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

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▶▶ the real update Jayne Dickey

# WELCOME TO VOLUSIA FLAGLER REAL PRODUCERS COMMUNITY!



**PUBLISHER'S NOTE**

We are celebrating our 7th issue of *Volusia Flagler Real Producers*. I have had so much fun getting to know the Agents and business partners in our community. Many times it doesn't even feel like work. I look forward to continuing to grow our Volusia Flagler Real Producer community and helping Agents and partners build strong, long-lasting relationships. As we move into fall with cooler months, pumpkin spice everything and the holidays, I encourage you to choose one of our local charities to volunteer with or donate to. Provision Packs is hosting the 7th annual Backpack Bash on Sept. 23rd and tickets can be purchased at [provisionpacks.org](http://provisionpacks.org). It's a great event for a great cause. Also, make sure to read our Charity Spotlight article on ways you can help the Good Girls Initiative by donating items to the Oopsie Project all year long.

If we haven't met, you might be wondering, "What is *Volusia Flagler Real Producers*, and why am I receiving this magazine?"

You've earned it!

You are one of the top 300 REALTORS® in Volusia Flagler Counties by sales volume, and only the top 300 will receive this for free every month moving forward. If you are reading this now, you should be incredibly proud!

I like to think of it as "The Country Club of Real Estate"

You must be nominated to be featured in this magazine. We want to highlight you and all your hard work!

**What can you do to help Volusia Flagler Real Producers community grow?**

It's simple! Nominate or refer your favorite businesses in the area to be a part of our community. You can submit their information to me at [jayne@n2co.com](mailto:jayne@n2co.com) or our *Volusia Flagler Real Producers* page on FB. A phone call or text is great too, 816-642-6800.

This is an amazing opportunity to build a strong referral base with people who do a majority of business in our local area. Sharing is caring.

**What does this magazine mean to the REALTOR®?**

It is a badge of honor to be receiving this magazine out of the thousands of agents in our area. We want to validate your business and achievements! There are so many incredible producers who don't get the opportunity to be in the spotlight as they should. We will celebrate our local legends each month and the success they've created.

We have a lot of great events planned for the year so make sure to keep an eye out for your personal invite.

Do you need to update your email or mailing address on file? Please send an email to [jayne@n2co.com](mailto:jayne@n2co.com).

Let's ROCK 2023 together!

**Jayne Dickey**  
*Volusia Flagler Real Producers*  
[jayne@n2co.com](mailto:jayne@n2co.com)

**LET'S CONNECT:** Please follow our Instagram & FB at *Volusia Flagler Real Producers*

# What Impacts Mortgage Rates?

Mortgage rates are influenced by various factors that can impact the cost of borrowing for a home loan. Here are some key factors that can affect mortgage rates:

**Economic conditions:** The overall state of the economy plays a significant role in determining mortgage rates. When the economy is strong, with low unemployment rates and steady economic growth, mortgage rates tend to rise. Conversely, during economic downturns or periods of uncertainty, mortgage rates typically decrease as a way to stimulate borrowing and investment.

**Monetary policy:** Central banks, such as the Federal Reserve in the United States, have the power to influence short-term interest rates. Changes in monetary policy, such as adjustments to the benchmark interest rate, can impact mortgage rates. When central banks raise interest rates, mortgage rates often follow suit to reflect the increased borrowing costs.

**Inflation:** Inflation erodes the purchasing power of money over time. When inflation is high or expected to increase, mortgage rates generally rise to compensate for the loss of value over the loan term. Lenders adjust rates to protect against inflation and maintain their return on investment.

**Bond yields:** Mortgage rates tend to move in tandem with the yields on government bonds, particularly long-term Treasury bonds. Investors often view mortgage-backed securities (MBS) as alternatives to government bonds, so changes in bond yields can influence mortgage rates. When bond yields rise, mortgage rates typically follow suit, and vice versa.

