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COVER STORY

COVER STORY

Jonathan Spears

JONATHAN SPEARS

AGENT SPOTLIGHT

Heather Curry

RISING STAR

Danielle Faye King

PARTNER SPOTLIGHT

Jonathan Howard of Trinity Title

COACHING CORNER

Wayne Salmans of The Hero Nation

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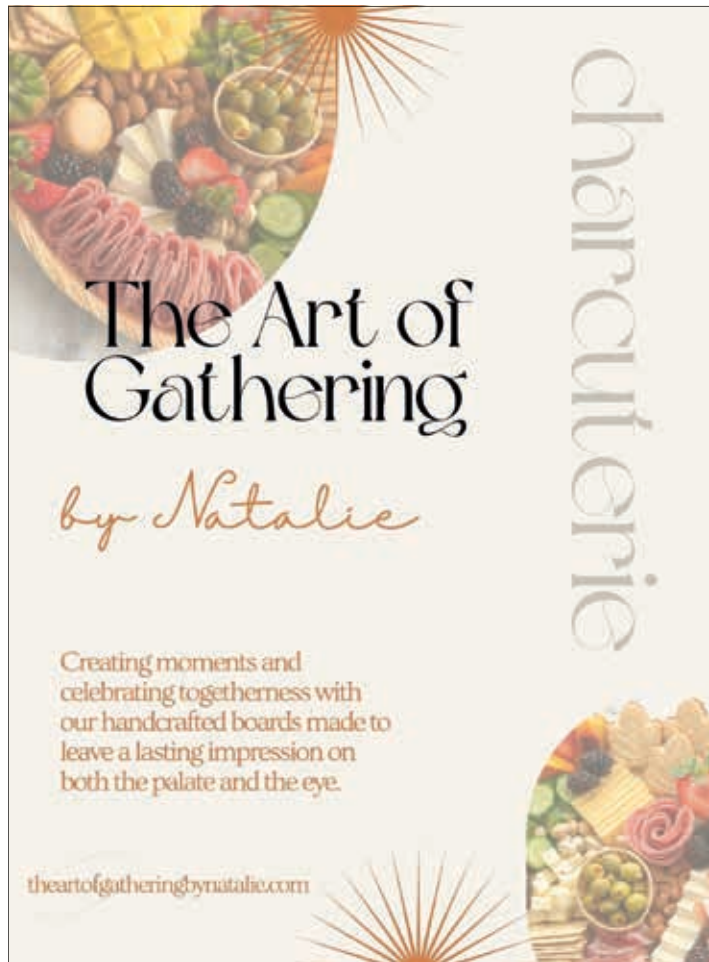


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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at cindy.bell@realproducersmag.com.

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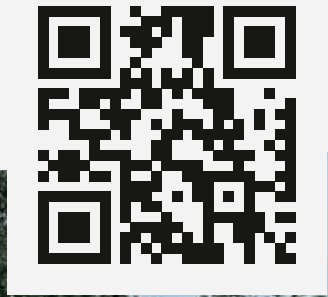
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WHAT IS Real Producers?



Hey there!

I'm Cindy Bell, publisher and owner of *Emerald Coast Real Producers*. And here we are, already publishing the April 2024 issue! It's been such an honor to bring Real Producers back to the Florida panhandle area and to celebrate not only our top agents, but our esteemed preferred partners! And I look forward to continuing to highlight your accomplishments, encourage your dreams, and recognize you for your continued excellence in serving your clients.

WHAT IS REAL PRODUCERS?

Real Producers started as a simple idea in 2015 in Indianapolis and has spread across the nation like wildfire. The Real Producers community is now available in over 130 locations and is changing the way the real estate community interacts across America. As we embark on this journey together, I promise to create platforms to connect this community and forums to recognize and celebrate what makes each one of you iconic. In years to come, I hope to interview every one of you so that I can share your success stories in future issues. I also look forward to celebrating you at our events, providing tools and connections to help you grow your business, and representing your passion for this industry that we all share.

DISTRIBUTION:

This magazine will arrive in the mailboxes of the TOP 300 agents along the Emerald Coast each month. These 300 agents are determined through compiled MLS data from 2023. If you are receiving a hard copy of the publication, it is because you belong to an elite group and represent the best of the best in our industry!

CONTENT:

This publication is all about YOU, the Emerald Coast real estate community. We will be writing personal and unique stories about members of this community, giving you a platform to inspire greatness in others. As we grow, we will continue to add fresh content focused entirely on the top agents and our Preferred Partners. We have NOTHING to sell to real estate agents as it is absolutely FREE to be featured in this publication. To be featured, the agents must be nominated by a peer, leader, or influencer in the local real estate market. We always encourage nominations and love to hear about agents who are making a huge impact in our market.

