ryan Justice
(813) 843-3475
Justifiedfilms.net

If it ends in INSPECTION we do it.

SOLID ROCK INSPECTIONS GROUP

727-386-8627 www.SolidRockhi.com

- ✓ Residential & Commercial
- ✓ Insurance
- ✓ WDO
- ✓ Sewer Camera
- ✓ Pool
- ✓ Mold & Lead Paint

www.Klear2KCloseWithKris.com

KLEAR KLOSE With Kris

We'll beat a competitor's estimate in 15 minutes!
No new application required!

No Lender Fees!

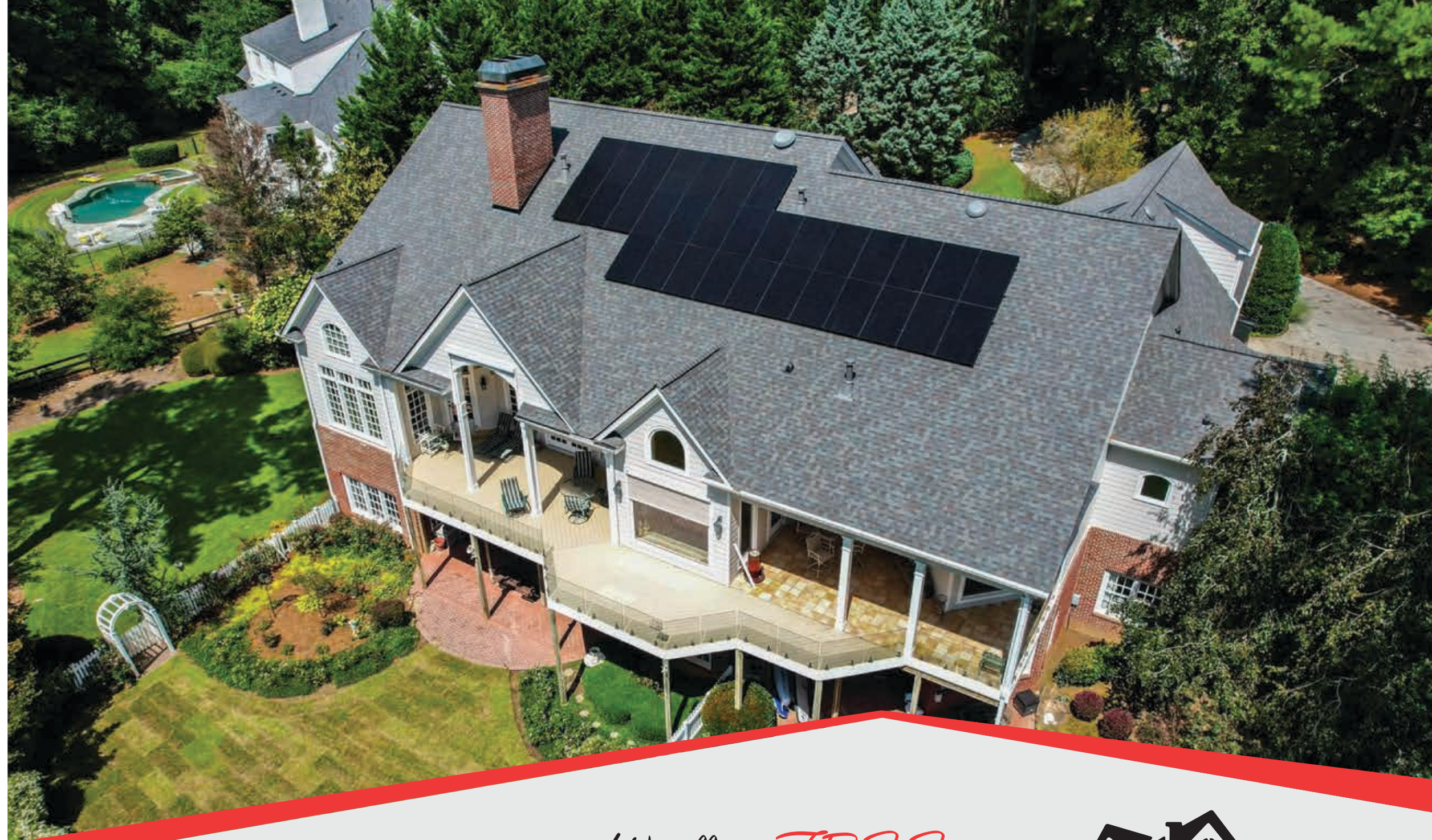
NO APPLICATION FEES, UNDERWRITING FEES OR BANK FEES

- ✓ Close in 15-25 days, just ask how!
- ✓ FHA, VA, CONVENTIONAL, and NON-TRADITIONAL LOANS
Primary, Second Home, and Investment property
Single Family, 2-4 Unit, and Manufactured Homes
- ✓ No minimum credit score on VA Loans! 500 minimum FHA!
- ✓ Bank statement and 1099 Loans (No paystubs, W-2 or taxes)
- ✓ Buy or Refinance just 1 Day out of Foreclosure, Bankruptcy or Short Sale!
- ✓ Home Equity Line of Credit and Land Loans
- ✓ No Income Document Primary, Second Home, Investment (Close in as little as 10 days)
- ✓ Private \$\$ and Commercial Connections for outside the box deals
- ✓ Fix N' Flip Loans, Renovation loans, and 203K Loans

KRIS RADERMACHER BROKER/OWNER/LOAN OFFICER
NMLS #2381850 / #1071257
CONTACT ME TODAY!
TEXT 757.450.0052
EMAIL KRIS@K2KMORTGAGE.COM
444 Edgewater Blvd, Tampa, FL 33609

K2K Mortgage

**WE HAVE
YOUR
CLIENTS
COVERED
FOR ALL
THEIR
ROOFING
& SOLAR
NEEDS!**



Residential Roofing

Residential Roof Repair

Flat Roofing | Commercial Roofing



*We offer a **FREE**
quality Roof Inspection
with quick turnaround to
help you close **faster.***

407.537.5640
PerimeterRoofing.com



@PerimeterRoofing_GA
Facebook.com/PerimeterRoofingLLC

Publisher's NOTE



"Every day, you have 1,440 minutes. Minutes are your dollars. Invest your time wisely." Ryan Serhant

Hello, Top Producers!

Time is money in real estate. Invest it wisely to see incredible this year and beyond! Managing your time is one of the greatest skills you can learn to maximize your life, increase your productivity, and enhance your happiness.

Welcome to another jam-packed issue. Kick back, relax, and enjoy. Learn about Top Producers who are crushing it here in Tampa Bay, changing the face of real estate. As we round out the first quarter of 2023, stay committed to your sales goals. Aim to meet more people, strengthen your client base, and make it a great 2023.

No one said real estate would be easy, but it's worth every ounce of effort. Follow up with clients, build your referral network, and invest in your clients. It will pay off!

I am grateful to have met many of you – whether on Zoom or face to face. Connections are important in real estate. That's where Real Producers is happy to help. Read about those who are putting others first, helping people find the homes of their dreams, or are just making a difference in the community. Real estate has rich rewards, whether is in the smiles of clients or in planning a well-deserved vacation for a job well done.

I look forward to meeting more of you in the days and months to come.

Until next month!



Don Hill, Publisher
Tampa Bay Real Producers
don.hill@realproducersmag.com
813-433-1776



Allie Serrano Portraits

Professional Portrait
Photography
Studio



Branding - Boudoir - Heritage
Portraits of Magazine Quality

Allie Serrano
Your Favorite
Portrait Artist



AllieSerranoPortraits.com

Call/Text
(813) 501-7250



cover story

Written by Elizabeth McCabe

Photo Credit: Allie Serrano of Allie Serrano Portraits LLC

Tom Buscemi

FROM SPORTS MANAGEMENT TO REAL ESTATE!

