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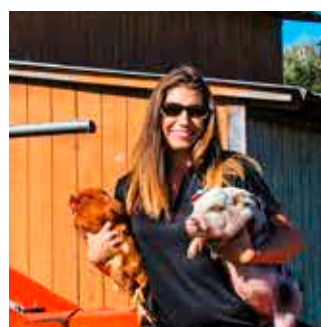
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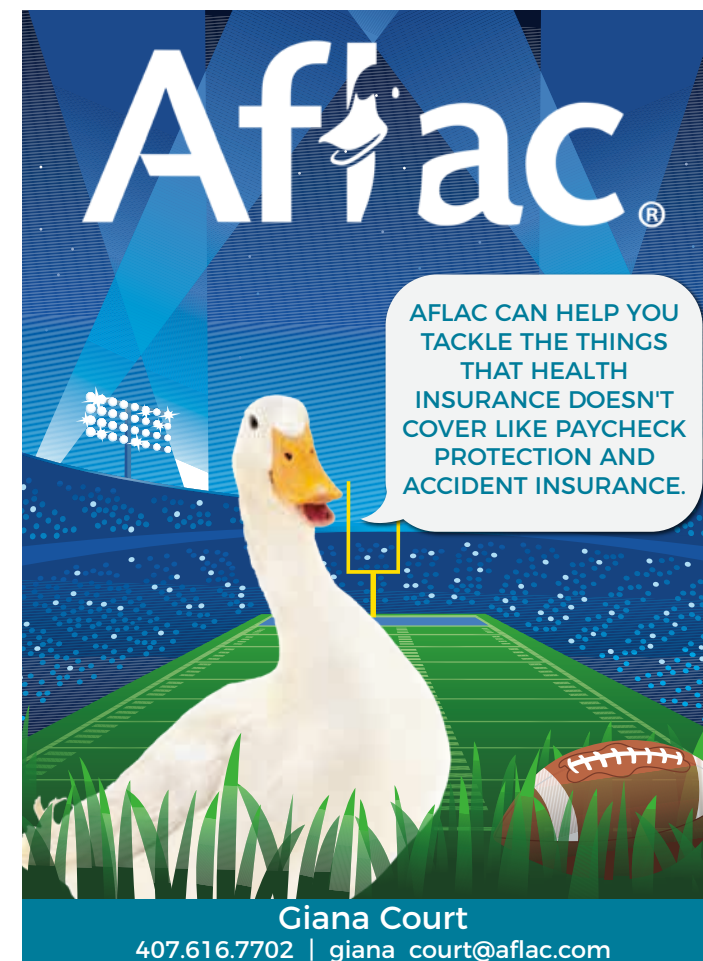
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PUBLISHERS note

A HEARTFELT THANK YOU TO THE VOLUSIA FLAGLER REAL PRODUCERS COMMUNITY!

As I reflect on the incredible journey of the past year, I am overwhelmed with gratitude for the unwavering support and camaraderie from the *Volusia Flagler Real Producers* community. Your dedication to excellence, passion for real estate, and commitment to fostering meaningful connections have made our publication a true reflection of the dynamic real estate landscape in our community.

In the spirit of appreciation, I extend my deepest thanks to the top producers, partners, and contributors who have shared their insights, stories, and expertise. Your invaluable contributions have not only enriched our pages but have also inspired and elevated the entire real estate community.

As we stand on the threshold of a new year, we are filled with anticipation for the possibilities that 2024 holds. I believe it is poised to be a fantastic year for top producers and partners alike. The resilience and innovation demonstrated by this community during challenging times serve as a testament to the strength of our collective spirit.

In the coming year, I look forward to continuing our journey together, spotlighting the achievements of top producers, sharing industry trends, and creating a platform for collaboration. The real estate landscape is ever-evolving, and I am excited to be part of a community that thrives on adaptability, excellence, and a shared commitment to raising the bar.

As we navigate the opportunities and challenges that lie ahead, let us embrace the spirit of collaboration and community that defines the *Volusia Flagler Real Producers*. Here's to a remarkable 2024, filled with growth, success, and countless achievements for our top producers and partners. Here's to more events, more masterminds and MORE connections! Together, we'll make it a year to remember!