PREFERRED PARTNERS:

Anyone listed as a "Preferred Partner" in the index of this publication will also be a part of this exclusive community. You will see them advertised in every issue, attending our private events, and being a part of our online community. We do not cold call businesses off the street to join us, nor do we allow any business that approaches us to be a part. One or many of you have recommended every single one of these Preferred Partners that you see in this publication. Our goal is to give you as many resources as possible to add to your arsenal so that you always remain that trusted referral source to your clients and customers.

EVENTS:

Along with our monthly publication, we will be hosting various social and educational events throughout the year. Our goal is to bring the best of the best together while supporting our local communities. In fact, we've had our first two events already! The first in January, held at the Santa

Rosa office of Emerald Coast Title Services-- a "soft launch", and wow, we were overwhelmed by the turn-out and the enthusiastic response. And the second event, held at Trinity Title in Destin, was even bigger and better than the first! Over 70 agents, along with our preferred partners, were in attendance. We can't wait for the next one! Stay tuned for that info... will be communicating information on upcoming events through the publication, monthly emailed newsletter and social media.

CONTRIBUTION:

If you are interested in contributing, nominating real estate agents for certain features, know of additional top-notch affiliate partners who would be a great fit for our community, or would simply like to learn more, please reach out to me anytime. I look forward to meeting with every one of you in the future. I would also like to give a HUGE THANK YOU to the Preferred Partners who jumped on board with us so that we could bring *Emerald Coast Real Producers* back to life!

I look forward to meeting you at our next event. Stay tuned for those details!

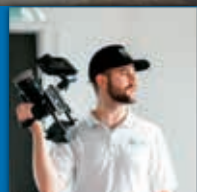
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▶▶ from the desk of the president

Florida REALTORS®

by Gia Arvin, 2024 President of Florida REALTORS®

Realtor Voices Make A Difference
By: Gia Arvin

As you read this the 2024 Florida Legislative Session is wrapping up and Realtor priorities are being received very well by your elected officials. Realtors are advocates – for their families, for their communities and for their businesses. Your efforts in Tallahassee underscore your incredible impact on the quality of life in Florida.

If lawmakers approve SB 328 and HB 1239, an additional \$100 million will be available to first-time homebuyers for downpayment assistance through the Hometown Heroes Housing Program (HHHP). This is the third year in a row that lawmakers are funding this successful homeownership program championed by Florida Realtors. Since 2022, more than 4,000 families have benefited from the HHHP program, and this additional funding will help thousands more.

Condominium buyers and their real estate agents may also benefit from this session. SB 1178 and HB 1021 require all community associations with 25 or more units to put official records such as association bylaws, contracts, budgets, and other financial records online for unit owners. Current law imposes such requirements on associations with 150 units, which means most of Florida's condo associations do not have to provide this level of transparency. Raise your hand if you'd like a more straightforward job helping condo buyers obtain important association documents.

And let's not forget about the difficulty of working with Homeowners Associations (HOAs) and the fees they charge for some of their documents. Florida Realtors supports SB 278, which caps estoppel certificate fees at \$250, speeds up the delivery of the certificates from 10

days to 5 days and requires the HOA board, not the HOA manager, to receive the fee. This legislation will help speed up access to these essential documents and prevent the outlandish fees that some associations are charging for them.

As budget talks wrap up and the legislature Sine Dies Florida Realtors will celebrate the historic funding for our waterways and environment, further reductions in the Business Rent Tax and other tax cuts.

Florida takes pride in advocating for all of our members and celebrating your success. We are homegrown advocates and proudly protect private property rights and the American Dream.

Stay current on our advocacy efforts the whole way through session by visiting <https://www.floridarealtors.org/advocacy>.

Gia Arvin, the broker-owner with Matchmaker Realty in Gainesville, is the 2024 President of Florida REALTORS®, the state's largest professional trade association. She is active in her residential brokerage as well as a leader in regional, state, and national real estate associations. Arvin was the 2011 President of the Gainesville-Alachua County Association of Realtors® and the 2017 Florida President of the Women's Council of REALTOR® among multiple other previous leadership positions.




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▶▶ agent spotlight

Written by Carol Nethen West
Photography by Faltisek & Gloria



Heather CURRY

*Emerald Coast
Home Collective*

“My mission at Emerald Coast Home Collective is to forge a lasting legacy for my family, the community, fostering growth, connection, and positive change through dedicated real estate service and unwavering commitment.”

Heather Curry, founder of Emerald Coast Home Collective in Miramar Beach, Florida, aligns seamlessly with her brokerage, Real Broker LLC, embodying the ethos of “Work Hard, Be Kind” as the foundational principle in shaping her business.

Entering the real estate arena in 2014, Heather has devoted herself to crafting a business aligned with her vision. Now ten years into her career, she takes pride in founding a real estate company that champions a harmonious balance between personal and professional life for both her team and clients. “We are a group of individuals who love to serve others with the vehicle being real estate.” Emerald Coast Home Collective consists of an expanding and tightly knit team that surrounds one another with love and support.

