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Cover photo courtesy of Michelle Reed Photography.

RP

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at SWFL@n2co.com.

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FAQ

ABOUT THIS MAGAZINE

By Andrew Regenhard,
Publisher



Naples Real Producers is celebrating four years in print this month! If you just made the 2024 Top 500 producers in Naples and are new to

our publication, you may be wondering what it's all about. "FAQs About This Magazine" answers the most commonly asked questions around the country regarding the Real Producers platform. My door is always open to discuss anything regarding this community — this publication is 100 percent designed to be your voice, and to connect, elevate the industry, and inspire!

Q: WHO RECEIVES THIS MAGAZINE?

A: The top 500 agents in Naples. We pulled the MLS numbers (by volume) from January 1, 2023, to December 31, 2023, in the Naples area, cut the list off at number 500, and our new 2024 Top 500 distribution list was born. This magazine is free exclusively to the top 500 agents in the area each year. The minimum production level for our group was \$9.05 million in 2023, based on data reported to MLS.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: It's really simple – every feature you see has first been nominated. You can nominate other REALTORS®, affiliates, brokers, owners, or even yourself! Office leaders can also nominate Realtors. We will consider anyone brought to our attention. Because we don't know everyone's story, we need your help to learn about them.

A nomination currently looks like this: You email us at swfl@n2co.com with the subject line, "Nomination:

(Name of Nominee)," and explain why you are nominating them to be featured. It could be they have an amazing story that needs to be told — perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it's a good fit. If it all works out, we put the wheels in motion for our writer to conduct an interview and for our photographers to schedule a photo shoot.

Q: WHAT DOES IT COST A REALTOR®/TEAM TO BE FEATURED?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a "pay-to-play" model. We share real stories of Real Producers.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a "preferred partner" in the front of the magazine is a part of this community. They will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network, not only for the best Realtors in the area, but the best affiliates, as well, so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you have a recommendation for a local business that works with top Realtors, please let us know! Send an email to me at andrew.regenhard@n2co.com.

RP 2023

BY THE NUMBERS

HERE'S WHAT NAPLES* TOP 500 AGENTS SOLD...

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TRANSACTIONS


\$25 MILLION
AVERAGE
SALES VOLUME
PER AGENT


16.5
AVERAGE
TRANSACTIONS
PER AGENT


*Information is based on residential sales in 2023 in Collier County by the top 500 agents by total sales volume.

MEET THE NAPLES REAL PRODUCERS TEAM



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Zachary Cohen
Writer



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► publisher's note

WELCOME, NEW TOP AGENTS!

Hats off to the outstanding new Top 500 agents who've earned their spot in our Naples Real Producers community through stellar sales performances in 2023. Kudos to all! By now, you should have received your 2024 *Naples Real Producers* Top 500 badge in your inbox, a testament to your achievements and success!

As we dive into March, it's a special milestone for us here at *Naples Real Producers*. Four years ago this month, we launched our flagship publication, *SWFL Real Producers*. Thanks to our incredible Real Producers and preferred partners, we were able to create two publications, one dedicated to Naples and one to Fort Myers almost two years ago now! We take immense pride in both our magazines and our community, and eagerly welcome our newest top agents to the exclusive events awaiting you throughout the year.

March also marks the end of the first quarter and St. Patrick's Day, a time when I often reflect on the concept of "luck" and its connection to success. Can we change our luck? Renowned psychologist Richard Wiseman, author of "The Luck Factor," unveils that luck isn't merely chance — it's deeply connected with our thoughts and behaviors, playing a crucial role in shaping our fortunes. This month, let's increase our luck by creating and seizing opportunities,

trusting our intuition, fostering positive expectations, and adopting a resilient attitude.

Congratulations once again to our 2024 Top 500 agents! By now, you should have received your exclusive invitation to our March 14th event. If not, please reach out to us for more information. We can't wait to see you there! Looking ahead, we will be holding two additional large Real Producers events in May and September, and round out 2024 with an exciting end-of-year gala with sister publication, *Fort Myers Real Producers*, in November.

For any questions, comments, or suggestions on feature stories, event locations, or anything related to our community, feel free to reach out to me personally. Your input is valued, and I'm here to make your Real Producers experience even more exceptional.

Very respectfully yours,



Andrew Regenhard

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A collage of magazine covers for 'REAL PRODUCERS' is shown. A large white number '4' is overlaid on the collage, with the text 'YEARS IN PRINT!' written in white across the number. The collage includes various photos of people, likely the producers featured in the magazine.

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SIMPLE MORNING HACKS



THE SCIENCE BEHIND A POWERFUL START

By Carlene Murray

As high performers, your days are no doubt filled with challenges and opportunities that demand your peak focus and mood. That's why starting your day off right is crucial!

Would you believe that it all begins with the easy act of stepping outside into the light of a new morning? Think "sky before screens." Coined by Dr. Amy Shah, she advises this simple, yet powerful morning ritual. Our bodies are wired to soak in natural sunlight before anything else. So even if it's just for two to 10 minutes, immediately upon waking, take a step outside and let the sun's rays awaken your senses to positively impact your alertness, focus, and performance throughout the day.