Sometimes the path we take in life prepares us for the road ahead. Each experience becomes a stepping stone for the future. Such was the case for REALTOR® Tom Buscemi with Berkshire Hathaway HomeServices Florida Properties Group. He credits his success in real estate to his experiences in the sports industry and believes that is what makes him the Top Producer that he is today!



TOM'S BACKGROUND

Tom attended Florida State University, where he earned a degree in sports management. He admits, "I didn't know what I wanted to do. Sports was what I loved." Following his passion, he took a position with the Tampa Bay Devil Rays in their inaugural season in 1998. Tom got his foot in the door as an intern in the stadium operations department and was quickly promoted to event coordinator. He comments, "I worked my way up over the years and saw a lot of bad baseball and walked a ton of miles through that stadium concourse." He coordinated all operational aspects for the baseball games as well as special events such as the NCAA Final Four, Home and Boat Shows and concerts, including OzzFest, Metallica and Backstreet Boys, to name a few.

With his experience and expertise, Tom oversaw all the event staff, ticket takers and guest services.

"After 6 years with the Rays, I took a new position with the University of South Florida Athletic Department as Assistant Director of Facilities and Event Management," he explains.

"This position provided me with an opportunity to take my career to the next level." He managed all athletic events, facilities, special events and capital projects.



•••

“I was doing it all, from managing the cleaning crew to taking calls from the head coaches about the conditions of the turf and everything you can imagine in between. I made sure walk-up songs for the baseball team were set, coordinated the football officials’ hotels, scheduled and organized staffing, set up banners, stocked snacks in the locker room and was the last man standing at the end of pretty much every event to lock up.”

Little did he know that all of his experiences would be instrumental in his future career — real estate.

Tom grew tired of the long hours and decided it was time for a change. After 13 years of having the best seat in the house but never really being able to enjoy the game, he left the career he had always dreamed of.

Wanting to explore another passion and relying on the skills he had acquired over the years, hospitality was an obvious choice. He partnered with his childhood friend and opened a restaurant outside of Atlanta. Besides his love for food, he really enjoyed the creative aspects of the job. Managing the business came naturally, but it was learning the ins and outs of marketing and curating menus that he liked most. However, it didn’t take him long to realize that the hours spent managing a restaurant were long and demanding and would ultimately be the reason he said goodbye. He wanted to enjoy life and ventured out West, taking a dream job at Vail Resorts in the Keystone Conference Center. He spent time on the slopes, hiked the trails, and lived a carefree life in the mountains for a year. He soon came back to Tampa and began his career in real estate, working in property management at Post Properties at Rocky Point.

Real estate was always in the back of his mind. Tom explains, “My



grandmother was a REALTOR®. It’s something that I have always thought about, but I never wanted to take the risk.” Working in property management propelled him to pursue his real estate license.

“I took a leap of faith and went for it,” smiles Tom. “I joined Berkshire Hathaway HomeServices (BHHS) Florida Properties Group.” That was 7 ½ years ago.

FINDING HIS NICHE

“I found my home here,” says Tom. He loves the family atmosphere of BHHS and appreciates his broker at the South Tampa office, Guy Elazar. “He’s the best broker in the biz. He genuinely cares about all of us and always has his door open, and is only a phone call away. He is also a great coach and teacher.”

Tom has a heart of gratitude for what he has learned in sports and hospitality management. He comments, “I’m thankful for the jobs I’ve had in the past. They definitely molded me and are responsible for the work ethic I have today. There are a lot of things I did in my previous jobs, providing customer service, multi-tasking,

communicating, project management, endless timelines, problem-solving, and relationship building that really helped me out in the real estate world.”

What’s great about real estate is that Tom has the work-life balance that he longs for and the freedom that he desires. He also genuinely loves his job.

“I love helping people buy and sell. My drive every day is to do all I can to make the process easy for my clients,” he says. Tom prides himself in making the transaction as smooth as possible. There is a ton of behind-the-scenes stuff happening in any given sales transaction. He tries to go over and above with assisting in any way he can, whether getting quotes for his clients, getting dirty by landscaping a new listing or keeping a lender on track. He’s even been known to install insulation in an attic to pass inspection for an out-of-state seller. “The goal is for the process to be as stress-free as possible for my clients and provide the ‘white glove treatment.’ “

•••





“It doesn't feel like I'm working, which is something everyone looks for in a career.”

They got married three years ago, and they had their first child, a baby boy, in October 2022. These two proud parents couldn't be happier with their new arrival!

Tom is the oldest of three children, with a brother in South Tampa and a sister in Chicago. His mother recently retired as a principal at Carrollwood Day School after 34 years and is looking forward to more grandchildren! Heidi has three brothers and a sister, which makes for lots of nieces and nephews!

When not working, Tom and Heidi love to travel, check out new restaurants, and are sports enthusiasts. They cheer on the Lightning, Bucs, and Rays, but they are a house divided when it comes to Florida-Florida State. Tom also gives back as a member of the Sports Club of Tampa Bay, a nonprofit supporting the Boys and Girls Club of Tampa and enjoys annual events with BHHS's Foundation, the Sunshine Kids. However, nothing compares to his love for real estate. "I eat, drink and bleed real estate," jokes Tom. He wouldn't have it any other way.

From sports management to a REALTOR®, Tom has found his footing in Tampa Bay real estate and enjoys making his clients' dreams come true!

A go-getter, Tom did a total of 20 million dollars in production last year. "That was my biggest year yet," he smiles. He was also the recipient of the Chairman's Circle Gold Award and was number one in his South Tampa office in sales.

"I had 27 transactions. It was crazy," he reflects.

In 2022, he noticed the market shift but continues to embrace the shift, meet the needs of his buyers and sellers, and be as helpful as he can throughout the process. He comments, "It doesn't feel like I'm working, which is something everyone looks for in a career."

FAMILY FOCUSED

A fourth-generation Tampanian, Tom has his roots in the community with lots of family here. He is married to his wife, Heidi, who also works in the industry.

"I met Heidi, who is a mortgage lender, at a charity golf tournament. A mutual REALTOR® friend set us up, although we didn't know it at the time," recalls Tom. They hit it off at this event, which was held on Cinco De Mayo. "After a couple of margaritas, I almost hit the ball the wrong way on the golf course," jokes Tom. "I guess she made me nervous."



SIMPLE PHOTO

3D IMAGING - PHOTOGRAPHY - VIDEOGRAPHY - AERIALS



Tampa Bays Highest Rated Real Estate Photography Company

- > HDR Photos > Drone Photos > Matterport 3D Tours
- > < 24 Hour turnaround > Twilight > Virtual staging

Save \$25 - \$100 on your next listing photoshoot

PROMOCODE - REALPRODUCER

Book @ www.SimplePhoto.io or Call/Text - 727-626-5074

Gerardo Luna

photographs

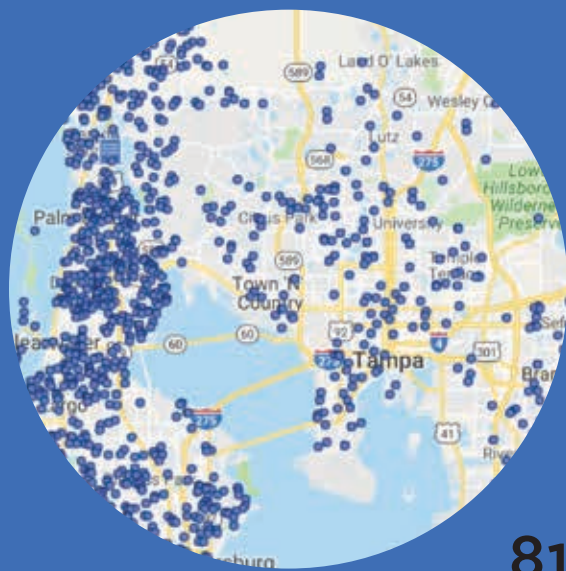
**REAL ESTATE
PHOTOGRAPHY
SOLUTIONS**

- Videography
- 360 tours
- Drone 107 Pilots
- Floorplans
- Portraits

813-640-2611



HOME INSPECTIONS



Hey, Top Producer!
 Close your clients dream house and
 Avoid the Deal Killers!
 Choose our GOOD LOOKERS!