In every facet of life, Heather embodies multiple roles, including being a Firefighter’s Wife, Girl Mom, Mentor, Friend, and the ultimate Multitasker. Beyond words, she mentors through action, showcasing her skills to each agent within her team through a meticulously crafted system. This system, a 90-day training program, aims to educate and support both new agents and clients throughout the entire real estate transaction process.

Heather emphasizes its value, stating, “It allows new agents to quickly familiarize themselves with transactions and everyday business – something often overlooked by traditional real estate schools.”

In 1999, Heather made her way to the panhandle via the military from her hometown of Erie, PA, accompanied by her young daughter, Lyric. Heather’s trajectory towards serving others took a defining turn during a pivotal incident. Recounting the experience, she shares, “I saved someone from drowning at Crab Island one time. On weekends, numerous boats gather at Crab Island, where the bay and the Gulf meet in shallow waters. I jumped into the water, and upon resurfacing, discovered a girl floating face down beside me. Without hesitation, I grabbed her, swam to the boat, and urgently called for assistance. Onboard, I initiated CPR, with another individual assisting in compressions. After a few intense minutes, she began to revive, expelling water and breathing on her own.”

Reflecting on the instinct that saved the woman’s life, Heather expresses, “I didn’t hesitate. The thought just didn’t cross my mind. I acted on impulse. Later, I wondered, ‘What else am I capable of?’”

From that point in time, Heather felt a need to serve, and found the same adrenaline when serving her clients. Transitioning into real estate, “I went to work for a broker for a few years and learned quickly that there was a transactional way of handling clients in a real estate transaction, and also relational way.”



In 2017, after comprehensive training, Heather reached a level of confidence to venture into real estate independently. Obtaining her real estate license marked the transition to a solo agent career, driven by a preference for a relational approach to building a business. Equally important was the recognition of the need to manage stress levels effectively.

Around this time, Heather and her husband JR celebrated the arrival of her second daughter, Everleigh, two decades after the birth of her first daughter. This period marked a significant journey of self-discovery and empowerment for Heather. Further honing her leadership skills, she engaged in coaching sessions within the renowned Tom Ferry coaching program. In 2022, Heather took a bold step forward, founding her own team centered on



“

I aspire to construct a legacy for my family and community while positively influencing the lives of others.

”

the relational aspect of real estate, emphasizing a balanced work/life schedule—a realization of a long-cherished dream.

Heather’s nurturing nature is evident in her professional mission: “My vision for building Emerald Coast Home Collective is to be a resource for others and to continue contributing to this amazing community. I aspire to construct a legacy for my family and community while positively influencing the lives of others.”

Embracing the philosophy of ‘failing forward,’ Heather acknowledges the value of learning from setbacks. Recognizing the pivotal role of assembling the right team, she places emphasis on the significance of hiring individuals who contribute to the formation of an exceptional team.

Heather’s real estate journey serves as a testament to the potency of understanding one’s authentic self, coupled with her innate leadership abilities and visionary outlook. Through Emerald Coast Home Collective, she is not only establishing a thriving business but also leaving an enduring impact on her community, her family life, and the lives of those she serves.



DANIELLE KING

The Doctor is In!



► rising star

By Carol Nethen West
Photography by Faltisek & Gloria

When Danielle Faye King relocated to Crestview, FL in 2021, she brought with her a steadfast commitment to addressing the diverse real estate market of the Emerald Coast in ways that leverage her unique talents and skills. In addition to managing her real estate company, Danielle King Real Estate Investments, where she works as a solo agent, Danielle is also a certified general contractor in the state of Florida and in a business partnership with her husband, Jeff King to establish Crestview-based Kingstruction. Describing the driving force that motivates her, Danielle says, “I’m in a transitional phase where I’m experiencing significant growth. I want my work to have meaning. I want people to know that I genuinely care.”



Danielle’s initial months in business on the Panhandle were exploratory. She explains, “I wanted to explore what I wanted to specialize in. Now that I’ve familiarized myself with this area, I understand how I can benefit specific individuals. I can take a moment to pause and shift from survival mode to creative mode.”

Danielle envisions creating a niche market that combines her expertise as a realtor and a general contractor. While in Southern California, just before her husband retired from the service, Danielle and Jeff had a thriving construction company in San Diego, one of the most demanding real estate markets in the country. Danielle remarks, “If we could succeed in San Diego, we can succeed anywhere!”

As a husband-wife construction team, they undertake various renovations, improvements, and ground-up construction projects. In addition to residential projects, they have worked on military on-base projects and have been contracted by NASA and other government agencies.

Affiliated with Keller Williams of the Emerald Coast, Danielle King Real Estate Investments closed 23 transactions in 2023, including the sale of one of their newly constructed homes and numerous renovation projects.