It may be difficult, but resist the temptation to check your phone or dive into work emails. Instead, head straight outdoors to greet the day. Even on cloudy days, natural light penetrates the clouds, providing a crucial dose of brightness that signals to your body it's time to wake up. This exposure to natural light helps regulate your body's internal clock, known as the circadian rhythm, which influences your sleep-wake cycle, mood, and overall well-being.

In contrast, starting your day with screens can disrupt this natural process. The blue light emitted by screens can interfere with your body's production of melatonin, a hormone that regulates sleep.

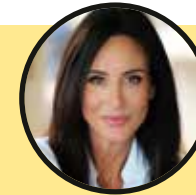
This can lead to difficulties falling asleep at night and feeling groggy in the morning. By prioritizing natural light over screens first thing, you're setting yourself up for better sleep quality and improved mood throughout the day.

This second morning hack is also a game changer: Can you delay your cup of joe too? You might be reaching for that coffee mug as soon as you rise, however, holding off for just 45 minutes will truly set you up to be more focused. Why? During sleep, our brains build up the neurotransmitter adenosine, which makes us feel groggy upon waking. It takes about 45 minutes for adenosine levels to naturally decrease, allowing us to feel more alert. When we jump straight to caffeine, we mask the grogginess temporarily — but it's still there, leading to that second or even third cup later in the day.

By delaying the timing of your coffee intake, you're giving your brain the chance to clear adenosine naturally, leading to improved focus, clarity, and sustained

energy throughout your day. You might find that you won't even need to reach for that second cup!

These two seemingly small "morning hacks" can have a great impact on your performance. Tomorrow morning when you wake, remember to embrace "sky over screens" and try holding off on that java for a brighter, more energized start. Master your morning and you'll master your day!



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

▶ featured agent

By Zachary Cohen | Photos by LaCasaTour

Karen Stabile began her career as a REALTOR® in the winter of 2021, but her experience in real estate dates back much further. Karen and her husband, Michael, have been investing in real estate for decades, beginning during their time living in Boston, Massachusetts.

“We are active buyers of land, and builders and flippers,” Karen explains. “I’ve built several homes, and we’ve owned numerous properties in New England, Tennessee, and Florida.”

Alongside her role managing her investment properties, Karen built a long career in publishing and advertising. She and her husband launched their first publishing business in 1989 and became the largest independent community Yellow Pages publisher in the country, with over 250 titles. In the early days, Karen spearheaded the company’s sales efforts. As the company grew, she became part of the executive team. All told, she spent over 25 years in publishing, touching every corner of the company’s services, from graphics and promotions to sales and customer service.

In 2000, Karen and her family relocated from Boston to Naples, trading frigid New England winters for year-round sunshine.

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FROM INVESTOR
TO **TOP AGENT**

She and her husband moved the publishing company’s headquarters to Naples, Florida, and expanded their titles in the Sunshine State before selling the company six years later.

“Moving to Naples was the best decision we ever made, even though we kept our New England roots and traveled up in the summer. We loved it in Naples — no more dressing our kids in snowsuits. It’s easy living here,” Karen smiles.

Meanwhile, Karen continued to grow the real estate investment business, expanding deeper into the Nashville, Boston, and Naples markets.

BECOMING A REALTOR®

By 2020, much had shifted in Karen’s life. Her youngest child had just graduated from Naples High School, and she was ready for a new professional adventure. She began her real estate career the following year.



“MY GOAL IS TO TAKE MY EXPERIENCE IN LIFE & BUSINESS & TRANSLATE THAT INTO MY **REAL ESTATE PRACTICE.**”



While Karen was a new Realtor, she was anything but new to the real estate business. Her experience allowed her to grow rapidly, ascending to become a top agent.

“Naturally, I’ve always loved real estate,” she says. “It’s been a great move for me. I’m very blessed.”

Karen closed over \$30 million as an individual agent through 2023. The changing landscape of Naples, where many buyers are now coming from New England, has been a boon to her business.

“Naples is changing. We didn’t have that Boston, New England, Connecticut, or New York clientele moving here years ago, but we do now. Being an agent with Douglas Elliman, not only are they a well-respected agency, they have a big footprint here, which has been a great help to me. We used to have a lot of Midwesterners settling in Naples, but it’s different now. I can relate to the clientele coming in and buying,” Karen explains.

Karen prides herself on providing concierge-level service. Her primary goal is to educate her clients and offer them the information they need to make the most suitable decision. She’s ready to help out-of-state buyers find their footing in a new city by providing recommendations for anything from a contractor to a dentist.

“I pass along all the knowledge I’ve gained being in business, raising four kids, and being super involved here in the community,” she says.

THE FUTURE IS BRIGHT

Much of the last 30 years of Karen’s life has been devoted to raising her four children, Andrea, Michael, Vanessa, and Colby. Now, with an empty nest, she’s

able to focus more on her business, friendships, and philanthropic efforts. Karen enjoys entertaining friends and family, exploring Naples’ downtown, and traveling. She’s also passionate about supporting her community through the fundraising event One of Them Nights.