- all inspections including WDO
- fast scheduling 2-3 days
- same day digital report
- licensed general contractors
- luxury property experts

SECINSPECTION.COM

813-657-HOME



**No need to catch
 a leprechaun this
 year for your loan,
 follow the
 rainbow and find
 it here with
 Steven Robertson
 your Loan officer**

*I can offer the fast, personalized service clients deserve
 when purchasing or refinancing a home.*

Clients can submit their profiles and financials in minutes from any device, and communication is streamlined so clients and I can share information quickly and easily throughout the lending process.



CROSSCOUNTRY MORTGAGE™

Steve Robertson *Senior Loan Advisor*

O: 813-286-9090 | M: 727-742-5893
steven.robertson@ccm.com | ccm.com/Steve-Robertson
 600 N Westshore Blvd Suite 200 | Tampa, FL 33609

MARIA GALLACE GERELUS

*From Fashion to
Fitness to Finding
People Homes!*

Life has a way of directing our path. Maria Gallace Gerelus, born and raised in New York, first found her footing in the fashion industry before entering the real estate industry.

“I attended the Fashion Institute of Technology in Manhattan,” says Maria. This is the same school that Calvin Klein and Michael Kors attended. She got a job at Gimbels, which arrived on the New York scene in 1910, starting her career in the fashion industry.

When Gimbels closed, Maria worked at Macy’s New York Herald Square as a manager in the toy department right before Christmas and was quickly promoted to the men’s department. She comments, “I opened the Calvin Klein shop on the main level.” Then she got promoted to associate buyer working as assistant to the vice president in women’s shoes, where she worked for a year. Afterward, she worked as a group manager in New Haven before deciding it wasn’t for her.



▶ featured REALTOR®

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

One thing was for certain: “I loved to sell. It’s in my blood,” says Maria. “I absolutely enjoy selling for so many reasons.” She thrives on the negotiation part of the transaction, meeting different people, and talking to others. Selling complements her people personality.

FROM NEW YORK TO FLORIDA

After working in Manhattan as a regional salesperson over her own territory for Fisher Camuto, Maria found her way to the Sunshine State, where she married her then-husband in 1992.

“I always wanted to be in Florida. My dad was here, and my heart was here,” she says. She worked as a regional salesperson for Jones NY in Florida, Georgia, Alabama, Tennessee, and Kentucky before entering the restaurant supply industry.

“My ex-husband was a seating and décor manufacturer for quick-serve restaurants with his father in Canada,” says Maria. When he and Maria got married, they decided to do it together, and Maria was the CEO of their multimillion-dollar company, manufacturing all the seating packages for national restaurant chains such as Taco Bell, McDonald’s, Pizza Hut, Arby’s, and Burger King. Maria designed the restaurants, choosing materials, wall colors, wall coverings, fabrics and finishes. She also ran the finances of the company, hired and fired personnel, sold to the franchisees as well as the corporate buyers and did everything outside of the physical manufacturing of the materials and products.

“I did that for 20-plus years,” she says. When the Great Recession came, Maria shifted gears. The economy no longer supported their business.



“I always had a passion for working out and anything physical,” she says. She started working on a certification to become a NASM personal trainer before her friend urged her to be the first to start Barre Fitness in Tampa Bay.

Taking her advice to heart, Maria became certified and opened three studios, Above the Barre Fitness. At the same time, she started getting her real estate license, which she earned in 2013.



“When you love what you do, you don’t work. I want to be there for my people.”

Maria truly cares about her clients and their well-being. “I’m a spiritual human, and God gives me what I need when I need it,” she says. “I love what I do, and I truly care. I become a part of a very important process in my clients’ lives.”

This go-getter can’t imagine doing anything besides real estate.

“It’s been a good ride, and it’s been fun,” she says. “I’ll be selling clouds in heaven. I absolutely love this vocation.”

ACTIVE INTERESTS

When Maria isn’t working, she loves to work out.

“Last year, I worked out seven days a week for 365 days,” she says. “I’m planning on doing the same



thing this year.”
Crushing calories and staying fit is important to her, and it also helps her perform better in real estate. She does barre, cardio and weight training.

Boating is another pastime of hers. “I bought a boat in August and love the beach and the water. I must have been a mermaid in my past life,” jokes Maria.

Other pastimes include dancing, cooking, and entertaining friends and family. “Both of my parents are still alive,” says Maria with a heart of gratitude. She is blessed with a wonderful partner Tom, a daughter who is 18 and three brothers. “We still have cousins who live here on both sides of the family,” she adds. That means lots of family time together, including nieces and nephews.

FINAL THOUGHTS

Maria found her best life selling real estate here in Tampa Bay. She’s an inspiration with her drive, determination and commitment to her clients, making the world a better place through her helpfulness and kindness to others.



“I was doing too much,” she shares. A case of shingles confirmed that fact to her. Maria also found herself single again and was fortunate to exit the barre world before COVID-19. “It would have been a nightmare,” she says.

A NEW CHAPTER

Maria started working at RE/MAX Metro once she got her license. She valued the teaching that she received, and it was foundational to her real estate career.

“Julie then recruited me to luxury and beach realty,” she smiles. “I love the concept of what we do.” Everything skyrocketed from there. Maria’s only regret is not doing real estate sooner. “I should have done this 20 years ago,” she admits.

CATERING TO CLIENTS

A self-described workaholic, Maria caters to her clients with her exceptional customer service.

“My clients can get a hold of me 24/7, and they know it,” says Maria. However, she doesn’t mind the long hours of real estate.

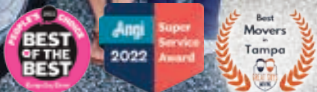
TAMPA BAY'S CLEAN CUT MOVERS



Locally Owned & Operated
Local & Long Distance Moves
Moving & Packing Services
We also sell and deliver boxes!

813.943.6043

Check us out at BullMoving.com



Providing you with Class Act
service every step of the way!



Florida's #1
building inspection
company

Offering:

- Full home inspections
- Commercial inspections
- Insurance inspections
- Leak detection
- Mold assessments



Class Act Inspections
(813) 512-6919
ClassActInspections.com



**Caring
Transitions**[®]
Senior Relocation • Downsizing • Estate Sales

A Total Solution

Senior Relocation/ Resettling • Estate Liquidation • Organize/ Declutter
Clean Out • Online Auctions • Nationwide Network

Offices Nationwide • Bonded & Insured. Each Office is independently owned and operated.

Laura Bruce • Caring Transitions of Tampa • (813) 235-0685
lbruce@caringtransitions.com • www.caringtransitionstampa.com



**IMPRESSIVE
PERSPECTIVE**

Real Estate Video Walkthroughs

2-4 minute professionally edited video, including
interior, exterior spaces, and drone aerial coverage

Square Footage Pricing:

0001-3000 ft² - 300\$
3001-6000 ft² - 350\$
6001-9000 ft² - 400\$
9001-12,000 ft² - 450\$

Add-Ons:

Agent in Video: 75\$
Twilight Exterior: 100\$
3D Exterior Model: 150\$
4K Video Upgrade: 50\$
Social Media Teaser: 50\$



Contact: Rob Cox
P: (813)842-4597

E: rob@impressiveperspective.com



local legends

Written by Elizabeth McCabe
Photo Credit: B. Lively Images



FEATURED BROKER:

FRANK J. AMBROSIO

“I’ve been in the real estate industry for 26 years,” says Frank J. Ambrosio. This Top Producer has been featured on not one but two real estate shows, including *BeachFront Bargain Renovations* on HGTV, where he helped a couple buy a waterfront home. He was also featured in the TV series *Scheffield Real Estate* for the episode “First Forever Home.”