**Creditworthiness and risk:** Borrowers' creditworthiness and the perceived risk associated with the loan affect mortgage rates. Lenders assess factors such as credit scores, income stability, debt-to-income ratios, and down payment size to determine the risk of lending to an individual. Lower-risk borrowers typically receive lower mortgage rates, while higher-risk borrowers may face higher rates or more stringent lending requirements.

**Supply and demand:** The supply and demand dynamics in the housing market can also impact mortgage rates. When there is high demand for mortgages and a limited supply of available funds, lenders may increase rates to maximize profitability. Conversely, when there is lower demand for mortgages, lenders may lower rates to attract borrowers.

It's important to note that mortgage rates can be influenced by a combination of these factors, and they can vary between lenders and loan products. Monitoring these factors and working with a mortgage professional can help borrowers understand and navigate the mortgage rate environment effectively.



*Sabrina Sloan*

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# JESSICA JACKSON

## ▶ AWARD WINNING RISING STAR



After facing the uncertainties brought on by the COVID-19 pandemic, Jessica found herself furloughed from a long-standing outside sales profession that spanned nearly two decades. Initially fearful of what the future held, the unexpected turn of events led her to reevaluate her aspirations and desires for the future.

During this period of reflection, she recognized a long-held desire to pursue a career in real estate, an ambition that had been set aside due to life's demands. Embracing this newfound opportunity, she decided to take a leap of faith and obtain her real estate license. Three years down the road, she found herself deeply fulfilled and content in her chosen profession, cherishing each moment spent assisting clients with their real estate needs.

The real estate journey has been nothing short of rewarding, with Jessica receiving recognition for their outstanding performance. In their first year at Geri Westfall Real Estate, she was honored with the “Rising Star Award.” The following year, she secured the “Best Marketing” award and also received the prestigious “Top Gun” award from The Women’s Council of Realtors. Her dedication and hard work have placed her among the top five sales-producing agents at her brokerage.

Within the friendly confines of Geri Westfall Real Estate, she has found a supportive family-like environment, appreciating the guidance from her broker Geri Westfall and the knowledge imparted by manager Taylor Westfall. Working alongside her GWRE colleagues has been a source of joy and camaraderie.

Beyond her successful real estate career, Jessica embraces her roles as a devoted spouse, caring parent, and doting grandparent. Family holds a significant place in her life, and she cherishes moments spent with her husband, three wonderful children, an adorable granddaughter, and two lively dogs. Weekends often involve exciting explorations, boat trips, and engaging in home improvement projects or furniture repurposing with her loved ones.

Beyond the realm of real estate, Jessica’s interests and involvements are diverse and dynamic. An avid reader, she hosts a book club, providing a platform for literary enthusiasts to come together and share their passion. Jessica actively engages with Word Weavers Volusia County, serving as the current President of this Christian Writer’s group, and working diligently on a memoir that she aspires to publish soon.

In addition to Jessica’s personal and literary endeavors, she is deeply engaged in her community and church. As a board member of the Women United Volusia Chapter, Jessica actively contributes to organizing fundraisers, such as Power of the Purse, to support local



## Supporting local businesses and her community is an essential aspect of Jessica’s life.

nonprofits dedicated to assisting women and children across Volusia County. Supporting local businesses and her community is an essential aspect of Jessica’s life, and she can always be counted on for recommendations on great eateries and coffee shops.

As she looks ahead, Jessica’s professional aspirations include continuous growth in both sales and knowledge, with a focus on serving as a local expert for her clients and community. Jessica is keen to explore leadership opportunities within the Women’s Council of Realtors and expand her involvement with the local MLS board. On a personal front, Jessica dreams of traveling extensively and cherishing quality moments with her family and close friends. Destinations such as Las Vegas, New Orleans, Nashville, and Italy feature on her travel bucket list. Additionally, within the next five years, Jessica hopes to acquire an investment property in the mountains of Georgia or North Carolina, offering a vacation spot for her family while renting it out when not in use, as she can never imagine fully parting ways with their beloved Florida paradise.