“We bring Nashville to Naples. It’s a wonderful evening with country star Lee Brice, who performs an intimate acoustic show to raise money for children’s organizations like Operation Underground Railroad, Path 2 Freedom, and Pace Center for Girls Collier,” Karen explains. “This



Karen Stabile is a Realtor with Douglas Elliman Real Estate.



Karen Stabile and her family moved to Naples from Boston in 2000 and love the Florida lifestyle.



event was brainstormed one day while my daughter, Vanessa, Lee’s wife, Sara Brice, and I were strolling along 5th Avenue in Naples. We are so excited for the upcoming One of Them Nights 2024.”

Looking ahead, Karen has big hopes, personally and professionally. She plans to use her newfound freedom to travel more and explore her dormant love for painting. Professionally, she aspires to continue growing her business.

“

IF ALL AGENTS INVOLVED
HAVE A COMMON GOAL TO DO
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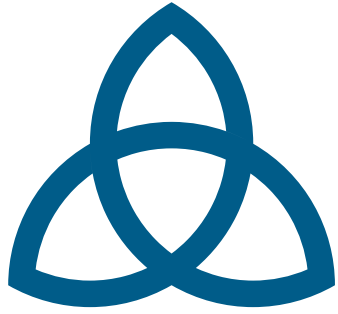
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MIND YOUR OWN BUSINESS



I remember as a child, whether I was butting into my brother's or sister's life, or another student's affairs at school, my parent or my teacher would always say, "Mind your own business."

We were all children once, and I'm sure everyone reading this can relate to that phrase at some point in time! However, now that I actually own a business, 'Mind your own business' has taken on an entirely different, more literal meaning. Our job as business owners and CEOs is to mind everything within the four walls of our business or organization to make sure it's running synergistically. Let's take a moment and go through a brief checklist.

The first element of mind-ing everything within the four walls of our business or organization to make sure it's running synergistically is '**mastery**.' Mastery consists of four components: Time, Money, Delivery, and Destination.

- **Time.** Are you effectively mastering your time, where you're intentionally spending your time and effort where you're going to get the best result?
- **Money.** Are you effectively managing your numbers, where you're reading and reporting your balance sheet, your P&L, and your cash flow analysis so you can have the numbers work for you versus

looking at a spreadsheet and getting all confused?

- **Delivery.** Is your delivery process in delivering your goods and services to your clients on the up and up?
- **Destination.** Have you mastered the destination of exactly where you want to go with your organization?

This is all about minding your own business.

Secondly, have you created a niche and uniqueness for your organization to stand out compared to your competitors? Have you created a culture of your organization and a brand that people recognize and want to be

a part of? Have you created the systems within your business that have it run synergistically? Understand that **SYSTEM** stands for ***Saving Yourself Stress, Time, Energy and Money.***

Have you created prudent operating procedures to deliver structure for your organization and team to adhere to, as opposed to them asking you questions while you explain to them how to do it?

And speaking of the team, do you have the proper onboarding process? Do you use position agreements when you hire people? Do you do the review process so you're

proactively letting them know the expectations of where they can shine up to get better over the next 90 or 180 days? This should all be in place.

Minding your own business means forgetting everything else that's going on outside of the four walls of your organization — good or bad. You can't control that, but you can control everything within your business, and that's exactly what you need to work on.

So whenever you think of that common phrase, 'Mind your own business,' as an entrepreneur or leader, take it to heart!



Coach Michael Dill is an awardwinning, certified business coach, global speaker, and published author. He is a proud ActionCOACH franchise partner, as well as the president of Power & Ice Wealth Creation, a strategic leadership company. Michael brings more than 40 years of business and entrepreneurial experience to his leadership, team training, and mentoring practice. To learn more, visit BusinessCoachMichaelDill.com.

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KYLE MCLAUGHLIN

NORTHSTAR TECHNOLOGIES



Kyle McLaughlin (left) with his partner and mentor, CEO Paul Inglese (right)



► partner spotlight

By Zachary Cohen
Photos by LaCasaTour

The Future Is Now

Northstar Technologies is not your average home builder.

Florida is well known for its often devastating hurricane seasons. While Southwest Florida had escaped the brunt of major storms for many years, their luck ran out with Hurricane Ian in 2022. As the area recovers from storm damage, some of the more forward-thinking builders are taking on the problem of long-term housing sustainability.

“Residential construction in storm-prone areas is a vicious cycle. We build things up, a storm rolls in and destroys everything, and then we build things up the same exact way again with very little improvements,” Northstar Technologies’ Kyle McLaughlin explains. “Frankly, home building is an archaic industry. Technology has advanced so much, and it’s time for construction to advance too. There is a better way for new homes to be built.”





Kyle McLaughlin is Chief Sales Officer of Northstar Technologies, a company poised to take construction into the future with high-tech building materials.

Kyle and his team at Northstar Technologies have taken the challenge of creating higher-quality builds head-on. And so far, the results have been impressive. Northstar Technologies has 12 local residential projects under construction and another 18 residential and commercial projects scheduled to begin in Q4 of 2023 and early 2024 — with the capacity to do much more.

Northstar Technologies is replacing traditional building materials like wood and concrete with a highly advanced composite material manufactured right here in Bonita Springs. And while the composite material is new to the Southwest Florida market, it's well-tested in the industry. Kyle is confident he's welcoming in a new era of homebuilding.