Helping clients navigate the market comes easily to Frank. As the broker/owner of The Ambrosio Group Real Estate, Frank has helped countless clients through the years. He excels in residential and commercial sales and in property management. Not to mention overseeing eight agents. Frank, as well as one other agent, are Certified Commercial Investment Members (CCIM). Two REALTORS® also speak Spanish, with one originally from Columbia and one from Puerto Rico.

“I strategically built my team,” explains Frank. “We also have a great location on the beach.” His office is located on Indian Rocks Beach, and they specialize

in high-end waterfront homes. Known as Tampa Bay’s Waterfront Specialists, Frank and his team help others with their search for luxury waterfront properties. Last year, they had a total of 46 transactions with 39 million dollars in sales.

Tackling Challenges

Frank thrives on tackling challenges. He comments, “I like overcoming obstacles. When something difficult comes up in a transaction, it makes it fun.”

He also likes that no two transactions are the same. “Every deal is different than the last. I try to overcome the problems. Real estate is a challenging business with commercial real estate, residential real estate, and rentals,” says Frank. However, he never gets bored as a broker.





“I wanted to be a REALTOR®,” says Frank. “I studied for the test Friday — Sunday, took the test on Monday and passed it.” He worked as a REALTOR® in Colorado, became a broker, and also acquired his contractor’s license and built his own log homes.

Frank worked with a previous brokerage, setting up the entire seasonal rental division for them. He comments, “I implemented software to run seasonal rentals within the company.”

“I could bring my seasonal rental business to a higher level by implementing the things that we needed to do. That was a huge obstacle for years,” he admits. Frank couldn’t grow his business the way that he desired, and a change was in order — a change for the better. Frank started his own brokerage, The Ambrosio Group Real Estate, which has been a success ever since.

A New Chapter

With the start of his brokerage, Frank had the freedom and flexibility to expand his business properly. With residential real estate, commercial real estate, and rentals, Frank caters to a wide variety of clientele.

“I would rather be small, and everyone do a lot of business, than have 200 agents and everyone produces a little.”

“The only thing we don’t do right now is managing condo associations,” he says. “I don’t know if I want to do that,” he reflects.

Instead, Frank focuses on growing and developing his agents to increase their production as well as their skillset. Bringing them to the next level of real estate is his goal. It’s not about quantity, however, but quality to Frank.

“I’m going to be a boutique brokerage,” he says. “I would rather be small, and everyone do a lot of business, than have 200 agents and everyone produces a little.”

As to what motivates his agents, Frank sees that they are motivated through their listings and sales. When they have a 3.5-million-dollar waterfront sale, they naturally get excited. Frank helps them to grow their business.



He sees a bright future for Tampa Bay real estate. He reflects, “It’s going to increase. Don’t think correction. Prices have leveled out since June, which is when they peaked.” Prices are coming back into balance to where they should have been. Previously, Frank notes that prices were 10% over what they should have been priced.

Life Outside Real Estate

When Frank isn’t working, he feels the need for speed. He says, “I track cars.” You can find him at the race-track. He also likes motorcycles, attending car events, and giving back to the community.

In 2022, he was just at the Shriners Hospital in Louisville, KY, for the Crown Rally. Kids who were battling illness had the opportunity to sit in exotic cars like Lamborghinis, which brought happiness and hope into their



day. Frank also donates to Toys for Tots for the holiday season.

In his free time, you can find Frank doing car events with his 24-year-old daughter. He also likes scalloping, going to the Keys for lobsters, and scuba diving. He has a soft spot in his heart for animals and has a German shepherd, a turtle, and chickens.

Frank is also involved with a German shepherd rescue.

A Perfect Match

Frank followed his passion into real estate. He has found a profession that suits his skill set, his expertise, and his desire to help others. He can’t imagine a better career!

•••

To Frank, success is treating real estate like a business. Eager to be the best he can be, Frank progresses to grow his business. He says, “If you just do one or two deals a year, it’s not worth doing it. You have to go all in or do something else that is easier.”

Born and raised in Florida, Frank moved to Colorado when he was younger and owned a ski and snowboard shop in Copper Mountain. He jokes, “Our summer business wasn’t great. REALTORS® have business throughout the year, and I had to make money in the summer to support my family.”



Don't lose another deal because of the age of the roof...
ASK US HOW WE CAN HELP



LOCAL ROOFING EXPERT

Specialize in re-roofing
Tile, Metal, and Shingle Roofs
Storm Restoration



21129 Leonard Road | Lutz, FL 33558
tel 813-606-4414 | fax 888-773-4346
www.MagnumRestoration.com

CCC1331334



TOP-RATED ROOFING CONTRACTOR | TOP RATED ON GOOGLE



Tampa's Best!
Home Inspections
Made Easy for YOU.

Our team makes the inspection process quick, easy, and hassle-free, so you can worry less and close the deal faster!

OUR SERVICES INCLUDE:

- Home Inspections - pools and sprinkler included
- New Construction - pre-slab framing, pre-closing
- One Year Builder Warranty Inspections
- WDO/Termite
- Wind Mitigation Reports
- 4 Point Inspections
- Air Quality Testing
- Water Quality Testing
- Sewer Scope Inspections
- Pre-Listing Inspections
- Commercial Inspections

scan to make an appointment today.



Call Us Today at
800-285-3001

100+ YEARS OF TEAM EXPERIENCE
Serving the entire Tampa Bay Area

Home insurance that's built for your client



Text us for fast turnaround home quotes.



Danny Knoblock
727-877-8099



Jake Trimble
727-478-2021



The Dittman Agency

HomeRiver Group® is an integrated national platform offering world class property management services to owners and tenants in the rental market.



Our Agent Referral Program is designed to give the same level of care and attention that you would give to your clients while enhancing your value for providing a solution for their property management needs.

\$750 referral to agents who refer property management doors.*

*Licensed agents only

Rebecca Vazquez

813-810-0807

homeriver.com

@HRGTampa

12906 Tampa Oaks Blvd

Suite 100, Temple Terrace FL 33637





▶▶ rising star

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



MEET
Lindsay Hernandez

WITH PROPERTY HOLDINGS REALTY GROUP



*Professional Service
with a Personal Touch*

“It was a match made in heaven,” says REALTOR® Lindsay Hernandez of getting her real estate license in 2018. Real estate fills a need to serve the community, professionally and philanthropically. “I’m exactly where I am supposed to be.”

Her love language is serving others and fits with her people personality and her genuine heart to help others. Prior to real estate, Lindsay worked as a special education specialist for almost 20 years. In 2016, when her son passed away, it was time for a new chapter in her life.

“I took bereavement leave and went back to special education in 2017, but it just wasn’t the same. My entire paradigm had shifted. It was the most unimaginable thing. I had another child in 2017, and when maternity leave was over, there was no way [I was going back to work]. I was going to stay home with this baby, who was a miracle to save us from this heartache.”

Lindsay launched her own nonprofit, the Christian Michael Hernandez Foundation, which focuses on “kindness missions” and meeting the needs of others one good deed at a time. She also followed her mother’s footsteps into real estate.

It was a natural fit for Lindsay, especially with her love of houses. She jokes, “Other women shop on Amazon while I am scrolling Zillow.”

She was eager to serve the community and had done investments in the past. Real estate was the next step for her.

“I missed serving families and those in my community,” says Lindsay. Real estate was the answer she desired. “Now I can serve in a different capacity.”

A Family-Owned Boutique Brokerage

Lindsay now works with Property Holdings Realty Group, which was started by her mother. She comments, “We are a family-owned brokerage. It was just supposed to be my mom and me, but we have scooped up some awesome people along the way.”

Working with her mom is rewarding. She says, “She’s so supportive and encouraging; it’s fantastic.” Lindsay also enjoys guiding new agents, facilitating their training. Through her years of real estate, she has learned a lot. “It’s been trial by fire,” she jokes.

