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-- High-End Realtors, Rupert and Karen Irby

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RP

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► publisher's note



EMBRACING HOPE AND RESILIENCE

Dear REALTORS® and Preferred Partners,

As the seasons change, this October we honor Breast Cancer Awareness Month. For me, this month holds a deeply personal significance, as my mother, Kim, has triumphed over breast cancer twice in the past 25 years.

My mother's battle is a testament to the power of the human spirit. Her determination to fight, her resilience in the face of uncertainty, and her unyielding hope are qualities that resonate not just in her story, but in the stories of countless survivors.

Breast Cancer Awareness Month is a time to unite, educate, and inspire. This month reminds us that one in eight women will face the battle against breast cancer in their lifetime. The statistics are a stark reminder of the prevalence of this disease, but they also reflect the remarkable unity and hope that bind survivors, families, and communities together. In the U.S. alone, almost 4 million breast cancer survivors stand as such examples of courage.

Resilience and hope are the cornerstones of Breast Cancer Awareness Month. They remind us that while the road to recovery may be tough, the power of the human spirit and the support of a caring community can overcome even the most daunting challenges. They inspire us to raise our voices, support ongoing research, and advocate for early detection.

As we embrace this month of awareness, let's remember that each pink ribbon we wear, each conversation we start, and each dollar we donate contributes to a future where breast cancer is no longer a threat. Let us embody the spirit of resilience and hope that survivors demonstrate every day.

Here's to my mother Kim, to the countless survivors, and to a future where breast cancer is conquered. Together, we stand strong, united in the face of adversity, and filled with the relentless hope that fuels change.

Very respectfully yours,



Andrew Regenhard

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Naples Real Producers Fall Quarterly Event

DC Auto Pros

1712 Commercial Dr.
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**Thursday,
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6 PM – 9 PM**



We're excited to share that our upcoming quarterly event will be held on October 26th at DC Auto Pros! This event is **EXCLUSIVELY** for the TOP agents in the area and their teams, along with our Preferred Partners. It will be an evening of high-level networking, collaborating, and celebrating with the highest-producing real estate agents and most highly recommended businesses in Naples.

As part of our Real Producer community's commitment to support those who are in need, we will be supporting the Cancer Alliance at this event. The entirety of the proceeds from our raffle tickets will be devoted to aiding those currently battling cancer in our community.

Scan the QR code to check out the event trailer with host, Andrew Regenhard!

See you soon!



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WORDS OF WISDOM FROM THIS MONTH'S FEATURES

TIM SAVAGE

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"If you want to excel and be exceptional in anything, you have to strive to be the best at it. In real estate and many other businesses, you have to have command of the information. You have to know it, live it every day, and make it part of who you are."



JIM BORDEN

Florida Star Realty

"Don't give up your nighttime job when you start. You have to have something to produce money until you get those first few sales. And then, don't give up. It'll start to click in. I wish I had known I was going to starve at first. I did everything I could. I waited tables at night, sold wine, and then, all of a sudden, it just clicked in. When you get that person coming back to you a second time, you know you'll have the right thing going. Now, the people I work with come back again and again."



VICTORIA CLARKE-PAYTON

Coldwell Banker Realty

"Real estate can be a hard slog. I didn't have the business and family contacts starting my business here, but I still found success. So don't give up. Anything's possible. That's why this country is known for being a place where anybody can achieve anything. I came with very little, and I've achieved success in my own right."



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By Carlene Murray

SPARK YOUR MOMENTUM:

THE POWER OF A MORNING ROUTINE

As a high performer, your mornings set the tone for the rest of your day. Establishing a consistent and disciplined morning routine is crucial for tapping into new momentum, restoring your body and mind, and harnessing the power of your inner wisdom to guide and direct your day.

RESTORE YOUR BODY AND MIND

A consistent morning routine forms the bedrock of your mindset and success. It enables you to start the day with purpose, clarity, and focus. By incorporating specific practices, you can supercharge your morning and set the stage for a productive, winning day.

One essential aspect of this routine is avoiding diving into technology first thing in the morning. Instead, prioritize restoring your body and mind,

and connecting with your higher self through intentional focus of meditation, thought, and breath.

A powerful tool to kickstart your mornings is the ancient Hawaiian breathing practice known as the Shining Skull Breath. This technique involves taking deep breaths rapidly in and out through the nose while visualizing white light entering and filling your skull, energizing your mind and body. This practice helps cleanse and invigorate your entire being, promoting mental clarity and enhanced focus.

I personally utilize and teach the Mindpower Morning Routine as a foundational and essential practice to the high performers I coach. It activates the brain/body connection for clarity, new insights, creativity and inspiration while activating “flow,” tapping into the higher self for answers and action.

It’s a game changer that transforms mere hopes into powerful results.

Begin the practice just after waking. Sit comfortably with your arms upward and outstretched, reach above your head as you inhale, then exhale as you pull your arms downward into almost a goal-post position. I utilize three sets of 10 to integrate my focus and physiology with my eyes closed. Present and aware of the power of the breath, the mind, and the body, this short yet powerful practice sparks oxygenation, stimulating and balancing the nervous system to provide clarity, focus, energy and peace.