SUPERIOR CONSTRUCTION

Building a home with composite materials is a new idea for many clients, but the material has been around for over half a century.



"I invite people to understand what the system actually is," Kyle offers. "We didn't invent FRP (fiber-reinforced polymer), the composite we use, but we did pioneer its use in the residential and commercial building industry. It's been around for 50 or 60 years."

Northstar Technologies has spent more than \$1 million to put its product through engineering reviews, rigorous testing, and quality assurance. It's been fully adopted in the Florida building code and far exceeds the necessary limits for impact rating, mold, fire rating, termites, and water permeability. Northstar Technologies also offers a 25-year structural warranty, something Kyle doubts will ever need to be invoked.

As of this year, Northstar Technologies also owns two patents on its building system, with two others pending, along with many other innovations, such as robotic manufacturing (currently in research and development).

"The hurricane brought a lot of awareness of how things are built. People were ripping out drywall, renting dehumidifiers to dry their block walls, and dealing with rot and molded wood. You don't have to worry about those things with our system. When it happens again, you're that much better positioned not to replace your house. From a natural-disaster standpoint, it's great," Kyle affirms. "On top of that, insurance companies consider us superior construction... It's that much less likely to burn down, flood, or be affected by termites, and that's huge."

"From an energy standpoint, we are the most efficient building system in the marketplace. Everything is manufactured here in our facility. We deliver pre-assembled walls, decking, and sheathing on a flatbed, shipped to the job site, and erected in just a few days. We've erected a 3,000-square-foot home shell in two days."

BUILT ON RESILIENCE

Kyle's personal story is just as impressive as Northstar

Technologies' is. Originally from Santiago, Chile, Kyle moved to Naples with his mother in 2000 with very little understanding of American culture and its language. He comes from a challenging upbringing, and the adversity he faced has shaped him into the man he is today. Kyle's obstacles have helped him develop a never-give-up mindset.

"The lesson learned was never give up. No matter how hard things get, keep on working hard. I've overcome some incredible challenges in my life, and I am no different or special than anyone else," he offers.

Kyle's professional background includes 10 years as a real estate broker (a role he still holds). He joined his mentor and partner, Paul Inglese (CEO), at Northstar Technologies in 2021, right as the company was getting off the ground. Now, he's leading the charge for a new era of home building as the Chief Sales Officer for the company.

"Being in real estate for as long as I have now, seeing the faults in construction, the things that get brushed under the rug — that has been extremely enlightening. So when this opportunity came to fruition, it made a lot of sense. I want to change the future of construction. I want to be involved in something that can genuinely change the process," Kyle shares.

"My legacy is to do something special in this life, like changing the way homes are built for the better. This is the way of the future."

For more information, visit NorthstarTGI.com.





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A Stress-Free Move Is Possible

TIPS for a SEAMLESS MOVE-IN EXPERIENCE! ▶▶ pro tips

By Christine Lord

Moving is often considered one of life's most stressful events, and with good reason. The sheer logistics, amount of items to move, and the disruption of routines can create a perfect storm of anxiety. However, achieving a stress-free move is not only important, but entirely obtainable with the right approach.

By acknowledging the challenges and proactively addressing them ahead of time, REALTORS® can help pave the way for a smooth transition for clients. A stress-free move sets the tone for a positive start in a new environment, creating a sense of excitement and opportunity rather than the feeling of being overwhelmed. With careful

planning, expert guidance, and a commitment to staying organized, the daunting task of moving can be manageable ... and even rewarding!

1. Start Early and Get Organized

Clients should begin the decluttering and packing process well in advance to provide the luxury of time. Categorize items, label boxes, and create a detailed inventory to streamline the moving-day chaos.

Encourage your clients to assess their belongings early on, sorting through items to determine what to keep, donate, or discard. Categorizing possessions into well-defined groups simplifies the

packing process, ensuring that similar items end up together, easing the unpacking phase later on. Clear and concise labels on boxes not only reduce moving-day chaos but also facilitate a smooth transition when settling into the new home.

Lastly, the creation of a detailed inventory acts as a roadmap, guiding both homeowners and moving professionals on what's inside each box. This organized planning not only helps keep track of items, but also contributes to a more organized and stress-free moving experience overall.

2. Customized Moving Plans

Moving is not a one-size-fits-all situation. Tailoring the moving plan to clients' needs is crucial. They should conduct a thorough assessment of their requirements, considering factors such as the size of their household, specific items owned, and any unique circumstances. A personalized approach ensures that the moving process is designed to their lifestyle and preferences.

Implementing a color-coded system for boxes and furniture placement is a visual strategy that pays off during both the packing and unpacking phases. Assign specific colors to different rooms or categories, making it easy for movers to identify where each box belongs. This not only streamlines the moving-day chaos but also simplifies the unpacking process.

3. Maximize Efficiency with Professional Assistance

Collaborating with reliable moving companies and home management companies like Luxure Lifestyle is a game changer. By bringing in experts, clients have an experienced team to help keep things organized and deal with any issues that may arise. This not only reduces the burden on the homeowner but also significantly increases overall efficiency.