Property Holdings Realty Group is a boutique brokerage focused on diligent service and personalized care. Lindsay says, “I pride myself on devoting every ounce of professionalism I have to each and every client, no matter the price point. I have been recognized as an





“

Sometimes it's smooth, sometimes it's climactic, but it's always very interesting. I like that finish line feeling.



...

'area specialist' and consistently produce high volume through the provision of personalized service, diligent care and a concierge approach."

Passionate about Her Profession

Lindsay is passionate about her profession, which is evident in her enthusiasm. She says, "The day that I don't get excited about the process as a whole is the day I need to be doing something else."

Every transaction is an adventure. "Sometimes it's smooth, sometimes it's climactic, but it's always very interesting. I like that finish line feeling," smiles Lindsay. Making people's dreams come true, especially those who have been saving for

years and wondering if they can afford a home makes her heart happy.

"Starting with phone calls and getting across the finish line with the keys in hands means so much to me to earn their trust and their business," she says. She never takes one candidate for granted.

Being able to help individuals and their families is what she does best.

Making Memories

When not working, you can find Lindsay with her family. "I am married to the crush of my life," she gushes. "My husband Mike is a high school principal at St. Pete." Recently, he was named Principal of the Year for Pinellas County. "I'm very proud of him."

"We have three boys with two living and one in heaven," adds Lindsay. "Our son Bowen is 9, and our little boy is Chance, 5."

Together, everyone likes to spend time together through movie nights and family date nights all over Tampa Bay. "We just spend a lot of time together, and home is our favorite place," smiles Lindsay.

This tight-knit family also loves to travel. "We have a wanderlust like no other," admits Lindsay. "We like exposing the boys to new cultures and new cities." Traveling enriches their lives and lets them make memories in ways they couldn't otherwise.



"Food is our second love language," jokes Lindsay, "outside of service." Expect to find them cooking together, trying new restaurants, visiting new places around the city and supporting entrepreneurs all over.

Lindsay is an inspiration. She took a negative in life and made it a positive, finding a new chapter in life and helping countless clients in the process.

Tampa Bay's MOST TRUSTED TITLE Company

Here at **Assurity Title** we offer competitive closing fees, along with providing services across the state of Florida. We waive notary fees for sellers, offer rebates through our Hometown Heroes Program, and value the clients we do business with.

Get Your FREE Agent Net Sheet Calculator:



- Easy estimates 24/7.
- Side-by-side scenarios.
- Save, edit and share.
- Individualized branding.



To KNOW us, is to TRUST us!



Contact us today:

813.556.7501
 10129 Gallant Lane
 Tampa, Florida 33626
 closing@assuritytitle.com

www.assuritytitle.com

HAPPY ST. PATRICK'S DAY

TWO MEN AND A TRUCK
 MOVING
 JUNK REMOVAL
 STORAGE



Contact us today!

For your next move, call **TWO MEN AND A TRUCK**.

813.988.7388 TWOMEN.COM 727.847.6683

Each franchise is independently owned and operated. | U.S. DOT No. 1586099 | MC 587205 | FL IM 64



LUNSPRO
 Inspections

Chris Cooper
 Tampa Team Leader

BUYERS TRUST US, REALTORS REFER US!
 We Bring The Joy To Every Inspection!

- Residential, Commercial, and New Construction Inspections
- \$100K in FREE Warranty Coverage
- InterNACHI Certified Home Inspectors
- Inspector eKey Lockbox Access
- Over 10,000 verified A+ customer and Realtor online reviews
- 4-Point & Wind Mitigation Inspections
- Sewer Scope Inspections
- Mold & Air Quality Testing
- Water Testing, Pool Inspections, Drones, and more!
- WDO Inspections provided by our sister company, Kingfish Pest Control, a Proud Partner of the Jacksonville Jaguars

813.563.4144 • Tampa@LunsPro.com
 LunsProFlorida.com



ATTENTION REAL ESTATE AGENTS!

A NEW TYPE OF PARTNERSHIP

- HUD rules just changed! You can now get paid on ALL mortgage types, including FHA and VA!
- Lincoln Lending Group wants to help you **EARN MORE** on EVERY transaction, **EVEN REFINANCES!**



- Earn more with very little extra work!
- **NO** Mortgage experience required!
- Remain with your current Realtor Brokerage!

REALTOR COMMISSION \$\$

+

MORTGAGE COMMISSION \$\$

=

MORE \$\$\$ ON EVERY CLOSING TO YOU!!



CALL OR TEXT
 813-765-1239



BEV@LINCOLNLEND.COM

Radiant Property Inspection Gives Back to



Down Syndrome Awareness Day is March 21!

▶▶ making a difference

Written by **Elizabeth McCabe**

Help Us Gather (HUG) is making a difference for adults with special needs in the Tampa Bay area. By creating a world where everyone is accepted, valued, and included, HUG helps children, teens and adults with special needs find a place of connection and community.

Radiant Property Inspection is one local company that has partnered with HUG to make a difference with this nonprofit. Melodie Wheeler at Radiant Property Inspection learned of the importance of HUG during her orientation through the owner, Hank Lobdell.

“That was my introduction to HUG,” she says. She learned about how HUG makes a difference and how much Hank and the others at Radiant Property Inspection were touched through their involvement. In particular, they were thrilled that Ethan Holt, an adult with Down syndrome, became a professional model. Not only did he land a job as Surf Style’s first model with a disability in 2019, but his story went viral across the globe. Now Ethan has been featured in regional and national television commercials.

Or consider Maxine Simeone, a woman with Down syndrome who makes hair accessories. She has an eye for fashion and likes to make things that sparkle! Since her youth, she has made hairbands and clips. Help Us Gather helped Maxine give her the start that she needed to launch her



business, Sparkles by Maxine. You can check out her own Etsy shop, <https://www.etsy.com/shop/SparklesByMaxine>, to learn more! Each piece is made with love.

Changing Lives through HUG

Radiant Property Inspection, which has been supporting and volunteering with HUG since 2018, was looking for a charity to get involved with. Hank says, “It was the perfect fit for our passion and to give back to the community.”

Seeing adults smile, laugh, and dance has made it all worthwhile. “I like seeing that interaction and that joy,” explains Hank. Although people with special needs often feel isolated and separated, HUG gives them a place to belong and causes them to feel accepted and loved.





“HUG does all sorts of events to keep them connected and not so lonely, depressed and isolated,” explains Melodie.

About HUG

Ashley Richmond, Director at HUG, explains, “We are a nonprofit that advocates for inclusion and connects people with disabilities to social events. We have a community calendar for children, teens and adults of adaptive, inclusive events within the community. The goal in that community is to aggregate events in the Tampa Bay area and make it much easier to find.”

After all, parents and caregivers don't have to search the local area for events for those with special needs. As a one-stop shop, HUG simplifies life for those with special needs and their caregivers.

Help Us Gather also hosts in-person events for adults with disabilities.

“In the Tampa Bay Area, we have a lot of activities that are focused on a particular hobby or sport,” says Ashley. “HUG offers social events for everyone, even if you're not into a hobby or arts and crafts. One of our most popular events is our annual movie screening, where we rent out an entire theater for our friends with disabilities.” Or check Beyond Incredible, their prom-style party that is one of their most popular events of the year. Families who are new in the area often enjoy taking part in an event to welcome them to the area.

History of HUG

Help Us Gather started back in 2017. Robin Lally, the founder, has a brother named Rick with autism in his 40s. When he moved to Tampa Bay, he could easily find a job and housing but was at a loss to find friends. Instead of sitting at home and feeling excluded, she wanted to find events for him to get involved in. When doing research, which took hours of time, she thought

how nice it would be if something like this existed. That's when HUG came into being.

Currently, HUG reaches 1500 people in person each year and 2000 website visitors each month.

Get Involved

This local nonprofit is always looking for volunteers to partner with them in their mission. Ashley says, “We rely heavily on community support and for those willing to help out our cause.”



Radiant is one such organization. To celebrate Down Syndrome Awareness Day on March 21 (representative of the triplication of the 21st chromosome), Radiant will be giving \$5 of every inspection completed in March to HUG. For those who mention this article when booking an inspection in March, \$10 will be given to HUG.