Danielle expresses her passion for real estate, stating, “I’ve always loved real estate. Even before entering the field, I knew that real estate would offer long-term career opportunities,



dealing with ‘real property,’ not just ‘fast money.’ I would love to establish my own market where we exclusively build and sell our homes. It would be rewarding to contribute to creating more affordable housing on a larger scale.”

As a woman of color, Danielle is accustomed to exerting extra effort to demonstrate her abilities and breadth of experience. In her twenties, as a single mother, she earned a degree in public administration and contemplated pursuing a career in city management or joining the police force. In her first job as a police officer, she discovered her genuine concern for people and their well-being. Later, as a military spouse stationed in various locations around the world, she focused on developing leadership skills, earning an MBA from Ashford University and a PhD in Management with a Concentration in Leadership and Organizational Change from Walden University. Additionally, while in Tokyo, Danielle became certified in personal training and established a successful online fitness business, which she brought to California during her husband’s final duty station.

Today, Danielle is not only a wife to her retired military spouse, but also a mother of three and a grandmother of one. Her childhood was challenging—originally from West Palm Beach, FL, Danielle was raised by her grandmother due to her parents’ addiction issues. However, healing has been a significant aspect of Danielle’s spiritual journey. She explains, “Now, my relationship with my parents is really strong. As an adult, I realized that I am worthy. When you have kids and you’re dealing with all that trauma, it’s hard to heal. It’s difficult for us to have healthy relationships and exhibit grace and growth without addressing what’s broken.”

Danielle admits that leisure time away from work at her new real estate and new construction companies has been scarce. She comments, “We might go out to eat, or I took the kids to a Florida State Gator game. We might go to Destin. But a lot of good things are happening right now with our business. We got a couple of contracts with NASA. So, it’s like we’ve been priming the pump. You know what I mean? So, now the water is coming out, we’re really getting down to business. For now, we have to keep pumping the pump!”

Finally, Danielle wants to emphasize her commitment to the values of diversity and inclusion. She finds like minds and hearts in the organizations she is a part of, like Women in Skilled Trades, which recognizes and supports professional women in trades like plumbing, carpentry, and electrical work. She enjoys mentoring others and hopes to provide opportunities to many individuals who may have not yet fully grasped the resources available to them for both personal and business success.



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could
succeed
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succeed
anywhere!
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How to Say “No” if You’re a Chronic “Yes’er”

I want to begin by asking you a question.

Do you say yes to everything? Why do we do this to ourselves only to regret it later? Ok so that was two questions, but I’m writing this to those of you who don’t want to disappoint anyone, are scared of hurting people’s feelings, and aim to please everybody.

I’m going to let you in on a secret. When you say **yes** all the time what you are really doing is saying **no** to your own goals and dreams.

Ouch. Now that you understand the repercussions saying yes can have, let’s talk about how you can start being the leader of your life and not a reactor to the requests of everyone else.

There are three important keys to being able to say no; Clarity, Time Travel, & Impact.

1. Becoming clear on what you are committed to makes saying no much easier. Ask yourself if what you are about to say yes to is in alignment with what you’ve already committed to achieving.
2. Take a moment to travel into the future and see how saying yes will affect your life. Does it help or hinder you achieving your goals? If saying yes will cause you to overextend yourself and make you drop the ball somewhere else then your answer should be no.
3. Consider the positive impact accomplishing the most important things will have on you. What it feels like to finish and how it will inspire and create momentum towards the next big dream in your life. In order to have a fulfilled life you must say no to distractions. It’s not selfish to spend time on your priorities and eliminate regretful feelings.



Nice Ways to JUST SAY NO

Not in alignment with my goals

I would be honored to do that, but it's not in alignment with some of the other things I've already said yes to.

I would let you down

I would love to say yes to that, but I know I would end up letting you down. Unfortunately, I'm going to have to say no so I don't drop the ball later.

I wish there were two of me

I wish there were two of me yet I'm committed to . I really wish there were two of me so I could do both but I've already agreed to .

You know who would be great

I wish I could, but you know who would be great for this? _____is awesome. Why don't you reach out to them?

I plan my schedule 6 months out

This sounds awesome, but I plan my schedule out 6 months beforehand. Next time you have something like this coming up would you hit me up about 6 months in advance so I have the opportunity to say yes to this?

Here are the secret ways to say NO (and still have people like you)

1. I would be honored, yet it’s not in alignment with other things I’ve said yes to.
2. I would love to say yes to that, but I know I would end up letting you down.
3. I wish there were two of me....
4. You know who would be great for that? John Do-it-all is really good at that kind of thing.
5. My calendar fills up very quickly, next time can you ask me several months in advance?
6. I committed to giving 2 hours a month to volunteer work and this month is full.
7. Unfortunately, now is not a good time but it sounds lovely, so next time.