GRATITUDE IS GREATNESS

Gratitude is a transformative emotion that can shift your perspective and attract positive energy into your life. After the Shining Skull Breath, continue to sit for another few minutes and bring to mind three things you are grateful for.

As I begin my day, I do this and also place my hands over my heart, grateful for the gift of my life and yet another day of unlimited possibility. In these moments, as you recall your “Three Gratuities,” embrace the feelings of appreciation and let them wash over you.

This simple exercise of invoking and basking in the good feelings of your gratitude sets a positive tone for the day as your thoughts and emotions have a profound impact on your daily experiences and overall well-being. Tony Robbins shares, “Where focus goes, energy flows.” So by directing your thoughts and feelings towards the positive, you empower and condition yourself to take action and achieve your goals. Surrounding yourself with

positive influences and maintaining an optimistic mindset can significantly impact your success, while starting this practice early in the day also sparks your momentum and energy.

EMBRACING POSITIVE ENERGY TO ATTRACT SUCCESS

Now that you’ve activated your body with breath, your spirit with gratitude, and your mind with the powerful discipline of aiming your thoughts to the positive, do you feel the shift?

Typically upon waking, we start thinking of problems or tougher tasks ahead. Often, we replay a negative memory or an upcoming, undesired task. Our very nature seeks the “known.” The negative loops we frequently replay in our minds are unconscious and we succumb to the low-vibe feelings and become overwhelmed.

However, when we shift and begin our daily focus intentionally on the positive, leaning into and truly feeling the happiness, we emit positive energy and become a magnet for positive experiences. By starting your day with gratitude, envisioning success, and embracing positive feelings, you create a powerful momentum that attracts opportunities and propels you forward. The energy you radiate is the energy you attract.

Incorporating a consistent and disciplined morning routine can be a game changer in every area of your life. As the saying goes, “Discipline is the bridge between goals and accomplishments.” Begin your journey of disciplined mornings today and witness the transformation it brings to your focus, clarity, well-being and success!



Carlene Murray is a Mindpower Coach specializing in helping individuals cultivate mental toughness and emotional resilience. With extensive expertise in unlocking human potential, Carlene empowers and guides individuals toward their fullest potential, ensuring lasting positive change for their optimal well-being and desired success!



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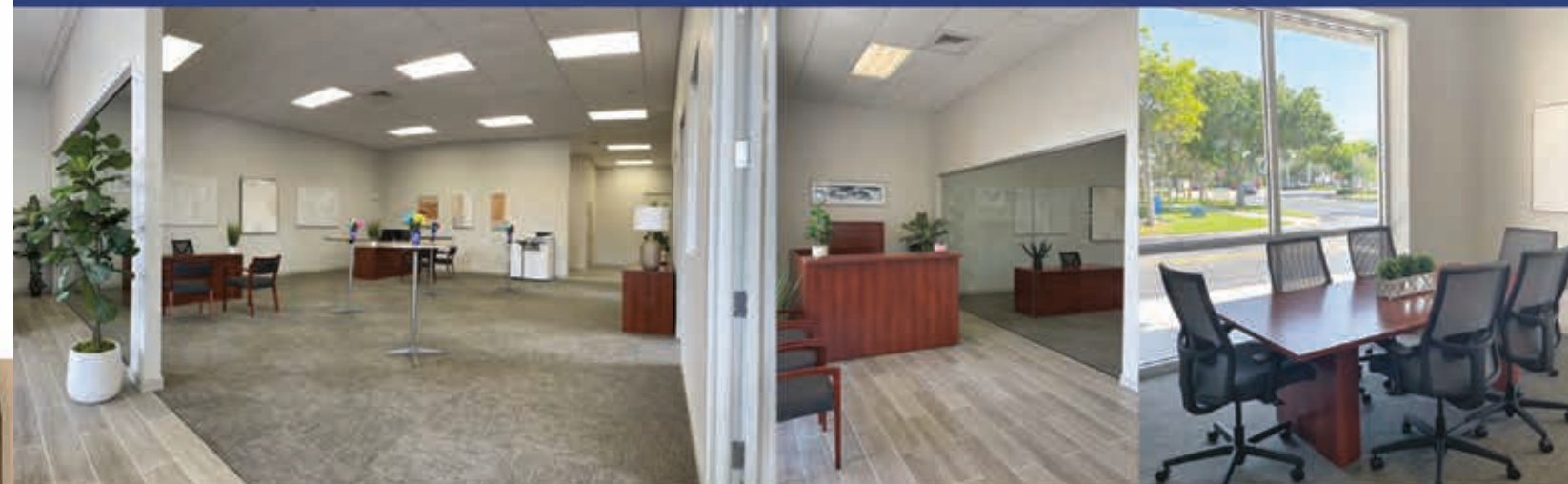
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Victoria

CLARKE-PAYTON

Full
Circle



►► featured agent • By Zachary Cohen | Photos by LaCasaTour

Real estate is in Victoria Clarke-Payton's DNA; her father was a successful agent and developer in Europe, and her brother followed in his dad's footsteps. Growing up in London and southern England, the dinner table conversation was often dominated by real estate talk, from market conditions to the next big deal.