4. Purge Before Packing

Moving provides the perfect opportunity for a fresh start by donating items no longer needed.

Moreover, by purging unnecessary items before packing, it not only lightens the load but also creates a more organized and intentional living space in your client's new home.

5. Create a Moving-Day Essentials Kit

Encourage your clients to pack a designated box with essential items for the first day in their new home! This Moving-Day Essentials Kit should include toiletries, a change of clothes, important documents, and basic kitchen supplies such as trash bags and paper towels. Having these necessities easily accessible ensures a comfortable first night without the stress of rummaging through numerous boxes, allowing them to settle in smoothly.

6. Set Up Functional Spaces First

Focus on arranging functional spaces such as the kitchen and bedroom first. This approach ensures that basic needs are met from the outset, providing a sense of normalcy and ease during the move-in process.

7. Technology and Utility Preparedness

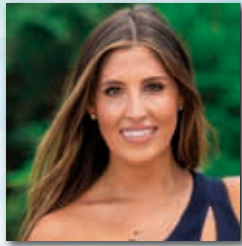
Clients should plan ahead for utilities and technology installation. Ensure that electricity, water, and internet services are ready to go from day one. This proactive approach eliminates potential delays and inconveniences, allowing homeowners to enjoy the full functionality of their new home from the moment they arrive.

Moving to a new dream home is both exciting and stressful, but with these easy tips you can help set the stage for a not-so-stressful move-in experience for clients. Granted, things are almost always guaranteed to go wrong — but when you're ahead of the game and prepared for those moments, they become a lot less stressful.

If you have a client who is overwhelmed by the thought of even starting the move process, there are expert companies to help them from step one, like Luxure Lifestyle out of Naples.



Following a successful career in the legal industry, Christine Lord brought her eye for detail out of the courtroom and into her clients' homes. Christine is a member of the National Association of Productivity & Organizing and certified in Ethics for Professional Organizers & Productivity Specialists, Fundamental Organizing & Productivity Skills, and Fundamental Organizing & Productivity Principles.

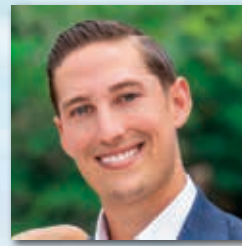


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STUART MILLER



THE HOMETOWN REALTOR®

In an area with so many transplants, Stuart Miller has been a staple in Naples real estate for over 30 years. Born and raised in Naples, Stuart and his family have been a part of the growth of Southwest Florida for decades. His mother is a Fort Myers native, and his father was the principal of WilsonMiller, a planning, design, and surveying firm that helped shape Naples into the sought-after destination it has become.

“We would determine environmental constraints, areas that need to be preserved or enhanced, and what would be the best place to design the features, homes, etc. My father and his partners and team helped design county parks, schools, roads, and communities, and preserved and enhanced tens of thousands of acres of preserved land,” Stuart explains. “Being around that work was a big part of my childhood.”

Stuart also had the gift of growing up in a quieter version of Naples than today. He recalls riding horses on the beach, enjoying bonfires with friends and family, and swimming along shores now flanked by seawalls and condos.

“We took some of that for granted, but looking back, it was an incredible childhood. Boating, fishing, diving, water skiing, sailing, windsurfing, family picnics, and beach days — it was magical,” Stuart continues.

THE ROAD TO REAL ESTATE

Stuart felt called to follow in his father’s footsteps and take part in the design of areas to live, work, play, and protect in his hometown. He considered a career in real estate early on and even interviewed with the owner of Park Shore at 20 years old.

“He said, ‘Come back when you have a few wrinkles and some gray hairs,’” Stuart reflects with a smile.

Stuart earned a bachelor’s degree from Auburn University’s school of architecture and building science. After working for a commercial contractor in Texas for two years, he returned to Naples, where he worked for a builder, then a developer. He later joined his father and friends at WilsonMiller as an environmental planning consultant.

In 2000, Stuart became a member of the American Institute of Certified Planners. His planning, project management, entitlement permitting, and environmental consulting career spanned two decades.

“After WilsonMiller was purchased and there was not as much work during the recession in Southwest Florida, they began encouraging me to go outside Naples to follow different projects. But Naples was my home, and I didn’t want to leave,” Stuart says.

Resolved to stay close to home, Stuart turned toward residential real estate. He joined John R. Wood Properties in 2013, beginning the second act of his career.



Stuart Miller is a top agent with John R. Wood Properties.



BUILT ON EXPERIENCE

Today, Stuart is a top agent at John R. Wood Properties; he closed over \$15 million in 2022 as a solo agent with the support of a transaction coordinator and an assistant.

“If you call or need help, I will be there. Customers want that. They want their agent to be the one that serves them throughout the entire process,” Stuart explains. “I am responsive, experienced, and I enjoy what I’m doing. I value the time educating customers and their friends.”

Stuart relies on his hometown roots and local knowledge to deliver best-in-class service. He has strong relationships with local vendors and has represented some of the area’s most well-respected builders and attorneys as they purchased and sold personal homes.

“I keep it to the basics,” Stuart continues. “I’m honest, straightforward, and I am who I am. I’m not a pushy salesperson. I listen to my customers and guide them to reach their goals.”