TAKE ACTION: If you’re ready to knock down these barriers, to carve out a path of unstoppable progress, and to grab the success that’s waiting for you, then the time to step up is now.

Jump on a call with Wayne to see if he would be the right coach for you. www.PickWaynesBrain.com



WAYNE SALMANS is an author, speaker, and business coach. In the past decade, he has coached and trained over 6,000 entrepreneurs, awarded 30 under

30 by Realtor Magazine, and ranked one of the top coaches in the world.



Wayne is the coach leaders call when they are done with ‘one size fits all’ answers, and know they deserve a custom tailor plan to help them get where they want to go faster and with fewer bruises.

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JONATHAN SPEARS UNLEASH THE SPEARS



SPEARS GROUP OF COMPASS

30A AND DESTIN

Evolving with **CLEAR VISION**

*“en•tre•pre•neur - risk-takers
who start their own companies
based on innovative ideas.”*

Jonathan Spears believes that clarifying a vision is probably the greatest task that a leader has. He says, “Being able to go to somebody else and talk about what your vision is for a business or for a lifestyle is everything. And if you can’t get great people to buy into your vision, you’re never going to have a great business.”

Jonathan, a prodigious leader, is deeply passionate about providing exceptional service and expert guidance to assist his clients and group members in achieving their highest real estate objective. Since the inception of Spears Group in 2017, the power ensemble of seventeen expert agents, a chief operating officer, two full-time support staffers, and an ancillary media team has worked in securing the best deals for buyers and the highest sale prices for clients selling luxury properties.

Jonathan comments, “The reason we started Spears Group is to create a brand that opens doors, especially in the luxury real estate market where everybody else focuses on being ‘exclusive’. Right? Like, ‘I’ve got an exclusive listing’. But the word ‘exclusive’ is rooted in the word ‘exclusion’. So, I’ve built a brand that is ‘inclusive’, while providing services that are ‘exclusive’. This is really my mission.”

“Doogie Howser”

Jonathan’s background is unique, having graduated with a degree in business and finance from Florida State at age nineteen. He attributes his ability to move forward so quickly to Florida’s “Dual Enrollment” program that allows high school students to take postsecondary coursework and earn credit toward a college degree at a Florida college. He quips, “My mom literally had to drive me to school the first two years because I was 14 and didn’t have a driver’s license. Oh, man. So that’s how I got the nickname ‘Doogie Howser’, because I looked like I was 12.”

Early Decisions

How Jonathan came to real estate is part of the story that demonstrates his ability to be flexible within the current market. He says, "What's interesting is that I never wanted to be in real estate. I wanted to get into private equity and finance. But, when I graduated in 2010, there was no such thing as private equity and finance." He continues, "I was 15 and in a college economics class when Lehman Brothers collapsed. I remember having an amazing awareness of the recession at a very early age." Candidly, Jonathan adds, "And I truly got into real estate because my parents were about to list their house!"

Market Narrative

Jonathan's realization that he could best learn the real estate business by involving himself where the current market was being transacted led him to his first venture in

selling homes in foreclosure. His transition to luxury real estate and introduction to Florida's 30A happened when he joined Scenic Sotheby's International Realty where, by age 22, he closed with his company's highest agent earnings in his first year.

A Family Man

Constantly flexing to best navigate his own objectives, Jonathan soon made a significant adjustment. He says, "I'd been the top producer for a couple years - first person to sell over \$100 million in our market. I was 23 years old and very driven. In 2017,



I started a group because I realized that I couldn't be a top producer and also be a great father. When I found out we were expecting our firstborn, Ella, the dream of being a dad far outweighed my dream of being a top producer. I wanted to be the best possible family man. That took me to the point of understanding that I needed to leverage others."

Group Effort

Jonathan describes his role as company founder and leader saying, "A great entrepreneur knows how to get other people to buy into their vision. And so that was my first big step as a team leader - making sure I had a clarified vision so I could bring others on, have them buy in, and have the group be mutually beneficial to everyone. Since forming the group, we've closed almost \$2 billion dollars in sales."

Pandemic Infused Market

It's not surprising that Jonathan's success compounded with the forming of his new team. He recounts, "We formally left Sotheby's and launched Compass on 30A in 2022. We'd been knee-deep during what I would call a pandemic-infused market. Our population grew tremendously - a full time population, as well as the travel population. The type of tourism that we were experiencing we had never



seen before. I always say that COVID accelerated our growth by ten years in about a two year period."

He candidly reveals a few of his business secrets, saying, "One of the biggest opportunities that we have as real estate agents is to really take advantage of the narrative of the market." He adds, "In the fifteen plus years that I've been in this business, I've also learned about the importance of branding."