Victoria, however, initially had other ideas for her professional life.

"I just loved fashion, art, and design," she beams. "I felt maybe I could bring some other conversation to our family."

Victoria studied fine art valuation at Southampton University and went on to work for some of the biggest European fashion brands like Burberry and Cartier. Then, a chance trip to Naples forever reshaped her future.

"When I took a vacation to Naples in 1997, I'd never heard of the place, but I came here and saw how beautiful it is. The beach is right down the road. In the month I spent here, I was sitting outdoors, enjoying warm evenings and getting to know people," Victoria reflects. "I was just 21, still young at the time, and I had the whole world in front of me. And I thought, 'I could live here.'"

Victoria relocated to Naples full-time two years later, and she's been living and thriving here ever since.

FULL CIRCLE

Upon landing in Florida, Victoria needed work. She landed a job in property appraisals, helping her find her feet in a new city and culture. She quickly became an asset for her company, helping them navigate the booming market of the early 2000s and the early years of the Great Recession. By 2008, she was fully engrossed in real estate once again.



“I’m very honest. I’m not blunt, but I’m honest. I will give my clients all the knowledge I have.”



Victoria Clarke-Payton is a founding member of the Dawn McKenna Group with Coldwell Banker Realty.

“When the market crashed, we persevered in appraisals for a while, but my bosses suggested I would do better selling real estate. They were the ones who suggested I get my license, so with their support, that’s what I did,” Victoria explains.

Victoria was officially licensed in 2012. Over 10 years later, she’s flourishing in the business. She was one of the founding members of the Dawn McKenna Group with Coldwell Banker in 2017. She’s proud of the growth the team, as well as her individual business, has experienced.

“I’m also like the mama bear of the team,” Victoria laughs. “We are all there to help each other out.”

Victoria closed over \$60 million in 2021 and 2022, and she is looking to continue growing in 2023. She is driving her business forward with honesty, transparency, and experience, while offering a client-centered, full-service approach to real estate sales.

“I’m very honest. I’m not blunt, but I’m honest. I will give my clients all the knowledge I have. I’m friendly. I listen more than I speak. My goal is to understand what they are trying to achieve,” Victoria shares.



Victoria's real estate journey has come full circle; she now collaborates with her brother on international deals. One of her goals in the next few years is to expand her global reach and partner on more projects with her brother.

LIVING HER BEST LIFE

Outside real estate, you'll find Victoria hanging out with her dogs, supporting local animal rescue organizations, and playing golf. Her love for art remains strong, as she also enjoys oil painting on canvas. Travel is another one of her passions, whether she's making the trip back to the U.K. to visit family or exploring cultures around the world.

Victoria has now been living in Florida for longer than she lived in England. She's a U.S. citizen, and her passion for her life in Naples is as vibrant as when she first arrived all those years ago.

"Even though I still sound horribly British, I'm technically more American than I am English," Victoria laughs.

"Florida is definitely home for me. I'm an American citizen, and there's a reason for that. I'm passionate about my new country. I love my life here."



Victoria Clarke-Payton, originally from London and southern England, has cherished Southwest Florida as her home for over two decades.



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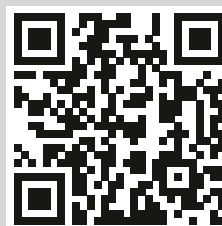
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By Michael Dill

We are now in the month of October, which is typically associated with football, baseball heating up for the playoffs and, of course, Columbus Day and Halloween.

Some of you Halloweeners may enjoy dressing up and attending parties. You may volunteer for Trunk or Treats at your local church, which brings crowds of children, lots of costumes and candy, and plenty of fun. And at month's end, it is officially Halloween — when all the ghouls and goblins come out to play. Those of you who have attended Halloween Horror Night at Universal Studios know that you have to be

continually on guard, as something could jump out at you behind every corner.

As an entrepreneur or executive, however, you also have to be on guard for scary creatures lurking in your business. I urge you to discover where the ghouls, goblins or ghosts could be hiding in your organization or business. Trust me, they are there hiding somewhere waiting to jump out and surprise you! Consider the following in your search:

- Could these scary creatures be the lack of true systemization in any area of your business?

- Could they be the time wasters robbing your organization of its productivity?
- Could it be that your organization's culture is a little bit off-balance and needs some adjusting?
- Could it be some dissatisfied customers who didn't tell you about their experience and just disappeared?

It's always what you don't know or don't see that can be most damaging to your organization. Therefore, I strongly encourage you to test the true pulse of your organization today.

- Make sure you have systems in place in every area of the company.
- Make sure your culture is rock solid and empowers your entire team to consistently take ownership and be on top of their game.
- Make sure to avoid time wasters by being clear and intentional with your team on the best use of everyone's time.
- Make sure to have some type of customer survey system option available to guard against undetected dissatisfied customers.

If you do take the time to assess all of these murky areas of your business, rest assured there will be much less of a chance for that ghoul, goblin, or ghost to leap out and surprise you!