Thank you, Radiant Property Inspection and HUG, for making a difference for adults with special needs!

For More Information:
Help Us Gather
1180 Ponce De Leon Blvd., Suite 201
Clearwater, FL 33756
helpusgather.org
727-489-5885

RADIANT
PROPERTY INSPECTION

In recognition of World Down Syndrome Day Radiant is donating \$5 from every inspection booked in March to HUG. Mention this article at booking And we will donate \$10.

Our Friends

Ethan Holt
Professional Model

Maxine a talented artist and entrepreneur

World Down Syndrome Day being the 21st day of the 3rd month, was selected to signify the uniqueness of the triplication (trisomy) of the 21st chromosome which causes Down syndrome.

HUG
Help Us Gather

813.839.8416

Setting Your 2023 Goals?

Now's a great time to jumpstart your business and get a fresh start in the new year! I'll show you how to boost your production and reduce your marketing costs.

Contact me for details.

2023 GOAL PLAN ACTION

“Protecting Client Relationships, Budget and Time”

firstamrealestate.com | Phone Orders: 800.444.9030

©2021 First American Home Warranty Corporation. All rights reserved.

First American Home Warranty™

Your Local Resource
April Carpenter
 813.344.7525
 apcarpenter@firstam.com

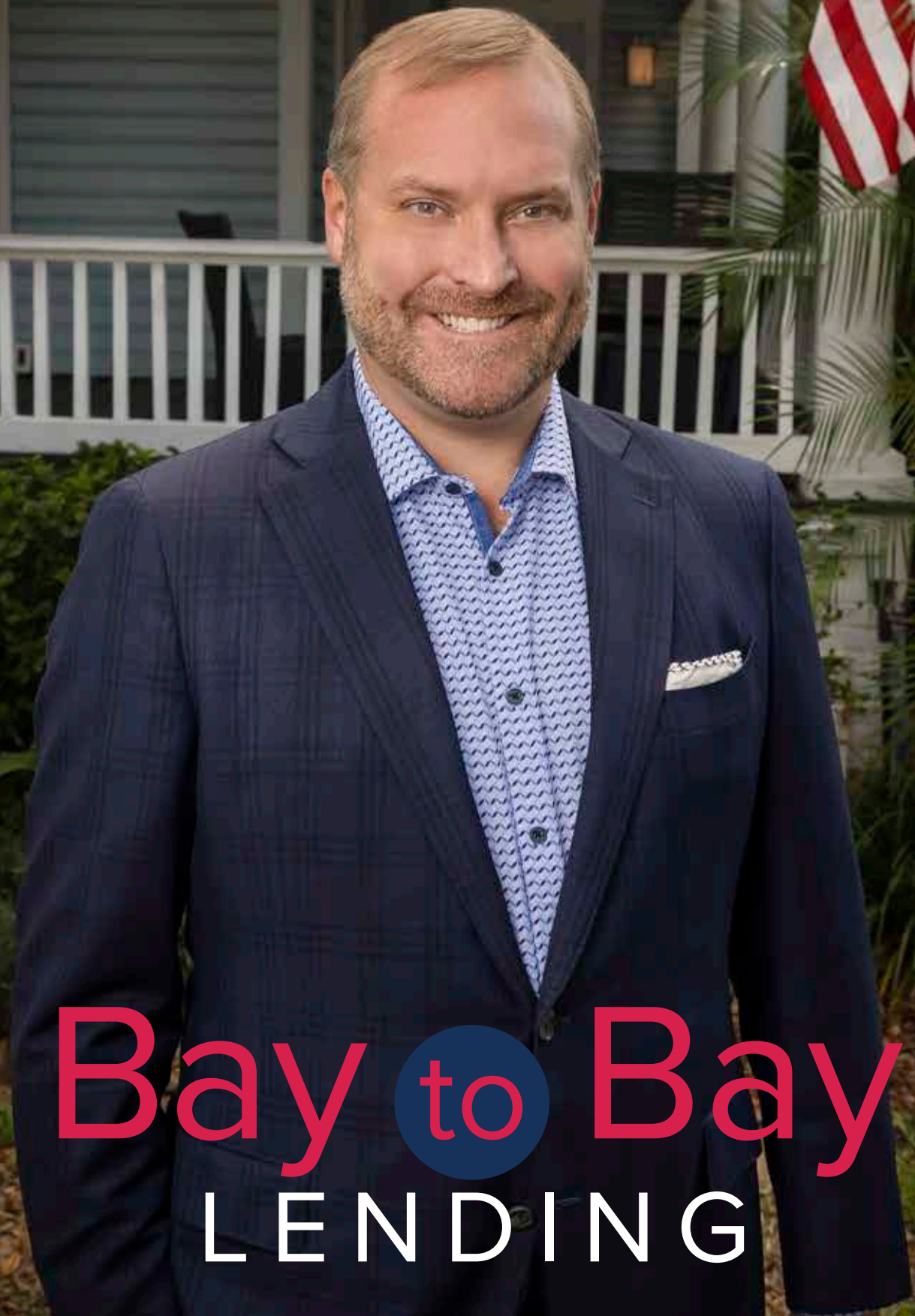
Everything to know about VA LOANS

Jeannine is a local military spouse proudly serving veterans and military families.

JEANNINE M. SMITH
Senior Mortgage Advisor
NMLS #694619
Email: jmsmith@changemtg.com
Direct: (727) 772-3459 Cell: (727) 772-3459

Change
HOME MORTGAGE

Change Home Mortgage offers qualified borrowers excellent conventional mortgage loans for most property types with low interest rates and a variety of down payment options. We offer loan options tailored to the needs of unique buyers.



Bay to Bay LENDING



Local. Experienced. Trusted.

When referring a client to a mortgage lender, it's best to choose a local lender who is experienced and trusted.



Enter Bay to Bay Lending. They have been voted the Best Mortgage Company in South Tampa in 2021 and 2022 by *Tampa Magazine*.

DJ Rondeau, Mortgage Loan Originator, joined Bay to Bay Lending in 2008. The company has survived the Great Recession, the tumultuous market, and the pandemic and has stood the test of time.

“Last year, I became the majority owner of the company,” explains DJ. He has been in the mortgage industry for 16 years, gaining invaluable experience working for National City Mortgage and excelling in construction loans until the Great Recession.

“Then, we went to Countrywide,” explains DJ. National City Mortgage was pulling out of the state of

Florida at that time. However, when Countrywide was due to be acquired by Bank of America, DJ did not want to switch companies yet again.

That's when a professional in the title industry introduced him to the two founders of Bay to Bay Lending, and he decided to join. “I got a formal education through working for big banks before coming over to the broker side,” says DJ. Now he enjoys helping clients find the loan products that work best for them, along with the lowest rates.

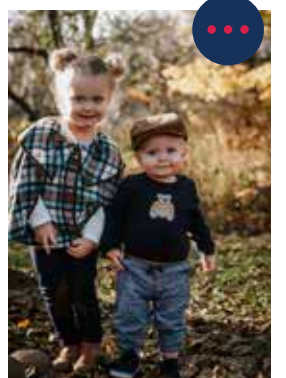
Located in the Hyde Park area of Tampa, this local lender has become a leader in the lending industry. Not

only are they setting a new standard, but they are offering more financing options and improving the client experience from start to finish. Simply put, they put customers and their referral partners first.

“We take a different approach,” explains DJ. “That approach is YOU.” Considering everyone has different needs, he and his dedicated team take the time to listen to their customers and design a financing option that is right for them. In the process, clients save time, energy, and money.

Endless Options

Bay to Bay Lending is sure to have





products to fit virtually all REALTORS®’ needs. DJ explains, “Even if we only close two loans a year with that product, we have to have it.”