Do you know a top producer or business partner that stands out in our community? Please send your nominations to jayme@n2co.com



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CHILES
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2024

charity spotlight

The Chiles Academy in Daytona Beach, Florida: Transforming Lives Through Education

Situated in the vibrant city of Daytona Beach, Florida, The Chiles Academy stands as a catalyst for change in the lives of young individuals. Founded on the principles of empowerment and resilience, this public charter school has become a cornerstone in the community, providing a supportive environment for pregnant and parenting teens and their children.

Founded in 2002, The Chiles Academy offers young parents the opportunity to earn their high school diploma and receive free childcare on the same campus. Named after Lawton M. Chiles Jr., a former Florida governor renowned

for his commitment to education and social welfare, the academy reflects its namesake's dedication to creating positive change through modeling, learning, and teaching.

At the heart of The Chiles Academy's mission is the belief in the transformative power of education. The academy focuses on providing individualized attention to its students, recognizing that each individual comes with unique needs and challenges. With small class sizes and a supportive faculty, the academy ensures that students receive the personalized guidance necessary for their academic and personal growth as well as the skills necessary to create a positive path forward for themselves and their children.

The curriculum at The Chiles Academy goes beyond traditional academics. In addition to core subjects, students engage in parenting classes, life skills training, counseling services, and vocational education opportunities.

In March of 2023, *Volusia Flagler Real Producers*, The Elite Concierge, and many other local community donors teamed up to host a Prom at the Halifax River Yacht Club for the Chiles students. We will be carrying on this tradition in March 2024. We are looking for donors to help us make this year's Prom possible. If you would like to donate to the cause please reach out to Jayme Dickey at 816-642-6800, jayme@n2co.com or Krystal Sperry at 386-265-3762.

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CHRISTIE O'NEAL



Born and raised in New Smyrna Beach, a true native, Christie O'Neal loves helping her clients find their slice of paradise in the Sunshine State. Being a NSB local gives Christie expert insight into the local market and allows her to help her clients find exactly what they are looking for.

Christie began her career as a Stetson graduate with her Bachelor of Science degree in Aquatic and Marine Biology. She worked for the United States Geological Survey as a Hydrological Technician, working throughout all of Florida on the local waterways and systems. Christie also has extensive experience in the customer service and guest relations sectors through her many years in the customer service industry which allowed her to truly connect with people and grow relationships.

After having her two kids, Bentleigh, 5, and Rhett, 3, she decided she wanted to shift gears and find a new career that had some more flexibility to her schedule. She had always been interested in the real estate market so in 2021, she decided to jump all in and grow her career as a full-time agent.

Her background, combined with her deep love of her hometown, truly helped Christie shine in this new career. She has big dreams and is passionate about her growth in this field and creating a good life for her kids. A true people person, Christie values the opportunity to connect with her clients.

She takes the time to fully understand their desires and goals and find the perfect property for their needs, treating every customer like a friend. Christie is a trusted advisor and sharp negotiator with an innate ability to keep calm under pressure. She values the importance of listening to her buyers and sellers and helps to put their minds at ease during one of the most important decisions of their lives.

Her dedication to learning and self-improvement keeps her on top of the ever-changing market, even encouraging her to earn her mortgage loan originator license, providing an even higher level of value. With her deep roots in town, she has an extensive network, so regardless of what path her clients are on, she has the ability to help make their dreams a reality. Her clients are always top priority and she truly enjoys growing a relationship with each and every person,



With her deep roots in town, she has an extensive network, so regardless of what path her clients are on, she has the ability to help make their dreams a reality.



continuing to be there for them even after the end of the sale. She believes in going above and beyond and loves seeing her clients find their perfect home. Not only does she enjoy helping each and every client, she believes in being a part of her local community.

This year, she began hosting local events in town and has loved giving back to her community. In April, she hosted her first annual Easter Egg Hunt, which was a huge success. In October, she hosted her first annual Trunk or Treat, allowing her to be able to hand out candy to hundreds of kids, providing a safe place to trick or treat. In December, she is already planning a Santa meet and Greet in town and is excited to see the kids enjoy their time with Santa.

Christie is looking forward to growing these events to be more and more every year and seeing all the kids come back annually. Christie loves the Florida lifestyle. She is passionate about the environment, and she actively works to keep her town green and the community beaches clean so that everyone can enjoy the small-town charm for years to come. She spends as much time as possible at New Smyrna Beach's beautiful beaches, boating, fishing, paddle boarding, and immersing herself and her family in everything the area has to offer.