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. Michael brings more than 40 years of business and entrepreneurial experience to his leadership, team training, and mentoring practice. To learn more, visit: www.businesscoachmichaeldill.com.



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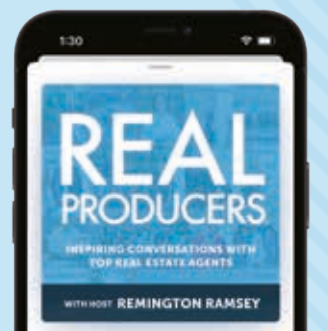
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JOHN HUFFMAN

▶ partner spotlight

HUFFMAN'S CONSTRUCTION GROUP

By **Zachary Cohen**
Photos by **Igor Kopylov**,
with Pure Fotografica Studio

Whether John Huffman is wearing the hat of father, community member, or business owner, his faith in the Lord stands at the center of everything he does.

"The Lord showed me that there's not enough ministry in the workplace," John offers. "He called me to bring that light to the marketplace, to symbolize what love is in the marketplace. It's more than the four walls of a church. That's what he inspired me to do. Everywhere I go, there is ministry."

DEVELOPING A NICHE

Real Producers last sat down with John in 2021. One of the significant changes in the business since then is the company's transition from Innovative Design Solutions to Huffman's Construction Group. The name change is a nod to the company's refined niche in the marketplace and in honor of John's wife, Sarah, who officially joined the team in 2021.



BUILDING
A LEGACY



"Over the last few years, we've really niched ourselves," John explains. "We're a general contractor that does it all, but what is it we're known for? Our niche is the high-end transformation of homes. We go in, gut it, and transform the home completely. That's who we are and what we're known for. We're not home builders. Can we build a home? Sure, but that's not who we are. We're not roofers, concrete people, or drywall people. Our niche is high-end renovations and transforming homes."

By refining the company's niche, the business has skyrocketed. John and his team are more focused than ever on what they do best.

With a refined vision, REALTORS® have become an even more essential part of the business. When a client buys a home and has an eye on transformation, Huffman's Construction Group is well-equipped to execute. They're not just another

contractor that does renovations; full-scale transformations have become their bread and butter.

"We give the high-end touch," John continues. "We have project managers, an admin team, and people that communicate well. We hold the client's hands through the process."

The entry of John's wife, Sarah, as vice president of Huffman's Construction Group, is another reason behind the name change. Sarah spent 18 years in the title business and as a Realtor, so she understands the business well.

John and Sarah are now a team on the homefront and in business. So far, it's been a match made in heaven. "She has qualities I don't have. Where I lack, she covers those areas. I'm lucky I have that with her," John smiles.



John's wife, Sarah Huffman, brings over 18 years of experience in the title industry and as a Realtor, becoming vice president of his business in 2021.



MY GOAL IS TO TEACH OTHER CONSTRUCTION COMPANIES HOW TO SYSTEMIZE AND PROCESS THEIR ABILITY AS OWNERS SO THEY CAN GIVE BACK TO THEIR COMMUNITY AND THEIR EMPLOYEES.



ROOTED IN COMMUNITY

Community remains at the center of Huffman's Construction Group's work. John supports the St. Matthew's House and their rehabilitation program, Justin's Place, serves on the board of City Takers, a program that teaches adolescents life skills, serves on the board of the Years Foundation, which supports young entrepreneurs, among other community engagements, and serves on the advisory board for Teen Challenge, which helps men and women with life-controlling issues.

One of John's aims is to teach other construction companies how to give back to the community.

"My goal is to teach other construction companies how to systemize and process their ability as owners so they can give back to their community and their



FAMILY SPOTLIGHT

WHEN HE'S NOT WORKING, JOHN HUFFMAN SPENDS MOST OF HIS TIME IN MINISTRY ALONGSIDE HIS WIFE, SARAH, AND THEIR FOUR CHILDREN, TRINITY, JAYLEN, TREY, AND KINLEY, WHO ARE NOW 21, 20, 18, AND 11.

employees. That's the legacy end of it. That's what I want the Huffman's brand to be — that we taught others to do the same thing and impact the community," John asserts.

"The legacy is that we poured out and built our community. Our mission statement is 'Building our community, one neighbor at a time.' I don't want to be known for the business. I want to be a household name for giving back. I want people to know that everything I learned and built, I taught someone so they could learn and build too. We are rooted in this community."