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# GOOD FOR GIRLS INITIATIVE

## Oopsie PROJECT

The Oopsie Project was started in 2018 by the Good for Girls Initiative, a charitable organization dedicated to providing positive resources for women and youth. The Florida-based nonprofit is rooted in the belief that we all have an inherent responsibility to make a meaningful difference in our community. With a variety of active projects and a large volunteer staff, the organization harnesses its skills and resources to successfully achieve its goals.

With help from donors and volunteers, The Oopsie Project fills small, opaque cosmetic bags with individually wrapped pads, panty liners, and unscented/sensitive skin feminine hygiene wipes. Once filled, the bags are then distributed to every school in Volusia, Flagler, and Seminole Counties so that girls have access to feminine care when they have an Oopsie! moment at school. To date, the organization has filled and delivered over 20,000 bags and continues to expand its efforts throughout surrounding counties.

The current Good for Girls Initiative Board includes Gina Elmazi as our communities' beloved President. Our Vice President is none other than our generous Samantha Tribble who volunteered her space as an area

to stuff oopsie bags at the start of this project and decided to join the team. Next came our Secretary, Melissa Powers, who answered the calling of Virtual Assistant and then became a board member as Secretary instead. Later at a stuffing party the board met and had help from a volunteer, Chandler Vogler, who ended up being a wiz in the web and marketing world and she graciously accepted the board member role of Chief Marketing Officer. After having Chandler join the team of board members, we met Kirstyn Seward who is a local accountant that was thrilled to get involved with us and join as Treasurer. With four girls herself, it's no wonder she wanted to get involved with us!

Currently, The Oopsie Project is looking to reach out to other Central Florida Counties to gain a foothold to secure volunteers and community involvement in those counties. The current counties that The Oopsie Project is looking to expand into are Orange County, Seminole County, Flagler County and Brevard County. The project will include other Central Florida Counties as we gain involvement from the community.

The Good for Girls Initiative is on a mission to continue spreading the word and providing a much-needed resource to girls all over. Help us expand by spreading the word and keeping up on social media. We are on Instagram as Instagram.com/the\_oopsie\_project. We have a very active Facebook group that is titled The Oopsie Project Serving Central Florida which is run by our business page titled Good for Girls Initiative. For all information about us, you can go to Goodforgirlsinitiative.org. We encourage everyone to follow all 3 avenues of social media that we have. We also want to encourage each member to get involved by donating, volunteering or just helping to spread the word. All forms are needed and appreciated. We would not be a fantastic project today without all of our communities' help and we thank each and every person from the bottom of our hearts. We will always try to serve you to the best of our abilities!




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# Justin Falb

## Empowering Real Estate Success

Photography by: **cld Photography**  
Written by: **Manuela Nivia**

In the competitive world of real estate, having a team leader who embodies dedication, professionalism, and a devotion to customer satisfaction is a true asset. A seasoned leader and broker associate at Keller Williams Realty Florida Partners, Justin Falb stands out for his commitment to training and mentorship as well as his passion for fostering collaboration across the real estate industry. Over almost eight years as a producing agent, Justin harnessed his local knowledge and extensive experience to assist clients in finding their dream homes and successfully market properties for sellers. Now he utilizes his expertise to guide up-and-coming fellow agents.

“Real estate provides an avenue to effect local change and change people’s lives,” Justin shared. “Wealth building is achieved

primarily through real estate so helping people realize the American dream of homeownership is one of the most rewarding feelings. Assisting agents to get their business up and running to help their customers with one of the most important decisions in life is very rewarding and my primary focus.”

Before making his mark in real estate, Justin honed his skills in the hospitality industry. He worked as an assistant manager at a popular seafood joint and later opened and managed a Bubba Gump Shrimp Company in 2002, where he was responsible for hiring, training, and maintaining service standards. These experiences not only taught him the value of

exceptional customer service but also laid the foundation for his success in the real estate industry.