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LOT FINANCING

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▶ expert corner

Written By: Rachael Gilbert

Did you know you can obtain financing to purchase a vacant lot and build on it later? A lot loan is ideal if you are interested in building a new home but aren't quite ready to start construction just yet. You can purchase the property with lot financing and pay down your balance while you decide what you want to build and who you want to build it. Depending on the lender there may be limitations for zoning, acreage, etc. Once you have obtained the land and taken ownership you can then work towards starting construction usually within 3-5 years, or sooner if you prefer.

Most lenders require a more substantial down payment than a normal home purchase — ranging

from 20 percent to 30 percent of the purchase price. Others have significantly shorter repayment terms than a 30-year mortgage, as well, or specific requirements, like a cap on the amount of acreage, etc. Credit reporting agency Experian advises that people who are seeking a land loan should anticipate needing a credit score in the high 600s to the low 700s at a minimum, as well as a debt-to-income ratio of no higher than 43 percent.

The process of applying for a land loan and receiving the funds, however, is somewhat similar to that of a typical mortgage. The lender will run a credit check and evaluate the financial documentation you provide to ensure you qualify for financing.

There is usually more due diligence needed when purchasing a vacant lot. Some of these things may include surveys, including wetlands surveys, perc tests (percolation test - soil evaluation that tests the rate at which water drains through the soil. The results of this test will provide crucial information needed to design and install a septic system, which is relevant for any property without access to a municipal sewer system), zoning review with the city, county, or other municipality and more depending on the type of property and where it is located.

Working with a knowledgeable real estate agent and local lender can be key when exploring purchasing a piece of property and building a home.



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DAVID



ZALUTKO



While David Zalutko worked as a licensed real estate agent at Realty Pros Assured (RPA) for the past three years, 2023 proved to be a breakout season as he transitioned from a group to a first-time solo agent. His diverse professional background and commitment to personal growth served as a cornerstone of confidence to ultimately follow his own path – leaning into continued education, networking and new partnerships as a foundation for ongoing success. Zalutko credits a strategic approach, RPA mentorship and genuine relationship building as key factors in this year’s sales growth.

Zalutko graduated Summa Cum laude – Valedictorian from McCann School of Business in 2007 and Pennsylvania State University in 2012, where he pursued a degree in business and physical therapy, respectively. Over the years, he honed his business management and development skills across a variety of industries, including food service, health care and, most recently, real estate. He says a few critical constants always carry over from professional experience to experience: grow in knowledge, engage others, build long-term relationships and lead by example.

As a solo agent, Zalutko approaches the work-day with an entrepreneurial mindset – utilizing modern sales and marketing strategies to capture, engage and convert leads into sales. While a strong work ethic and detail-oriented approach are critical to driving the day-to-day, he says consistent follow-up *and* follow-through go a long way in earning customer respect and loyalty.

In addition, Zalutko also points to leadership, sales training and commitment to the community at Realty Pros Assured as a game changer – effectively molding agents into true local market experts equipped to advise clients on a range of buying, selling and prime investment opportunities.

Today, he maintains his license as a locally licensed physical therapy assistant and represents Realty Pros Assured as an active board member of Volusia Young Professionals Group, a local networking organization dedicated to attracting, uniting and retaining young professional talent in the community. Zalutko says six degrees of separation remind us that all people are merely a few social connections away from each other – “Get involved, meet others and make a difference.”

“GET INVOLVED, MEET OTHERS AND MAKE A DIFFERENCE.”

▶ featured broker

Photography By: cld Photography
Written By: Manuela Nivia

Cydney Reagan



In a field often dominated by transactions and commissions, Cydney Reagan has sought to create a service-centered business that prioritizes building genuine connections and relationships. As a resident of Volusia County since 1996, Cydney has utilized her in-depth local knowledge to cultivate environments in which all people can experience authentic community. Guided by this mission, Cydney's journey in real estate has been marked by remarkable growth, a staunch dedication to service, and a unique approach to business.

to create an environment where agents could learn and excel. Opening a brokerage gave her the opportunity to offer more than just homes; she could provide aspiring agents with the tools, training, and mentorship needed to build their own successful businesses.

"I felt there was more out there for me in the business world," Cydney recalled. "I identified some things that I could do differently, especially in the ways agents were treated that I wanted to improve. I want to help agents not only to understand the industry but to help them realize they need to come from a place of service. I tend to employ firefighters, police, and veterans because they understand genuine service, of wanting to help, and wanting to give back."