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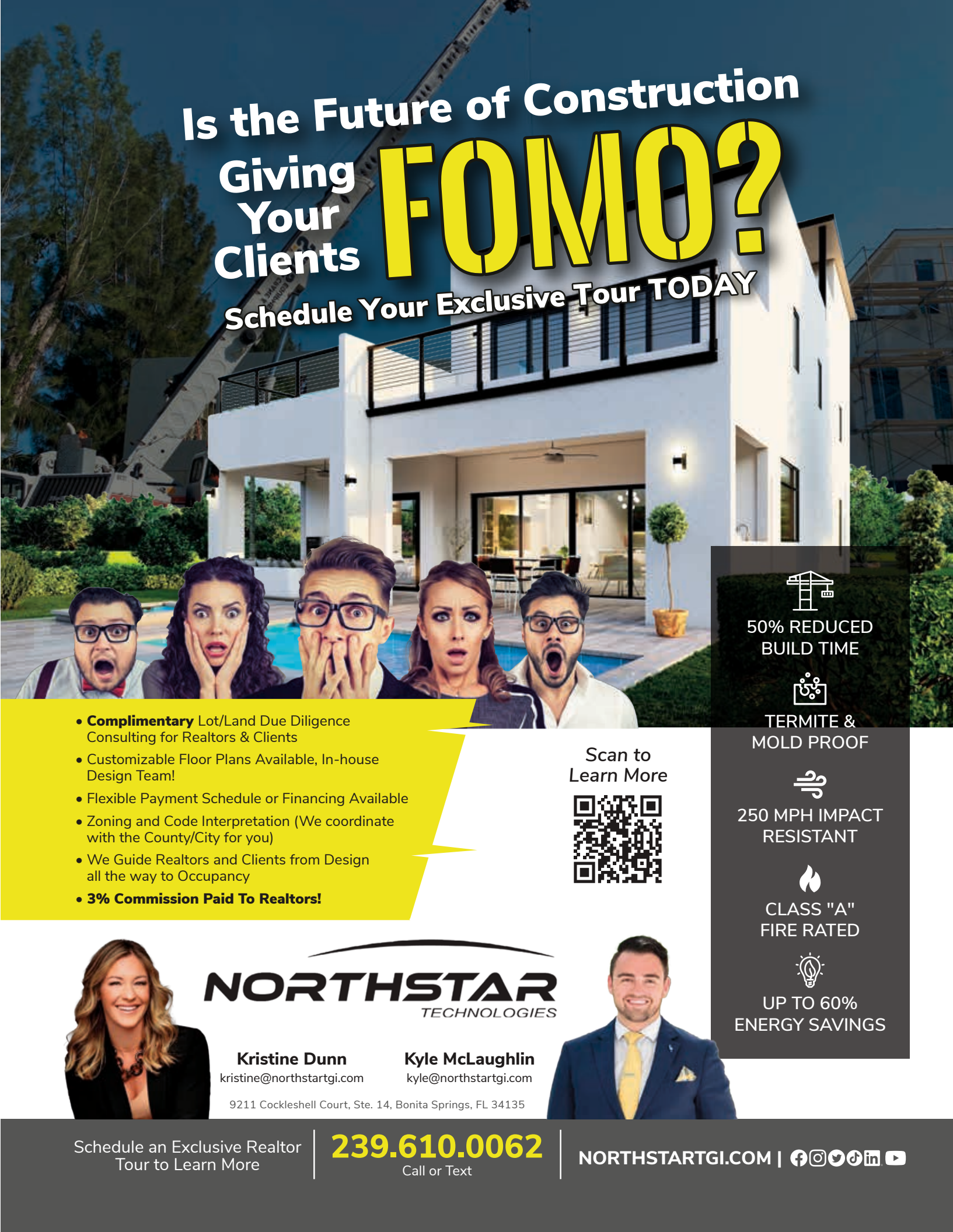


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» pro tips • By **Stephanie A. Petrosini**

There are many things that could affect the overall equity market and any individual stocks you may own — from economic trends to geopolitical events like an election. What is certain is that the market will always have its peaks and dips.

This market cycle can make it tempting for investors to attempt to buy and sell stocks at particular times to maximize gains and avoid down periods. This investment strategy is known as market timing, the practice of moving in and out of the market based on predicting when the market will shift.¹

Missing Out on Market Moves

Although the idea of market timing can be tempting, it is also extremely difficult for most investors to predict the future of the market. In fact, those who try to time the market may actually underperform investors who simply buy and hold stocks.²

One reason is the tendency of the market to experience big upswings and downswings on adjacent days during periods of market volatility. That means an investor who sells after a substantial down day for the market may miss a subsequent period of gains.

Also, many investors let emotions dictate their actions, leading them to buy stocks when the market has already gained in value, only to sell when the market has declined, leading to sluggish returns. Moreover, even with sophisticated tools to analyze the factors affecting stock prices, it is very difficult to forecast future stock market movements.

Also, missing out on just some days in a market cycle can drag down returns considerably. The S&P 500 generated an annualized return of 9.6% between 1990 to 2018 for investors who were invested during that entire period. Investors who missed just the 15 best days during that period only enjoyed returns of 3.6%, and investors who missed the best 90 days actually suffered an annualized *loss* of 3.5%.³

Market Timing Can Carry Costs

Along with possibly missing out on market gains, market timing can have other penalties. The transaction costs from buying and selling stocks can add up and drag down overall returns. In addition, investors who do sell stocks for a gain will likely trigger capital gains taxes, again reducing their overall profit.¹

Creating and staying with a financial strategy can help you avoid making rash moves in response to what's happening in the market. A financial advisor can help you tailor a framework that's set against your long-term goals and considers key aspects of your financial life, from your age and aspirations to current market opportunities. While market conditions may vary, a personalized, adaptable wealth strategy that's centered around your life goals

should remain a constant as you build your wealth and plan for your future.