At Home with Family

Away from work, Jonathan's focus is on his family. He relishes his frequent role of pretending to be a dinosaur for the amusement of six-year old daughter, Ella and three-year old son, Emery. He affectionately remarks, "My wife, Juliane, is my rock. I mean that in every sense of the word. She is German and Japanese. She's a very beautiful and exotic human being and really is my anchor - if we're a ship as a unit, she's the rudder and I'll be the wind in the sails. I just love our relationship. We've been married for eleven years."

Gratitude

In summary, Jonathan shares his deep gratitude for his team by saying, "I'm only good at a few things. And one of those is casting vision, but I'm not great at everything. And so part of building a team is putting and assembling the right people to help accelerate business growth in a much greater fashion than I could ever do on my own. And it's taken me a long time to figure that out. But I'm thankful to have found a passion."





▶ partner spotlight

By Carol Nethen West
Photography by Faltisek & Gloria

JONATHAN

HOWARD

OF TRINITY TITLE

BROKERING PROTECTION FOR PEACE OF MIND

Jonathan Howard, partner at Destin-based **Trinity Title**, brings decades of diverse real estate experience to the closing table, assisting the Emerald Coast's top producing agents in navigating title complexities and closing transactions effortlessly and confidently.



Preventing Litigation: A Proactive Approach

Jonathan remarks, "A lot of title companies have one or two attorneys on staff. But the big thing about Trinity Title is that our other two partners, James A. Boatman, Jr. and Ernest A. Ricci are partners with the law firm of **Boatman Ricci** – and they are actual litigators who understand conflict."

"There's always an issue in real estate, whether someone didn't disclose something properly, or maybe there's a contract issue or escrow fraud. But, most title attorneys won't get involved," cautions Jonathan. He continues, "Destin is a small town which makes it even harder to find a law firm

that will take the case because of personal conflicts."

With the objective to provide total protection for his clients, Jonathan advises, "Trinity Title and Boatman Ricci want to prevent litigation, because it's expensive and timely. But, if you're that Realtor who needs an attorney to actually be an attorney and be aggressive, that will usually stop the litigation from ever happening."

"We're 'peace through strength' because, unfortunately, there are a lot of shady people out there. When money is involved, people can get very sketchy. And that's when we hand off to one of our very experienced attorneys," explains Jonathan. "Our newest partner, Rachel Huff, is our senior closer who brings a wealth of knowledge and experience. Because of her experience, she is able to prevent many issues before they occur, which ultimately avoids conflict."

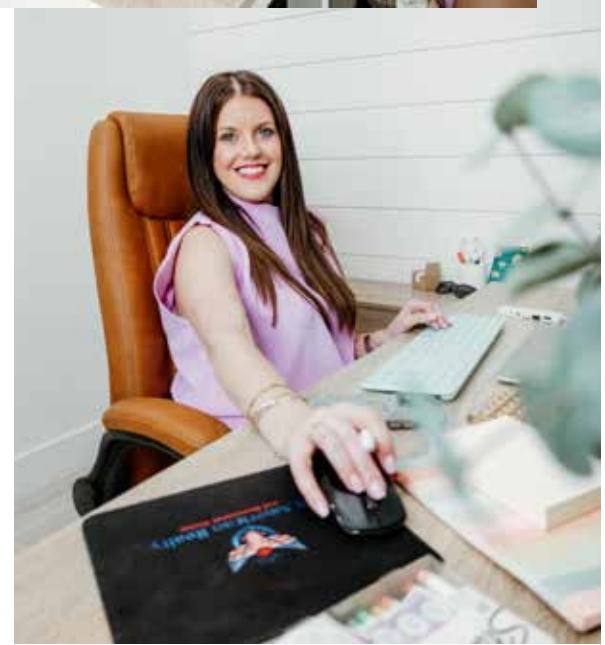


Personal Journey: From Combat Controller to Business Entrepreneur

Jonathan's perspective on the need for a high-level of security in real estate transactions comes from his experience as an Air Force Combat Controller. With the motto; "First There," Combat Controllers are special operators with a unique capability of providing close air support and air traffic control. Their mission is to deploy with SEAL and Special Force teams. and provide close air support when they engage with enemy forces. Combat Controllers are among the most highly trained personnel in the United States military.

Military Aspirations

Born in Louisiana and raised in Texas, Jonathan candidly recalls the life-changing events that occurred when he was



WE CAN ONLY GROW WITH THE RIGHT PEOPLE.



eleven years old, saying, “We lived in a trailer, and then at age 11, the trailer burned down. We had a barn right there next to the trailer, like a red sheet metal barn and that became the house. I actually lived in the hayloft. My grandpa was a Marine and my dad was in the Air Force, so as a young kid, I always wanted to go into the military. I wanted to do something very difficult, like special operations – to challenge myself and figure out who I was. Two months after I graduated high school in 2006, I was in boot camp.”