Stuart is proud of his success as a REALTOR®, but he’s most proud of how many people he’s served through the years. Serving his community is at the top of his list of priorities.

“I love being here. We live in a beautiful place with so much preserved land. I’m thankful I was able to partake in helping, preserving, and enhancing tens of thousands of acres of land for preservation purposes. But most importantly, I want to serve others well.

“

I love being here. We live in a beautiful place with so much preserved land. I’m thankful I was able to partake in helping, preserving, and enhancing tens of thousands of acres of land for preservation purposes. But most importantly, I want to serve others well.

I try to live by Matthew 22:37-39: 'Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love your neighbor as yourself.'"

BEYOND REAL ESTATE

Stuart and his wife, Stephanie, raised their four children, Moriah (27), Michaela (24), Wesley (22), and Yates (20), in

Naples. When he's not working, you'll find Stuart fishing, sailing, or playing pickleball. He recently partnered with a friend to complete the Everglades Challenge, an unsupported, expedition-style adventure race from St. Petersburg to Key Largo. "It's one of the toughest small sailboat races in the world. We did it in a 17-foot wooden sailboat and completed the race in under three days. We finished first in our class."

“ BE PREPARED, BE PROACTIVE, AND HAVE THE ATTITUDE THAT YOU WANT TO HELP PEOPLE, NOT SELL PEOPLE. THE RELATIONSHIPS YOU DEVELOP ORGANICALLY PROVIDE OPPORTUNITIES. ”

—STUART MILLER



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Refresher on Filling Out the NABOR Contract

With the start of the new year, now is as good a time as any for a high level overview on completing the NABOR Sales Contract. This is the contract most typically utilized in Collier County and is broken down into eight numbered paragraphs, along with Standards A-T. When completing this contract, it is important to start with the correct information for the parties.

First, you want to ensure that the name or entity written into the seller side of the contract matches the current deed and accurately reflects the owner of the property. A quick search of the county's public records website can confirm who holds title to the property. For properties held by a corporate entity (i.e., LLC, corporation, etc.), you should confirm the name and authorized signer of the entity by searching Sunbiz and requesting from the seller a copy of the entity's corporate organization documents. Remember, if the property is held by a trust, it's the trustee of the trust who is the seller.

With the seller properly identified and written into the contract, don't forget about the buyer. The same checks should be completed on the buyer's name, but under Standard A.2, the buyer has the ability to assign the contract and can decide how they would like to take title as the closing process advances. Remember that an Assignment of Contract has to be provided to the seller at least 15 days prior to closing. Once the correct parties are written in, you can move on to the property itself.

The first 20 lines of the NABOR contract define the property in question to include the personal property items that are to accompany the sale (items such as appliances, pool equipment, etc.). Those 20 lines must be confirmed with your seller to ensure those items exist. REALTORS® should be lining out any items that will not be conveyed with the property while including any items not listed. This section can often

lead to disagreements between the parties over what is or is not included in the sale. The best solution (when possible) is to include an inventory list, accurately describing those items to be included. Once you have accurately described the personal property to accompany the sale and filled in the legal description of the property, it's time to look at the purchase price.

The purchase price, broken down in paragraph 1, must be filled out accurately. You may have to break out that calculator and ensure that the final balance adds up, especially when a mortgage is included. With deposits, consider if the due date makes sense. Should you have them due on the same date as the execution of the contract? Or give the buyer a few days to get their money together? Once you have the price locked in, look to paragraph 2 to see how long you should give the other side to consider the offer.

For an offer, the default time for expiration is two days. When filling out this section, consider when the offer is being submitted. The effective date of the contract is effective and binding on the parties once the last person signs or initials (this is different than FR/BAR), which can affect the time periods involved in your transaction.

Obviously, one of the most important dates in a transaction is the closing date (paragraph 3). A date should be agreed upon that works for all parties and considers all facets of the deal. Is there a lender involved? Is the buyer's purchase contingent on selling their current home? Do you actually think the closing agent can close this deal in two weeks? For most deals, allowing a minimum of 30 days for closing is best practice. You should always consider the buyer's form of payment, as identified in paragraph 4, when selecting a closing date. Remember, the closing date is a time-of-the-essence provision, making that date a material term of the contract.

Financing contingencies and inspection periods are those items that all parties hope go well. Realtors should confirm with their buyers whether they have secured financing, which becomes even more important if the transaction is structured as a "cash" deal. From a buyer's perspective, one should make sure the contract includes enough time for them to inspect the home (i.e., do not have a 10-day inspection period if you know it will take longer than that to have an

inspection completed). From a seller's perspective, if completing a Seller's Property Disclosure, the seller needs to make sure that they are providing all of the applicable and required disclosures which may be asked. Also, make sure to save enough time to get estoppels if a homeowner association or condominium association exists.