¹ www.investopedia.com/terms/m/markettiming.asp
² www.cnbc.com/2021/03/24/this-chart-shows-why-investors-should-never-try-to-time-the-stock-market.html
³ Morgan Stanley Client Conversations & Primers, Intro to Investing PDF – Market Timing Is a Flawed and Costly Strategy Charts

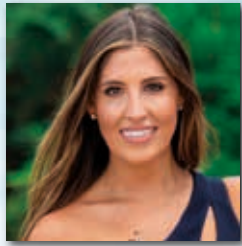
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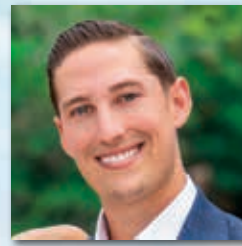


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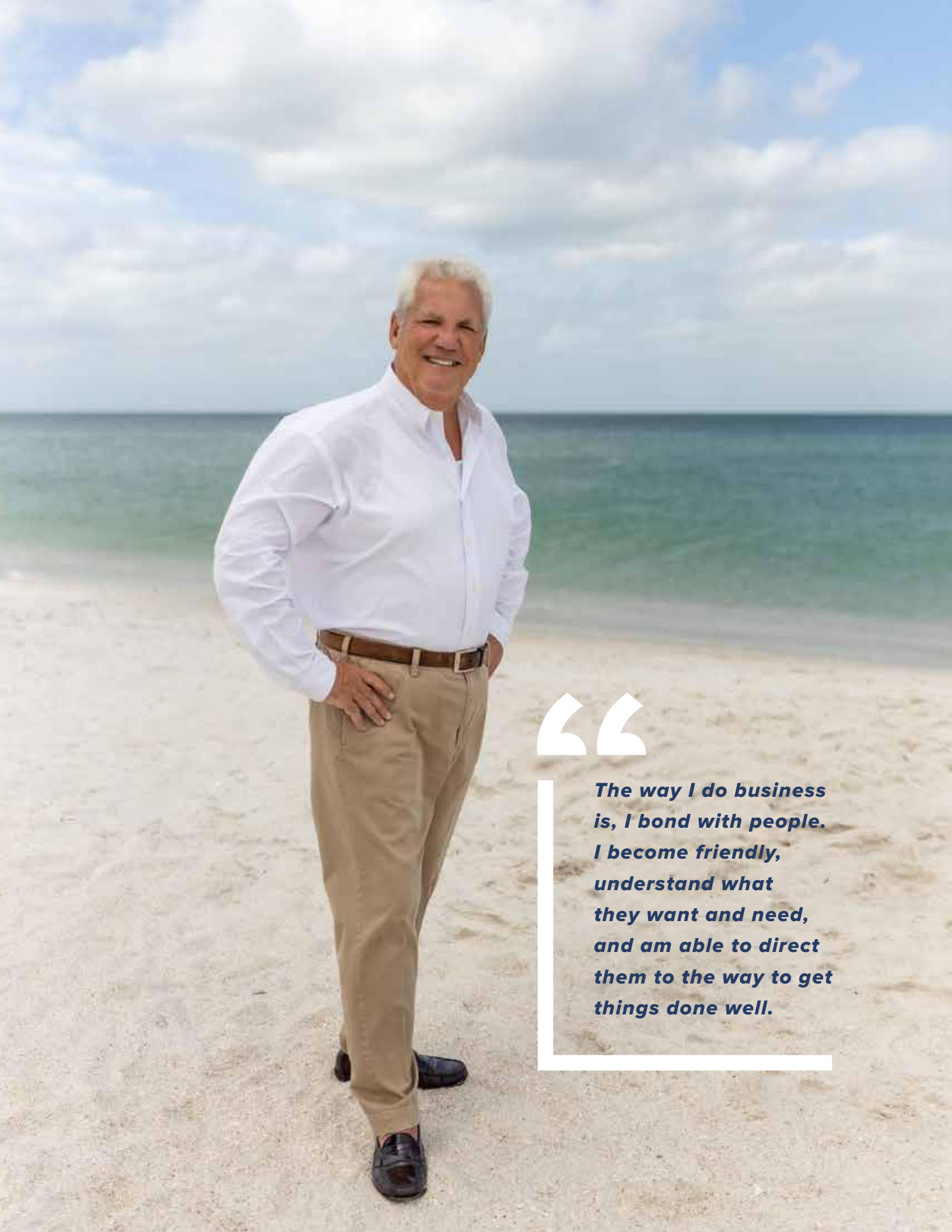
***FINDING HIS
GROOVE***



»» featured agent

By Zachary Cohen
Photos by New Frame Photography





The way I do business is, I bond with people. I become friendly, understand what they want and need, and am able to direct them to the way to get things done well.

Jim Borden relocated from Columbus to Naples in 2003 for two reasons: the Florida sunshine and the opportunity to begin a new professional journey.

Back in Ohio, Jim had run several successful restaurants, including BJ Young's Tavern, an American restaurant and bar, and Viva, a Mexican-style restaurant. He had been vacationing in Sanibel and Captiva for much of his life, and by the early 2000s, he was ready for the warm, sunny weather to be a permanent part of his daily life.