Happy Accidents

Jonathan continues; “I was stationed at Hurlburt Field from 2011 until 2018 – that’s how I got my roots here. I accidentally got involved in the real estate market by doing my first Airbnb right here on the Destin harbor. It was making more money than

my military salary! And eventually the experience led to forming a management company, a brokerage, a real estate consulting business, and other real-estate related service companies.”

Jonathan laughs and says, “I tell people that real estate was never my plan – I’m more of a business entrepreneur.”

In 2022, AvantStay, an international destination-based luxury vacation rental firm, negotiated the purchase of Jonathan’s vacation rental/real estate company, also making him a partner.

One year later, Destin-based City Lifestyle magazine followed up by recognizing both he and his wife Rizz for their accomplishments in an article entitled “Military to Millions; The Howard’s

Journey from the Front Lines to Luxury Real Estate Rentals” and by naming Jonathan the #1 business entrepreneur under 40 in Destin.

Joining Trinity Title: Jonathan’s Vision for the Future

As Jonathan transitioned into his new partnership role with AvantStay, he also saw his opportunity to join Trinity Title. He says, “Title was something I always wanted to get into. I always knew I wanted to have that knowledge. I had just sold my big management company and brokerage that consumed a lot of my time. When I was asked to join Trinity, it was the perfect timing and I really liked my partners Jim and Ernie. It just worked.”

Jonathan looks forward to building Trinity Title saying, “We can only grow with the right people. I’ve been building a dream team of the best people in title to provide unmatched services and protection to our agents and their clients.”

Empowering Veterans: Jonathan’s Commitment to Helping Fellow Service Members

He adds, “My success also gives a lot of inspiration to people like me; veterans who think, ‘Hey, if this guy can retire from the military and do it, I can do the same thing!’”

Not surprisingly, Jonathan finds great personal fulfillment in donating help to his fellow veterans. He knows that, sometimes, leaving the military and transitioning into civilian life can be tough. Jonathan loves guiding his fellow warriors through deeply personal challenges and is actively doing what he can with two organizations: **First There Foundation**, which is having its annual fundraiser at Hotel Effie on September 14, 2024, and **Surf Brigade**, which provides “surf therapy,” comradeship, physical challenge, and healing in nature to military personnel suffering

from trauma-related events. Jonathan says, “We have veterans who just had a really hard deployment.; maybe they lost a couple of buddies in combat, maybe they’re going through a divorce. I don’t think the right answer is to put them in the same room with someone who has bipolar schizophrenia, and try and treat them the same. And we keep seeing that, time after time. It’s very unfortunate.”

Balancing Work and Travel: Jonathan and Rizz’s Adventures

Since selling their business, Jonathan and his wife Rizzette have been able to enjoy international travel to Italy, Scandinavia, and the Philippines, where Rizz was born. They love being outdoors where Jonathan has also found joy in nature photography, and sells his prints, with all profits going to charity. In the states, the couple and their four small dogs often travel in their plane, piloted by Jonathan, to their favorite ranch in West Texas that has an airstrip and is dog-friendly.

Mentorship and Integrity

In a true spirit of mentorship, Jonathan extends an offer of free real estate consulting to area real estate agents who support one of his businesses, from lawn service to title. He affirms, “I don’t want to charge a young hungry entrepreneur for consulting. I want to build a relationship. So, as long as they support one of my businesses, they have a direct line of communication to me and it makes me happy to help and watch them grow.”

In summary, real estate agents, buyers and sellers in Destin can count on Jonathan Howard at Trinity Title to understand the crucial points where he can provide expertise, manage risk, facilitate communication, and ensure legal compliance, resulting in closing every transaction with integrity.



►► broker spotlight

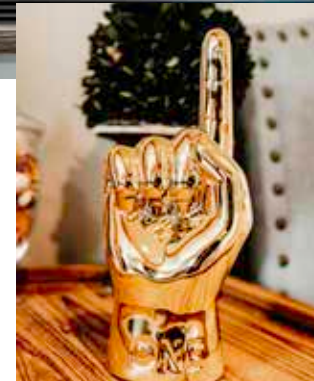
By Carol Nethen West
Photos by Faltisek & Gloria



Jacqui LUBERTO

The Power of ONE!

Realty ONE Emerald Coast



Building a Legacy; The Power of ONE

When the grand opening of Jacqui Luberto's new Destin-based company, Realty ONE Emerald Coast, fell on St. Patrick's Day 2020 (the same day Florida's governor ordered extended business and school closures due to the pandemic) Matt Luberto, Jacqui's husband, advised her to simply not worry. He told her, "Just do what you do."

Since then, Jacqui has been a non-stop force in putting into action not one, but four real estate-related companies with services she feels her clients and agents need to live securely and thrive as homeowners, investors and professionals on the Emerald Coast. The companies include:

Realty ONE Emerald Coast

- A full service realty brokerage with a total roster of 165 agents at branches in Crestview, Destin, Navarre, Panama City and Santa Rosa Beach.