Homeowner association and condominium association disclosures must be provided to the buyer as soon as possible and should be delivered and executed at the time the contract is signed. Make sure to confirm with the seller if the property is subject to multiple associations, as disclosures must be provided for each association. In addition to disclosures, this contract can be expanded further with 23 potential addenda that are paired with checkboxes on page 11. Those addenda cover everything from appraisal contingencies, post-closing occupancy, seller financing, and survey inspections. Be sure when drafting your contract to review this section for any addenda which may apply to your specific deal. Many of these addenda are triggered by selections made in other sections of the contract. Always perform a final review to make sure you have included all required addenda. Failure to provide the necessary disclosures can provide the buyer with the right to rescind the contract and possibly terminate at the last minute.



In addition to the proper disclosures, when selecting a contract, consider whether the "As Is" contract or the standard contract is most appropriate. With the As-Is contract, once the inspection/due diligence period has lapsed, the buyer has accepted the property in its current condition. Without any amendment signed by the seller to address any inspection items or open permits, the seller has no obligation to address these issues under an As-Is contract. With the standard contract, the buyer will have time to conduct an inspection (default is 15 days from the date of execution) and then has five days to deliver an inspection report, along with their election of remedies for those items they want repaired. Seller then has 10 days to respond. If the seller does not agree to those remedies, the buyer can terminate within five days of the seller's response. It is important to discuss with your client which contract makes the most sense for the property they are trying to buy.

Finally, remember the forms and addendums for NABOR contracts should not be swapped for FR/BAR or other Realtor board's forms. Do not hesitate to consult with local real estate attorneys in order to ensure your contract is correctly filled out, matches your client's wishes and, of course, doesn't violate the law.



Brian A. Cordero is an associate at Woods, Weidenmiller, Michetti, & Rudnick, where he focuses on commercial and residential real property transactions, business asset transactions, corporate and commercial lending, and landlord/tenant leasing. Prior to joining the firm, Brian served as a Judge Advocate in the United States Marine Corps, focusing on criminal defense and was an instructor at the Naval Justice School. Originally from New York, Brian graduated cum laude from the University at Albany, where he received his bachelors in history and criminal justice. In 2017, he graduated from Ave Maria School of Law, where he earned his Juris Doctor.

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cover story
By Zachary Cohen



Photo by Michelle Reed

Amanda ERWIN

The Renovation Junkie

Although she was born and raised in Gahanna, Ohio, Amanda Erwin has resided in Florida since 1993 and Naples since 1999. Over the past 25-plus years, she's fallen in love with the lifestyle, the people, and the architecture of Southwest Florida. Naples has become home for Amanda, and she has become an integrated part of the community.

THE ROAD HOME

Amanda left Ohio's gray, cold weather for the Florida sunshine in 1993, first landing in Juno Beach. What started as a short adventure quickly turned into a permanent move.

Amanda was fortunate enough to live on a little peninsula called Ocean Reef in Key Largo from 1996 until she relocated to Naples in 1999, which she lovingly refers to as her happy place. Amanda began her professional journey in Florida, working for a large architectural firm in Palm Beach; in 2000, she moved into general real estate sales.



Photo by Michelle Reed



Photo by Jeremy James



I am known for my strong desire to build people up and be a service to others — that's kind of my thing.

Aside from a short stint in Arizona from 2007 to 2010, during which she worked as a property manager and concierge for a luxury destination club, Amanda has called Naples home since. The company Amanda worked for in Arizona, like so many others, ultimately went underwater, sunk by the rising tides of the Great Recession. So in 2010, she returned to Naples to resume her sales career in one of the most trying times in economic history. With the tenacity and perseverance that has made her one of Southwest Florida's top agents, Amanda found a way when many agents couldn't.

"I came back to Florida because I really missed Naples. This was home," Amanda reflects. "I had to rebuild my business amid the recession. I just worked really, really hard, and I seized every opportunity that presented itself and wouldn't take no for an answer. I dug my heels in and plowed through."

MARRYING THE OLD WITH THE NEW

Today, Amanda is one of Naples' top luxury agents.

"I specialize in luxury real estate in old Naples and the surrounding areas. My favorite thing to do is high-end renovations. I've done some really cool projects, but my favorite of them all was a historical home formerly owned by the first president of the Bank of Naples."

Designing and renovating homes is Amanda's passion. Her creations have been featured in the coveted Naples Garden Club House & Garden Tour.

"The home on Gulf Shore that was featured in the Naples Garden Club is a huge honor as they only choose four homes in Old Naples a year," Amanda explains. "I did the design and renovation — both exterior and interior — and all furnishings as well. I will only do a project if I love the home, not just to make money. It has to be a special property."



Amanda Erwin, a top producer with John R. Wood Properties, with her French bulldogs, Cute E. Smalz and Sun E. Joy (Photos by Michelle Reed)