“People get into real estate from all different walks of life, but that doesn’t necessarily mean they have professional training in customer serving,” Justin explained. “With hospitality, it’s in the name—it’s about helping clients feel like they’re at home and that translates when working with a buyer, anticipating their needs, and helping them find what they’re truly looking for.”

Justin’s journey as a top-producing real estate agent eventually led him to Keller Williams Realty Florida Partners, where he currently focuses on the growth and development of the market center for all of Volusia and Flagler counties, as well as on mentoring and consulting top agents. Recognizing the significance of structured training and a systems-based approach, Justin coaches agents to build strong foundations in their real estate business. By emphasizing the importance of treating real estate databases like a business, he can help agents better focus on customer needs, while creating game plans that lead to long-term success.

“Keller Williams just thinks about real estate a little bit differently,” Justin described. “It’s not just about representing transactions; it’s about teaching someone that they’re in control of their own business and they’re in charge of their legacy, which means leaving the world better than they found it.”

Beyond his professional success, Justin is actively engaged with the real estate community, serving as an esteemed member of the Daytona Beach Area Association of Realtors (DBAAR) and eventually becoming the association’s president in 2023. In this role, he serves as a passionate advocate for collaborative and ethical



practices within the industry. His dedication to serving the interests of both clients and fellow real estate professionals sets him apart as a true leader in the field and highlights his desire to make a positive impact within the profession.

“I was inspired to go into leadership and champion a cause because so many real estate agents go into a transaction with another agent seeing them as an adversary or roadblock and that’s truly not the best way to look at it,” Justin said. “I want to be a champion of a collaborative environment where

people work together to get customers to the result that they’re looking for. It is important to walk the walk, not just talk the talk.”

In addition to his remarkable achievements in the real estate industry, Justin’s greatest joy is his family. His wife, Jessica, is not only his biggest supporter and cheerleader but also a talented real estate professional herself. Together, the couple transitioned into real estate, driven by the desire to achieve a better work-life balance and spend more time with their daughter, Taylor. It’s in creating memories with his family that Justin has ultimately found his “big why.”

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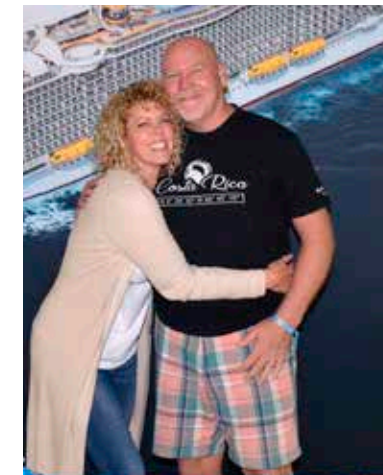


# TRAVELMATION

FROM BALLROOM TO BEACHES

## ▶ partner spotlight

Dancing and travel have always been GG Mack's passions, so it's only natural that she combined the two and created The Dancing Travel Agent! Her goal is to facilitate your travel plans while alleviating any potential stress - all at NO COST to you!



GG began her professional dance career in her hometown of Atlanta, Georgia and recognized the need for corporate entertainment. To fill that void, she created GGs Ballroom & Entertainment, Inc, which evolved into a very successful entertainment business providing a myriad of dance opportunities, performances, and amazing productions! Along the way, GG owned

a fitness studio and has taught Zumba, Barre Fitness, and personal training.

GG realized her dream of living on the beach when she, her husband, Michael, and sweet fur baby, Lucky Loo moved to Ormond Beach, Florida where she became The Dancing Realtor and enjoyed a successful career in that industry. Along the way, someone approached her about becoming a travel agent in order to plan her God's Gals Christian Women's Retreats.. She had no idea this business would explode for her! Something she thought would be a fun hobby profoundly resonated with her and her passion, Travel!