With their endless options, they have nearly everything a client could want. Choose from Adjustable Rate Mortgages (ARMs), Commercial Loans, FHA Loans, Fixed Rate Mortgages, Investment Purchases, Jumbo Loans, Private Lending, Refinancing, VA Loans, USDA Loans, and Conventional Loans.

As DJ says, “We have access to virtually every loan program under the sun, whether residential, multi-family, government or commercial. We have an astute group of loan officers and an operations staff who have been doing this for a long time. Our ability to adapt to the market is the reason that we are still here.”

Passionate about People

“I, along with my colleagues, really do love what we do,” says DJ with a smile. “It’s second nature to

come here and help people buy houses.” At Bay to Bay Lending, the longevity of the company speaks to the quality of products and people.

When it comes to choosing a mortgage lender, DJ encourages Top Producers to choose one with experience. As he says, “There are similar lenders that have similar products to us, but there are no similar experiences. No one has the caliber of employees we have.”

DJ, a service-related disabled veteran, is also in the process of certifying Bay to Bay Lending as a Veteran-Owned Small Business (VOSB). He enjoys helping veterans and does a lot of VA loans. He comments, “Our VA loan is superior.”

Bay to Bay Lending also focuses on the purchase side of mortgages. DJ explains, “Refis are not the focus of our business. Almost 100% of our business is organic from past

clients or referrals from other real estate agents.”

Bay to Bay Lending is passionate about people and gets the job done. With 20 loan originators, they meet or exceed closing dates.



Committed to the Community

“We are committed to helping our local community by hosting events and partnering with charitable non-profit organizations,” explains DJ. He is honored to be on the board of directors for The Children’s Home Network of Tampa Bay.

“Bay to Bay Lending hosts an annual golf tournament with proceeds going to the human trafficking organization, Redefining Refuge,” adds DJ. Our employees also volunteer with Habitat

for Humanity, Feeding Tampa Bay, and the Marine Corps’ Toys for Tots.

“We are always looking for ways to give back and enhance our community,” he says.

Final Thoughts

“When it comes to choosing a lender, we have a wide selection of products. We are also local lenders and passionate about helping clients get the best financing deal available,” says DJ. He and his team would be honored to

help REALTORS® and their clients with all of their home purchasing and investment needs!



Bay to Bay Lending
326 S. Hyde Park Ave.
Tampa, FL 33606
Baytobaylending.com
813-251-2700

Better Than a *Pot of Gold*, Our Loan Options Are Built Around Your Needs



Celia Merritt, Loan Officer
Licensed in FL, NC, SC, VA, PA, MI,
KY, CO, CA, TX
NMLS# 1770000

GET IN CONTACT WITH ME



SCAN ME

RJB Construction

Offering an end-to-end client experience that includes seamless communication, budgeting, staffing, on-site organization, and solid, quality handiwork every time.

CBC1260962

*Building Trust with Quality Work.
We'll get the job done!*

813-735-7179
rjbconstructioninc.com



RESIDENTIAL & COMMERCIAL
TITLE INSURANCE / ESCROW / CLOSING AGENT

**EXPERIENCE SMOOTH SAILING
WITH MARLIN TITLE**

At Marlin Title, we put the client experience first. From our commitment to communication to our extensive problem solving experience, our goal is to make sure your contract to keys is as smooth as possible.

We are professionals with one purpose: **PUT THE CLIENT FIRST!**

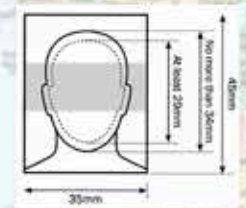
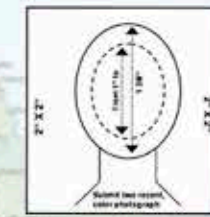
Call Us Now to Set Up an Appointment! 727.791.7000
935 MAIN ST., SUITE B3, SAFETY HARBOR, FL 34695
docs@marlintitle.com | www.marlintitle.com

*When you're ready to start traveling again
We've got you covered!*



Passport & Visa Photos - while you wait

ALL countries - including Australia & New Zealand!



Recommended by AAA, the Canadian Help Desk and the Australian consulate

THOMAS BRUCE
Studio
...since 1973



2227 49th St. N. St. Petersburg ~ 727-577-5626 ~ www.thomasbruce.com

FROM THE DESK
OF THE PRESIDENT

FLORIDA MOVES TO ADDRESS ONGOING PROPERTY INSURANCE CRISIS



By **Mike McGraw**, President at Florida REALTORS®

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 that the major carriers have all left Florida due to the high levels of litigation.

Consider that Florida represents 9% of all property insurance claims filed nationwide but accounts for more than 79% 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 7 days, reduces the time for an insurer to begin an investigation from 14 days to 7 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 is the 2023 President of Florida Realtors® and a broker-associate with RE/MAX Central Realty of Apopka.

Gulf Shores Home Inspections

**Put Those Safety Concerns To Rest And
Schedule An Inspection Now**

General Home Inspection | Pre-Buy Home Inspection
4-Point Inspection | Wind Mitigation

Gulf Shores Home Inspections, Lic. #HI9920
www.gulfhomeinspections.com
gulfhomeinspections@gmail.com (727) 307-1339

The advertisement features a teal background with several magnifying glasses scattered across it. At the top, the company logo is displayed. Below the logo, the headline is in bold blue text. A yellow banner contains the list of services. At the bottom, contact information is provided in white text on a dark teal background.

We Make Moving Easier!

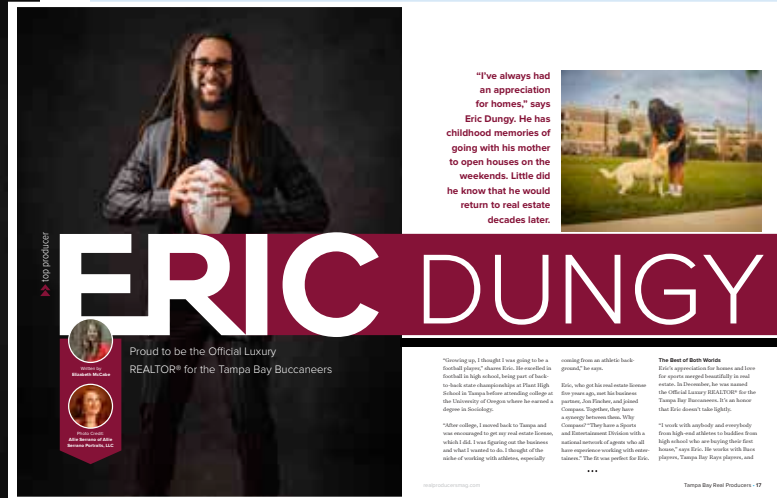
Simplify the activation and transfer of utilities and home services for your buyers.

Our concierge service is a one-stop source for all setups, activations and installations. Best of all our service is provided at no cost to you or your client!

UTILITY HELPERS.COM

To learn more visit:
www.UtilityHelpers.com/agentvideo
(813) 291-3600

The advertisement shows a man and a woman sitting on a couch with a dog. The dog is a golden retriever. The background is a living room with a lamp and a television. The text is in white and yellow on a dark background.



Want a copy of your article or full magazines that you were featured in?

REPRINTS!

What the heck is a reprint? A reprint is a four or eight-page, magazine-quality grade paper with your full article and photos and you on the COVER of the publication.

WHY DO I NEED THOSE?

These reprints are a professional marketing tool that can help brand you, your team and/or your business.

- Use on listing appointments
- Send out to friends and family
- Send to clients with your holiday greetings
- Brokers, use as recruiting tools for capturing new talent.
- Use when farming your favorite neighborhood

WHAT IF I CHANGED COMPANIES OR NEED SOMETHING CORRECTED ON MY ARTICLE?

No worries! We can make any changes needed. We send you a proof, you approve, and then they are sent to you via FedEx.

WHO CAN BUY THESE?

The REALTOR® that was featured, the Broker, our Partner, or family. Anyone that wants to promote you.

HOW DO I ORDER?