"I may be a real estate broker by profession, but I have a passion for bringing our community together and want to show what we can do together as a team to influence a change for the better for those in need," Cydney described.

As a REALTOR® and broker, Cydney has made significant strides in what is still a burgeoning career. Starting with less than 10 agents in 2019, Cydney expanded her business by 400 percent in her first year with 1st Class Real Estate alone. She now oversees eight brokerages across Florida, with over 115 agents under her leadership. Cydney's flexible approach also allows her to serve as an area representative for 1st Class Real Estate, sell franchises, or even serve as part-owner or broker, offering support in various ways to individuals looking to establish themselves in the real estate industry.

Following a decade of experience in emergency medicine, Cydney pursued a career change in 2016 that would lessen the strain of her demanding job on her growing family. Her husband, Nick, a firefighter at the time, encouraged her to explore a new career path in real estate. Cydney's initial skepticism quickly turned into a thriving career that not only allowed her husband to retire and become a stay-at-home dad, but also opened doors for her to create a lasting impact on her community.

"As a former paramedic, serving my community has always been in my heart," Cydney shared. "That's what makes me happy and gives me fulfillment. Now as an agent, I get to think about what the needs in the community are and give back in that way."

Cydney quickly found her stride in the industry as a sales agent and was celebrated as Rookie of the Year in 2016. After obtaining a bachelor's degree in operations management, Cydney sought out new opportunities to expand her success. In 2019, she opened her own brokerage through 1st Class Real Estate—a strategic decision rooted in her vision of reshaping the real estate landscape. Recognizing certain gaps in the industry, Cydney ventured into entrepreneurship





“
As a former
paramedic, serving
my community has
always been in
my heart.
”

“With current market trends, there are lots of people leaving the industry,” Cydney explained. “Diversifying my business gives me the stability to continue to grow and thrive—I don’t see the dip in the same way a single agent would.”

Through her work, Cydney has sought to exemplify the transformative impact one individual can have when driven by a genuine desire to help others. Among her most significant contributions is her nonprofit organization, Community for a Cause. This initiative, born out of her desire to support the community more substantively, has become a driving force for positive change. The organization’s broad purpose allows Cydney and her volunteer-based team to address any community needs that may arise. In the past, Community for a Cause has undertaken numerous initiatives, such as hosting events for the Boys and Girls Club of Holly Hill, serving many meals to emergency service personnel, organizing holiday toy drives for hospital pediatric units as well as community food drives, and a yearly backpack drive for the children of Volusia County.

“Our vision is to utilize this organization as the vehicle for community members to bring forward their causes and what sets their soul on fire,” Cydney shared. “We want to help. We want to be known as the organization people can come to and have a tribe standing behind them to make a difference in our community as a whole.”

Cydney’s outstanding contributions have not gone unnoticed. She has received multiple accolades, including the Women’s Council of REALTORS® of Daytona Beach Top Producer Award, the Volusia County 40 under 40 Young Professionals Honoree, Women in Business Most Charitable Woman of the Year for Volusia and Flagler County 2021, and the 2021 DBAAR Community Service Award, along with so many more. Beyond prizes or transactions, however, she is driven by her passion for helping people not only find their dream homes but also giving back to the community that has embraced her with open arms.

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Morey's Relocation Group

The Advantages of Choosing Morey's Relocation Group
Moving to a new home can be an exciting yet daunting endeavor. The process of packing up your life and relocating can quickly become overwhelming, with numerous tasks to handle and decisions to make. While some may opt for a DIY approach, hiring a professional moving company can offer a multitude of advantages that can significantly ease the transition and provide peace of mind.

Morey's Relocation Group Inc. has the experience and expertise required to handle every aspect of your move efficiently. Morey's Relocation is well-versed in packing delicate items, loading and unloading heavy furniture, and navigating through challenging spaces. Our knowledge ensures that your belongings are handled with care, reducing the risk of damage during transit.

One of the most significant advantages of hiring professionals is the time-saving aspect. Moving involves a plethora of tasks, from packing and labeling to disassembling furniture and organizing transportation. A professional moving crew can execute these tasks swiftly, leaving you with more time to focus on other essential aspects of the move, such as settling into your new home and familiarizing yourself with the new neighborhood.

Lifting heavy furniture and awkwardly shaped items can lead to injuries if not done correctly. Professional movers are trained to handle heavy loads safely, using proper techniques and equipment. By entrusting these tasks to experts, you significantly reduce the risk of personal injuries for yourself and anyone assisting you.