Once a dancer, always a dancer! GG couldn't resist becoming Your Dancing Travel Agent as she danced around cruise ships and resorts highlighting every beautiful aspect of each! Now, GG Mack is a Top Producer with Travelmation and Cruise Certified Specialist. GG is certified in Luxury Travel, Group Cruises, Accessible Cruising, Sandals Resorts, and many more. As a concierge travel advisor, GG will be there for you every step of the way - making ALL your travel dreams come true!!

# JENNIFER WAGNER

## REVOLUTIONIZING REAL ESTATE

“  
Witnessing  
others’  
happiness  
brings me  
tremendous  
fulfillment.  
”



As one of Flagler County’s top producers, REALTOR® Jennifer Wagner places a high value on helping her clients navigate the complexities of the real estate industry. Through her comprehensive market expertise and intimate knowledge of the area, she is equipped to support local families across every transaction—from selling beachfront properties to investing in distressed homes. Now Jennifer is one-half of the dynamic force behind Coastal Realty Pros, a brand-new brokerage that aims to revolutionize the real estate experience.

“Witnessing others’ happiness brings me tremendous fulfillment,” Jennifer shared. “In real estate I discovered my true calling, finding immense joy in helping people discover their dream homes.”

Prior to venturing into real estate full-time, Jennifer worked as a paraprofessional with disabled children at Flagler County schools. Despite her love for the job, she realized the pay wasn’t sustainable. Encouraged by friends and family who found success in real estate, Jennifer began assisting in the field part-time. Almost a decade later, she made the decision to obtain her license, initially planning to sell a few homes each year. Unexpectedly, she fell in love with the profession and achieved remarkable success, selling five million dollars worth of properties in her first year alone.

“I’m the kind of person who sees ‘no’ as ‘not right now’ and ‘never’ as a challenge,” Jennifer described. “Despite being advised against it, I pursued a career in real estate, fully embracing the difficulty it entails. I faced numerous closed doors and rejections, but I refused to give up. Real estate isn’t for the faint-hearted, but with unwavering determination, I passed the test and proved that perseverance is key. Giving up was never an option for me.”

Since obtaining her real estate license in 2017, Jennifer has demonstrated a steadfast commitment to her clients and her profession. Over the years, she

Photography by: **Walton’s Photography**  
Written by: **Manuela Nivia**





has worked with three different real estate companies, drawing valuable lessons from each of them. In March 2023, Jennifer decided to combine the best aspects of each brokerage she had worked at and establish her own brokerage. Together with her partner, Emily Kirshaw, Jennifer proudly launched Coastal Realty Pros. Emily, also a top producer, complemented Jennifer's strengths with her own unique approach to real estate. Together, they lead a team-based brokerage, providing training and mentorship to their agents.

"We wanted to create a business based on honesty and integrity," Jennifer explained. "I believe our success is deep-rooted in our values and driven by the exceptional professionals on our team who are committed to providing the most customer-centric real estate experience in the Flagler County area."

For Jennifer, success isn't solely about financial gains; it's about finding joy in her work every day. Her business philosophy revolves around prioritizing her customers' needs, satisfaction, and happiness. This commitment has not gone unnoticed. Jennifer has consistently ranked as a top producer as well as earned the prestigious Diamond Award in 2021 and 2022, which is given to the top ten percent of agents. As Jennifer continues to redefine the real estate experience in Flagler County and beyond, she aims to be remembered above all as an honest, empathetic, and determined agent who made a positive impact on the lives of countless families.

"I have helped numerous individuals and families achieve homeownership," Jennifer said. "When others may give up, I persevere, actively seeking the right lender to make the deal happen. I believe in not giving up on anyone and going the extra mile to ensure my clients' dreams become a reality."

As Jennifer and Emily continue to grow Coastal Realty Pros, their vision extends beyond their current location. With plans to open more offices in Daytona, St. Augustine, and beyond, their mission is grounded on providing outstanding service, helping countless families achieve their dreams of homeownership, and leaving a lasting legacy in the real estate industry.

“  
I believe in not giving up  
on anyone and going the  
extra mile to ensure my  
clients' dreams become  
a reality.  
”



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