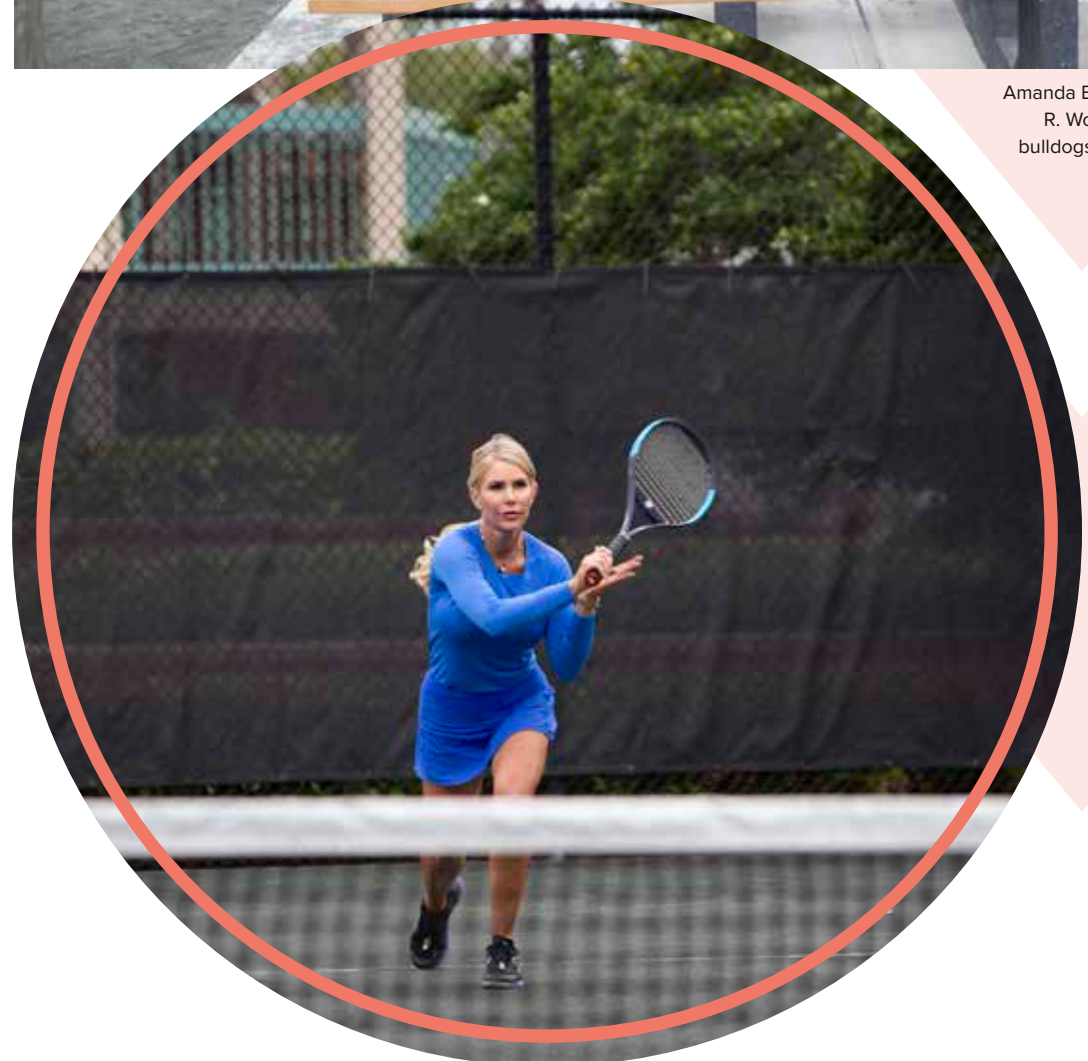




Photo by Jeremy James with
InTroubleZone Productions

FOR THE LOVE OF NAPLES

Along with her passion for Old Naples history, Amanda has a fondness for serving older adults. She has volunteered with the Society of St. Vincent De Paul for 20 years as a Meals on Wheels deliverer.

“I am known for my strong desire to build people up and be a service to others — that’s kind of my thing,” Amanda says proudly.

Outside work, you’ll find Amanda playing competitive tennis, volunteering at her favorite charities, sailing, negotiating jewelry deals for friends and family, and spending time with her two French bulldogs, Cute E. Smalz and Sun E. Joy.

FUN FACT

Amanda Erwin recently flew a 1953 Piper Cub after interviewing the Young Eagles and Civil Air Patrol, two organizations representing the next generation of aviation professionals. By staying involved with the aviation world, Amanda is honoring her father, a former Navy jet mechanic who shared his endearment for airplanes. “I am a huge aviation fan,” Amanda says.

Naples continues to be her happy place and home. While Amanda cherishes the quiet luxury and rich history of Old Naples, her greatest passion is being on the courts playing tennis. In fact, this past spring, she made it to the finals in the city tournament. She can be found most mornings at her club, Naples Bay Club, or at Cambier Park.

“I have always had a huge affinity to Naples because of its strong sense of community. I love the people more than anything, especially how kind and generous they are,” Amanda shares. “This past year, I have been working on a pet project of short human-interest videos called, *I Love Naples*, focusing on sharing some unique elements, special places, and wonderful history of why Naples is one of the most desirable places to live in the world.”



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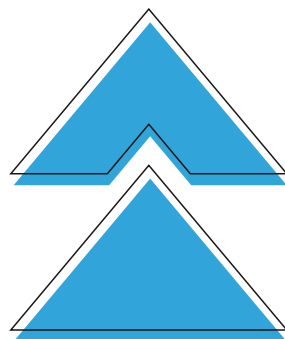
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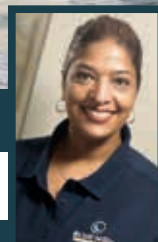
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