Morey's Relocation Group comes equipped with the necessary tools and resources to make the process smoother. We have the right packing materials, dollies, ramps, and protective gear to ensure that your belongings are packed securely and transported safely. This level of preparation is often challenging to replicate with a DIY approach.

Reputable moving companies provide insurance coverage for your belongings during the move. This means that in case of any unforeseen accidents or damages, you

have a layer of protection that may not be available if you choose to move on your own. This added security can provide peace of mind throughout the moving process.

Moving is known to be one of the most stressful life events. By hiring Morey's Relocation Group, you alleviate a significant portion of that stress. They take care of the logistics, heavy lifting, and intricate details, allowing you to focus on the excitement of your new beginning.

Morey's Relocation Group offers a wide range of services to cater to your specific needs. Whether you require packing assistance, storage solutions, or special handling for delicate items, they can tailor their services to match your requirements.

While it might seem that hiring a moving company is an added expense, it can actually be cost-effective in the long run. When you factor in the time, energy, and potential damage that a DIY move might entail, the investment in professionals becomes more justifiable.

In conclusion, the advantages of using Morey's Relocation Group are undeniable. Their experience, efficiency, safety measures, and comprehensive services make the moving process smoother and less stressful. By entrusting experts with the task, you can look forward to a seamless transition to your new home, knowing that your belongings are in capable hands.

Trust the pros at Morey's Relocation Group
www.MoreysRelocationGroup.com



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AI Generated

AI & REAL ESTATE

The New Era for Real Estate Agents

The real estate industry is undergoing a transformative journey with the integration of Artificial Intelligence (AI). Among the various sectors benefiting from AI, real estate agents are finding innovative ways to streamline their processes, enhance efficiency, and provide a more personalized experience for clients. In this article, we will explore how AI is becoming a game-changer for real estate agents and revolutionizing the way they conduct business.

Smarter Property Valuation:

AI-powered algorithms are reshaping the property valuation process, allowing real estate agents to determine accurate and competitive prices for properties. Machine learning models analyze a multitude of factors, such as historical sales data, neighborhood trends, and market conditions, to generate precise property valuations. This not only saves time for agents but also ensures that sellers receive fair and competitive prices for their properties, leading to increased customer satisfaction.

Predictive Analytics for Market Trends:

AI enables real estate agents to stay ahead of market trends through predictive analytics. By analyzing vast datasets, AI algorithms can identify patterns and predict future market trends, helping agents make informed decisions. This foresight is invaluable for real estate professionals in strategizing their listings, targeting specific demographics, and adjusting their marketing approaches to align with emerging trends.

Enhanced Customer Engagement:

Chatbots and virtual assistants powered by AI are becoming integral tools for real estate agents to engage with clients. These AI-driven interfaces can answer queries, provide property information, and even schedule property viewings. This not only improves customer service but also allows agents to focus on high-value tasks while routine inquiries are handled efficiently by AI, resulting in a more streamlined and responsive client experience.

Personalized Recommendations:

AI algorithms analyze customer preferences, behavior, and historical data to provide personalized property recommendations. Real estate agents can leverage this technology to offer clients a curated list of properties that align with their preferences, saving both parties time and effort. This personalized approach enhances customer satisfaction and increases the likelihood of successful transactions.

Efficient Lead Generation:

AI is revolutionizing lead generation by identifying potential buyers and sellers more accurately. Machine learning algorithms analyze data from various sources to predict which individuals are more likely to enter the real estate market. This targeted approach allows agents to focus their marketing efforts on high-potential leads, resulting in more efficient and cost-effective lead-generation strategies.

Artificial Intelligence is ushering in a new era for real estate agents, providing them with powerful tools to enhance efficiency, accuracy, and customer satisfaction. By embracing AI-driven solutions for property valuation, predictive analytics, customer engagement, personalized recommendations, and lead generation, real estate professionals can stay ahead of the curve in a rapidly evolving industry. As technology continues to advance, the synergy between AI and real estate is poised to redefine the way agents conduct business, ultimately benefiting both industry professionals and their clients.

VFRP will be hosting a series of AI workshops for Real Estate Agents throughout 2024. These workshops will be taught by experts in the AI industry. Please make sure to follow us on FB at *Volusia Flagler Real Producers* for future announcements.



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