Jim sold real estate part-time in Ohio, but with two restaurants taking up most of his time, he couldn't devote himself entirely to it. In Florida, he had other ideas. Jim took several years to settle into his new home, running a burrito shop on Fort Myers Beach and working on the Key West Express ferry. Meanwhile, he began preparing to launch his real estate career.

The Great Recession put his plans on hold temporarily, but once the market recovered, Jim transitioned into real estate. He was licensed in 2011, finally beginning what has become a long and fruitful second career.

FINDING HIS NICHE

Jim launched his real estate career with Coldwell Banker, achieving a level of success that proved his ability to prosper. But it wasn't until he moved to Florida Star Realty in 2019 that his business truly took off.

Jim first met FL Star partner Gary Hains while working on a condo project that FL Star Construction was planning to break ground on. While the condo project never went through, Jim and Gary stayed connected. They recognized shared values and a similar commitment to their careers.

"Gary saw my ability to accommodate people and to sell. I become friends with 99 percent of the people I buy and sell for, and he recognized that ability," Jim offers.

Jim joined Florida Star Realty in 2019, becoming the sales manager for Sapphire Cove. Over the past four years, Jim has nearly sold out Sapphire Cove while



working on other developments, like Golden Gate Estates, and selling general real estate.

Jim has flourished at Florida Star Realty, capped by a \$28 million year in 2022.

“The way I do business is, I bond with people. I become friendly, understand what they want and need, and am able to direct them to the way to get things done well,” Jim explains.

As Jim closes out Sapphire Cove, he is moving his attention more toward other development projects and the general resale arena. FL Star has some new development projects coming down the pipeline in Cape Coral and other surrounding areas for which Jim is set to spearhead the sales efforts.

LIVING THE LIFESTYLE

Jim has now been living and thriving in Florida for over 20 years. He moved south for the lifestyle,

and the “Florida Way” continues to be a big part of his life. When he’s not working, you will find Jim boating, on the beach, gardening at home, or attending Naples United Church of Christ, where he is a deacon.

“I moved here for the beach and boating, and that’s what I like to do,” he smiles. “Naples is truly home for me.”

Now a successful REALTOR® and a true Floridian, Jim is happier with his life than he’s ever been. Looking ahead, his plans are simple: to continue succeeding in business and enjoying life in the Sunshine State.

“I’m planning to keep on keeping on. I plan on working ‘til they throw me out and boating every chance I get.”



Jim Borden, now with Florida Star Realty, embraced the Florida lifestyle when he relocated to Naples in 2003, leaving his Ohio roots behind.



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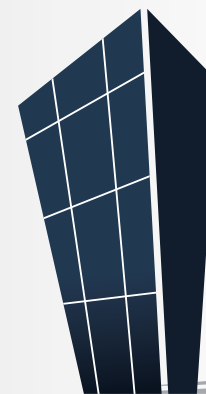


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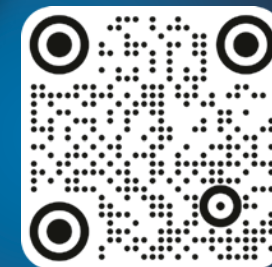
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Can Foreign Buyers Still Purchase Property in Florida?

Following the passing of Senate Bill 264 (SB 264), Florida Statute §§ 692.202-204 went into effect on July 1, aiming to limit certain foreign countries and their citizens in their ability to purchase real property in Florida. Specifically, the focus is on citizens of China, Russia, Iran, North Korea, Cuba, Venezuela, and Syria, but does not restrict real property purchases by U.S. citizens or lawful permanent residents of the U.S.

A citizen of any of the listed countries is now prohibited from buying and/or acquiring an interest in real property if:

1. The land is classified as agricultural (as defined by Florida Statute § 193.461),
2. The property is located within five miles of a military installation; and
3. The property is within 10 miles of a critical infrastructure facility.¹

If a foreign citizen from one of the identified countries purchased property prior to July 1, 2023, they must now register their property with the State of Florida. Specifically, for buyers from China, they are prohibited from buying any real property in Florida, regardless of the property's location or classification, unless they meet one of the Statute's two exceptions.

The two exceptions for those foreign citizens seeking to purchase property and who are subject to this bill are as follows:

1. If they are a natural person (i.e., not a corporation or business entity), they can purchase up to a two-acre lot if a) the land is not within five miles of a military installation, b) they have a valid U.S. visa (excluding tourist visas), and c) the property they are purchasing will be held in their name and this will be the only residential property in Florida they own.

2. The other exception is a federal exception, where a property can be purchased if the use of the property is for diplomatic purposes, as recognized by the U.S. government.

Should a buyer fall within this category, time must be spent in ensuring the purchase adheres to all of the regulations affecting the location of the property. For all potential buyers, regardless of their country of origin, they must now provide an affidavit at, or prior to, closing stating they are or are not a foreign principal and are in compliance with Florida Statute § 692.202. This affidavit is required for all real property purchases in Florida. Punishments for violation of this Statute are severe and could potentially lead to seizure of the property, liens and lawsuits against the foreign buyer.