Defenders Insurance Group

- A full service insurance company presenting a full line of insurance products through the country's top-rated carriers to the area's many military families.

ONE Family Property Services

- A long-term rental property management company currently servicing 350 homes from Pensacola to Panama City.

Emerald Coast Referral Network

- For real estate agents whose licenses are in referral status.

Jacqui brings vision to a culture she already loves, having been born and raised in the Panhandle region. She says, "I was born in Pensacola, but I was raised in Century, which is on the state line just North of Pensacola." As a military spouse, Jacqui had the unique experience of raising a family in many different places, including Holloman Air Force Base in Alamogordo, NM, Lakenheath, 45 minutes outside London, England, and at Little Rock Air Force Base in Arkansas.

When her husband Matt retired from the Air Force, the couple moved back to the Panhandle, choosing Destin as their permanent home base. While settling in, Jacqui quickly gained perspective of the area, its stakeholders, and economy, when she went to work

for Destin's Chamber of Commerce. She says, "I will always be so very grateful to everyone there – amazing mentors who taught me so much. I got to know the business owners who were invested in the surrounding areas. That experience made all the difference for me getting into real estate."

Incredibly, before the founding of Realty ONE Emerald Coast, Jacqui had no real estate experience. But she knew what she wanted to do, trusted her instincts and her husband's advice, and with the business savvy that comes from managing a military family, proceeded to incrementally build her network of companies. She says, "I took it just one step at a time. There was never a moment when I knew what it would all look like. And we're still working, we're still growing, we're still adding services to make sure that each of the pieces that we play are the best."

While Jacqui's current real estate customer base at Realty ONE is intentionally broad, she acknowledges that her skill set is particularly helpful to her many military clients. She says, "Organically, being in a military family myself, I understand all the facets of that life. I have so many friends from the bases where we've lived. It's kind of a natural focus for me."

But despite her natural market specialization, Jacqui knows the importance of Realtors having a comprehensive real estate market focus. She offers advice to new agents, commenting, "Learn everything. If you naturally move into a specialty, that's fabulous! Grab onto it, and run with it! But when you're a new agent, you need to learn everything. You need to learn how to do numbers for an investor, you need to understand how to work condos and understand the numbers that go into that."

When asked about what motivates her to keep growing her businesses with such drive and purpose, Jacqui responds thoughtfully saying, "In a lot of industries you'll hear, 'What is your 'why?'" And I have struggled with that my whole life. I've never really connected with that terminology. Then one day I thought of the word 'legacy.' THAT, I connect to!" she proclaims.

Jacqui reflects, "I want my kids to have something and I want to be remembered. I'm not a perfect person. But, I want to do good in my community. I want to inspire military spouses. They can do real estate or anything they want if they have an understanding of what their resources are."



**“ I LET THEM
KNOW HOW
AMAZING
THEY ARE
AND POUR
INTO THEM
EVERY
SINGLE DAY. ”**

At work, Jacqui lives her legacy mission daily alongside her real estate agents. "I let them know how amazing they are and pour into them every single day." Jacqui's husband, Matt, also plays a large part in the overall company network as its operations manager. With appreciation, Jacqui claims "I could never do this without him."

With the accomplishments Jacqui has made since opening the doors of Realty ONE, and also as a loving mom to her young adult children as they embark on their college journeys, Jacqui has little time to take more than a long weekend off. But she is fine with it, saying, " At this point, there's just so much going on that it's not really a good time to unplug and walk away. I know that a lot of people say, 'You have to do that!' and I would agree. But, that doesn't work for me. And I'm okay with it. I like being engaged. And I like working."

Finally, Jacqui defines herself perfectly as she summarizes not only what sets her apart in the industry, but in all of her endeavors: "Early on in my real estate career I understood that everybody has pretty much the same tools – with some slight variations in those tools. If you're looking for ways to improve and expand your business, you have to learn how to control the controllable – you can sleep a couple less hours, you can get up a little earlier than everyone else. You can have a cleaner inbox than everyone else. You can be more disciplined than everyone else. It's intangibles like that set top producers apart. And it's within every single person – you just have to tap into it. It's a flip of a switch. And when it happens, you'll be unstoppable."



Feb 2024 Event Recap

On behalf of all of our Preferred Partners here at *Emerald Coast Real Producers*, I'd like to give a HUGE shout out to **Trinity Title** in Destin for hosting and sponsoring our February **"Connect & Collaborate"** event. We saw almost 70 of our top agents come through! We absolutely loved the

Big Reveal-- the unveiling of our March cover! (Christine Baeza). The food was fabulous. (thank you The Art of Gathering!) The vibe was electric. And the people were amazing! We can't wait to see YOU at the next one! So watch your emails for your exclusive invitation.



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