Email don.hill@RealProducersmag.com or give us a call, 813-433-1776.

print me more! ◀◀

Were you, your broker, or the team featured in an issue of Real Producers?

Value. Commitment. **Celebration.**

Every interaction, every transaction, every single action is a *celebration*. CELEBRATE WITH US!

Home of the original Confetti Cannon Closing Experience™ | Targeted Community Farming Opportunities | Branded Marketing Materials | Online Learning Platform | Networking Events




Rob Modeszto
LEAD SUCCESS PARTNER
(407) 489-1542 | Rob@CelebrationTitleGroup.com
CelebrationTitleGroup.com/Rob

Celebration
TITLE GROUP

INSPECTION BOOKED AND REPORT IN-HAND WITHIN 48 HOURS GUARANTEED!



SEWER SCOPES ARE NOW AVAILABLE





2500 5-STAR REVIEWS

www.FLBIGroup.com
NEW OR OLD, BEFORE YOU BUY... CALL THE FBI
813-409-3249 | 727-822-8014

We Speak Jumbo


We have options above conventional loan limits to help your clients buy their dream beach front condo

Carlos Ramos
Senior Loan Officer
M: 813.767.1887

Apply Online
applywithcarlos.com

Scan Me



Carlson Ramos NMLS ID# 460046; Guild Mortgage Company, Equal Housing Opportunity; Co. NMLS #3274 (nmlsconsumers.org) All loans subject to underwriter approval; terms and conditions may apply. Subject to change without notice. Guild Mortgage Company is not affiliated with Real Producers.

Guild mortgage

STAY CONNECTED ON SOCIAL MEDIA

Like our *Tampa Bay Real Producers* Facebook Page.

Follow us on Instagram.



lumio*

Increasing rates, rolling blackouts, the outdated grid, pollution—it's time we make this relationship less one-sided. It's time to get back your power.

Lumio is delivering solutions that decentralize power, elevate communities, and provide authentic sustainability.

813-433-1776 | lumio.com

PAVERSEALTAMPA.COM
TRAVERTINE & PAVER SEALING

FOR SALE

SOLD

Sealing & Color Restoration
813.480.9093
 info@paversealtampa.com

hyport
 DIGITAL

WE TRANSFORM BUSINESSES

We handle the details so business owners can spend their time doing what they do best.

- Web Design
- Acquisition Email Campaigns
- Search Engine Optimization
- Live Chat
- SEM / Paid Search
- Mobile and Display Advertising
- OTT / CTV Streaming Advertising
- Paid Social Media

Reach out to your neighborhood publisher for more information.

HYPORTDIGITAL.COM

MOMENTUM HOME INSPECTIONS

"We continually strive to maintain a reputation of 5 star service by offering thorough, ethical and accurate home inspections."

- Residential Inspection
- Manufactured Home
- Pre-Listing Inspection
- Four Point Report
- Wind Mitigation
- Pool and Spa Inspection
- Pre Drywall
- Final Walkthrough
- 11 Month Warranty
- Water Quality Testing
- Infrared Certified
- Mold Testing

www.MomentumHomeInspections.com
863-600-6949

LIST 2 CLOSE MGT.

Let US help YOU
 as your preferred real estate transaction coordinator.

The average contract process takes 12-20 hours.

If you close **2-4 contracts** per month, that's **24-80 hours** per month spent on contracts alone.

If you could get just ¼ of that time back, that's at least **1-3 business days** each month

That time could be spent networking, generating new business, or even taking time off work!

(727) 262-4004
 list2closemgt.com
 mandy@list2closemgt.com

ELECTRICAL WIRING | PANEL UPGRADES | GENERATOR INSTALLATION & WIRING
 OUTLETS AND SWITCHES, EXHAUST FANS | CIRCUIT BREAKERS
 LIGHTING INSTALLATION | CEILING FANS

23 1/2 HOURS A DAY - 7 DAYS A WEEK

FLORIDA ELECTRIC
 PARTNERSHIP

"MEETING & EXCEEDING ALL OF YOUR ELECTRICAL NEEDS"

WITH THE EXPERTISE TO HANDLE SMALL AND LARGE PROJECTS
 BOTH RESIDENTIALLY AND COMMERCIALY.

(727) 483-2808

EC13005398

VETERAN OWNED & OPERATED

NATIONWIDE
 HOME SOLUTIONS

WINTER IS HERE!

Florida may not have WHITE
 stuff falling from the sky, but
 there may be GREEN stuff
 falling from your wallet if you
 forget your HVAC tune up!

Call us today at
 1-800-983-0924
 to get your \$29.95
 maintenance scheduled
 to prevent having to
 purchase an unwanted
 "gift" for your home.

RED DOOR
 TITLE
 Powered by Nona Title

RED DOOR TITLE
 IS PROUD
 TO BE PART OF
 BRINGING YOUR
 CLIENTS

home!

RedDoorTitleGroup.com

WHAT
 sets us apart?

- No Wire Fees
- No Mobile Closer Fees
- Emergency Access on Nights and Weekends
- Proactive Communication
- Secure Portal
- Attorney on Standby
- Attractive Closing Fee
- Green Light Listing Program



KARI CLAGETT
 BUSINESS DEVELOPMENT

843-324-2420
 kari@reddoortitlegroup.com
 RedDoorTitleGroup.com

TAKE ADVANTAGE
 OF OUR
 free
 AGENT ONE APP
 AND
L2L
 LISTINGS TO LEADS

601 S Harbour Island Blvd, Suite 109, Tampa, FL 33602

TAMPA BAY

REAL PRODUCERS®

INFORMING AND INSPIRING REAL ESTATE AGENTS

Broker Office

SUBSCRIPTIONS

When *Real Producers* magazines are within reach, clients not only recognize your appreciation for high-quality content but your association with top-producing industry partners.

MONTHLY SUBSCRIPTION COST BREAK DOWN:

5 COPIES ➤ **\$50** per month

10 COPIES ➤ **\$97.50** per month

15 COPIES ➤ **\$142.50** per month

20 COPIES ➤ **\$180** per month

For all questions, please reach out to Don Hill at
don.hill@realproducersmag.com.



HAVE YOU EVER
THOUGHT ABOUT
INVESTING INTO
MOVIES?



New Movie The Wild
Man releases 9/30 and
filmed around the
Tampa Bay Area



Ryan Justice
813-843-3475
justifiedfilms@gmail.com
justifiedfilms.net



DO YOU HAVE CLIENTS THAT ARE HOMETOWN HEROES?

The Florida Hometown Heroes Housing Program makes homeownership affordable for eligible frontline community workers such as law enforcement officers, firefighters, educators, healthcare professionals, childcare employees, and active military or veterans. This program provides down payment and closing cost assistance to first-time, income-qualified homebuyers so they can purchase a primary residence in the community in which they work and serve. It offers a lower first mortgage rate and additional special benefits to those who have served and continue to serve their country.

Reach out to us today to see how we can work together to help your clients attain the American Dream of homeownership.

Call us...We are here for you! Llámamos... ¡Estamos aquí para ti!



(813) 251-2700
326 S. Hyde Park Ave., Tampa, FL 33606
BayToBayLending.com
info@BayToBayLending.com
NMLS ID #4102





SCM ROOFING is a GAF MasterElite Roofing Contractor

By focusing on roofing we are able to offer a competitive price, exceptional customer service and outstanding quality!

- Free consultations
- Our GAF lifetime roof system includes a 25 year workmanship warranty.
- Locally owned and operated with 30+ years of combined experience.
- Veterans, Active Duty Military, First Responders and Teachers Discounts.

855-SCM-ROOF
scmroofingfl.com

Licensed Florida Contractor #CCC1331132

“

"SCM Roofing was amazing and much faster than the others I called.. " -Wesley Chapel Homeowner

"Professional. Quick & Easy. Would definitely use again." -Tampa Homeowner

"Very Professional. Knowledgeable guys and zero trash was left behind!." -Tampa Homeowner

”