Currently, the Statute is being challenged in the federal courts regarding its constitutionality as the American Civil Liberties Union claims the law is a violation of the Equal Protection Clause of the 14th Amendment and Fair Housing Act, arguing that the law discriminates against people because of their national origin. This has created friction with many Florida REALTOR® associations as their code of ethics hold that their members cannot discriminate on those same grounds.

Despite this potential conflict, the law remains in effect

and must be abided by. With the complexity and novelty of this law, Realtors should provide the form affidavit in every transaction and should avoid providing legal advice to buyers or sellers on this new law. Consult with local real estate attorneys in order to ensure compliance.

¹Critical infrastructure facility is defined as any of the following, if the location employs measures such as fences, barriers, or guard posts that are designed to exclude unauthorized persons: a) a chemical manufacturing facility, b) a refinery, c) an electrical power plant, d) a water treatment facility or wastewater treatment plant, e) a liquid natural gas terminal, f) a telecommunications central switching office, g) a gas processing plant, including a plant used in the processing, treatment, or fractionation of natural gas, h) a seaport, i) a spaceport, or j) an airport. (Florida Statute § 692.201)



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where he focuses on commercial and residential real property transactions, business-asset transactions, corporate and commercial lending, and landlord/tenant leasing. Prior to joining the firm, Brian served as a judge advocate in the Marine Corps, focusing on criminal defense, and was an instructor at the Naval Justice School. Originally from New York, Brian graduated cum laude from the University at Albany where he received his bachelor's degree in history and criminal justice. In 2017, he graduated from Ave Maria School of Law where he earned his Juris Doctor.

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» cover story
By Zachary Cohen

TIM SAVAGE

Tim Savage's connection to real estate runs deep. Growing up in a family where real estate was not just a profession but a way of life, it was only natural for him to follow in his father's footsteps. Tim's father, Pete, began his career as a REALTOR® in Champaign, Illinois, in 1969 and successfully transitioned his business to Naples in 1986. Pete's passion for the industry was infectious, and it rubbed

off on his son, Tim. As he reached adulthood, Tim couldn't imagine taking any other career path.

"I moved out to Denver for a year after college, got a job, and went snowboarding, but I knew I wanted to sell real estate. It was what I grew up around," Tim offers. "When I used to cruise around with my dad looking at properties, going to open houses,

Gulf Coast International Properties: A Legacy in the Making





watching him interact with people and seeing the constantly changing day, there was something exciting about it... I saw that freedom to be able to move about and travel, and I saw the potential of getting the business running and having free time. That attracted me to it.”

Tim began his real estate career as his dad’s assistant in 1998, allowing him to absorb as much knowledge as possible and giving him a jump start in a challenging industry. By year two, the father-son duo became equal partners.

New Brokerage, New Concept

Tim spent the next decade working alongside his dad at Downing Frye Realty. In the summer of 2008, a new vision began to emerge.

“I did a deal with a friend at another firm, Mike McCumber. It was his listing and my buyer. Then, I ran into him in the Bahamas. I said I was thinking about starting a real estate company, and he asked that I call him when I got back home,” Tim reflects. “Long story short, we started Gulf Coast International Properties together, and my dad and I stayed as partners.”

Tim and Mike didn’t set out to make Gulf Coast International Properties (GCIP) just another brokerage; they held a vision for how the real estate industry could be elevated. They set out to add genuine value to clients buying and selling homes and to the agents who

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”

served them. Tim’s philosophy was simple: “It doesn’t matter what you do in life, just try to be the best at it.”

“I knew there was a better way to do it, to sell properties, to be of value to agents,” Tim continues. “So that was our challenge and objective in founding GCIP, and we’ve been able to achieve that in a short time. I enjoy leadership — helping agents build their careers and watching them excel and achieve. That’s probably the most rewarding part of the work I do.”

Leaving a Legacy

Fourteen years after its founding, GCIP is thriving, and Tim continues actively selling real



Tim Savage co-founded of Gulf Coast International Properties in 2009.

estate. The brokerage has around 60 agents who operate as one large team.

“We are the largest team in town; we just don’t broadcast it that way. But that’s how to do business: as a team. It’s a special environment — open door, open desk. The culture is very unique in real estate,” Tim shares.

Outside of the fast-paced world of real estate, you’ll find Tim hanging out with his family or racing cars. He and his wife, Stephanie, have three children — Timothy, a freshman at the University of Miami; Sarah, who attends the European School Of Ballet in Amsterdam; and Trace, who is in middle school. If he’s not traveling with his family or coaching his son’s soccer games, Tim is out on

the race track; he participates in the Fanatec GT World Challenge America series, racing an Aston Martin Vantage GT4.

As Tim reflects on his journey, he feels immense gratitude for those who have helped him along the way — his wife, Stephanie, his father, Pete, Mike McCumber, his COO, Vicki Tracy, and, perhaps most importantly, God. Now, he’s focused on taking the gifts he’s received and using them to make a positive impact on the lives of others.

“I want to be remembered as someone who wanted to help others achieve and make something better in their lives,” he says. “And that multiplies as those people add value to their families, kids, and clients. That cycle doesn’t end; it just continues.”



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