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THE SOUND OF FREEDOM



publisher's note

By Kristin Lunsford

One of my favorite things about moving back to Northeast Florida eight years ago has been the familiar sound of fighter jets soaring over our house. Growing up in Florida, it was common to hear military planes flying by, but after moving to metro Atlanta, those sounds became a distant memory. The jets became something we only saw at air shows every few years.

I'll never forget the first time my young kids heard the jets after we moved to Ponte Vedra Beach. They stopped in their tracks, looking up in awe. One of our neighbors smiled and said, "That's the sound of freedom." That moment took me back to my own childhood, rushing outside with excitement whenever I heard those jets. As kids, we thought they were just cool, but as an adult, I see them differently now. They aren't just showing off their power and skill – they're training to protect us. Every time I hear them, it brings a sense of peace, knowing they stand ready when needed. I always look forward to the flyovers at the Jaguars games and The Players Championship.

This summer, my family visited Whidbey Island in Washington state, and we stayed in an Airbnb right

under the flight path of fighter jets during their training exercises. (Fun fact: this is where some scenes from *Top Gun: Maverick* were filmed.) For a few hours each day, we were treated to incredible aerial displays, watching the jets perform maneuvers with precision and power. My kids were amazed, and hearing them excitedly tell others about seeing the jets became one of my favorite memories of our trip.

It reminded me how easy it can be to take our military for granted when we don't see or hear them every day. Whether stationed abroad or here at home, their sacrifices are immense, and their dedication is unwavering.

I feel fortunate to have grown up in a military town, and now Brian and I get to watch our kids do the same. There's something special about the pride a community shares when it's close to a base. As kids, we looked up to soldiers, sailors, and fighter pilots as heroes. As we celebrate Veterans Day this month – and soon, Thanksgiving – I hope we all take a moment to reflect on how truly blessed we are. We live in an incredible country, protected by the greatest military, and those of us in Northeast Florida are doubly blessed to live near two military bases.

It's fitting that Veterans Day and Thanksgiving fall in the same month. Without the sacrifices of our veterans, we would have so much less to be thankful for.

Happy Veterans Day and Happy Thanksgiving!



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HEROES FIRST
AT CHURCHILL
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CJ
BOBOLA

A MISSION TO SERVE

▶ partner spotlight | By Zachary Cohen

“Our goal is to help heroes in every community across the U.S.,” CJ Bobola begins.

A Navy veteran and former law enforcement officer, CJ’s commitment to service is deeply personal. Now, as Branch Manager of Heroes First at Churchill Mortgage in Jacksonville, he dedicates his efforts to helping heroes achieve their dreams of homeownership.

The Road to Mortgage Lending

After high school, CJ followed in his father’s footsteps by enlisting in the Navy and serving five years as a

military police officer. He then transitioned to civilian law enforcement in Virginia Beach, Virginia. By 2015, he felt a pull to return home to Florida. Inspired by his cousin’s success in the mortgage industry, he moved back to Jacksonville and embarked on a new career path.

CJ began his lending career in call centers, where he focused on the refinance business. He later transitioned into helping individuals and families with purchasing businesses as a loan originator and began to develop a niche in the mortgage lending world. That’s when he met with

Churchill Mortgage CEO, Matt Clarke. Their company core values aligned perfectly with CJ’s desire to serve.

“It was a perfect cultural fit,” CJ says.

CJ discovered Churchill Mortgage had a division, Heroes First, whose mission and values aligned with his. Even better, Heroes First at Churchill Mortgage offered a better way for CJ to serve military members, veterans, and local heroes like law enforcement officers, firefighters, teachers, medical workers, and pastors.





FAMILY SPOTLIGHT

CJ and his wife, Erin, have three young children: Madi (5), Charlee (3), and Ryan (1). “My five-year-old is going to be moving into school, and the two younger ones are close on the tail. We’re getting into the fun stuff, seeing them grow and adapt, but it also adds an extra layer of challenges,” CJ shares.



In June 2020, CJ opened the Jacksonville branch of Heroes First at Churchill Mortgage. He’s now been serving the Jacksonville community for more than four years.

Serving His Brothers and Sisters

CJ’s father was in the Navy, so he knows what it’s like to be in a military family; his family was constantly on the move. As a military veteran himself, he also knows the struggles of military members on a personal level. That puts him in the ideal position to serve others in similar circumstances.

At Heroes First, CJ’s goal is straightforward: to serve

those who serve. Heroes First at Churchill Mortgage has a hero program where they waive lender fees, provide an accidental death and dismemberment policy to protect families, and more. These programs, alongside a deep understanding of military, veteran, and service-member culture, have helped CJ expand his niche. CJ and his team understand how to go the extra mile and get their clients to the closing table.

CJ also draws on the skills he learned during his time in the Navy and law enforcement. He displays a high attention to detail and stays process-driven—two qualities that have made him an excellent

mortgage loan originator and branch manager.

“I create a process that looks at every aspect of the system. What are the proper steps and procedures? That’s helped me develop a streamlined process that we can walk first-time homebuyers through smoothly and effectively, so the mission gets accomplished,” CJ explains.

There are many companies that can provide solutions

when it comes to closing a mortgage. Many of them do so with integrity, timeliness, and reasonable interest rates, but no other company can match the purpose and mission of Heroes First at Churchill Mortgage.

“Our mission is simple: to give back to heroes. Serving the community is what I’m all about.”

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▶▶ top producer

By Zachary Cohen

Jan Rice

BUILDING MOMENTUM

Since starting her real estate career in 2019, Jan Rice has become one of Jacksonville's fastest-rising real estate agents. Her growth was capped by a career year in 2023, during which she closed 44 homes for over \$14 million.

Jan's real estate success is impressive in its own right, but even more so when considering she's still an active-duty military member. A Navy Sailor, Jan devotes her time to the military from 8:00 am through 3:00 pm every day. She has three sons and a husband — and still manages to thrive in real estate. Jan's success is a testament to her commitment to service and willingness to go the extra mile.

THE PATH TO REAL ESTATE

Growing up in Elloree, a small-town in South Carolina, Jan wasn't exposed to ideas like generational wealth, real estate investing, and financial abundance. But what she lacked in financial education, she was gifted in the form of values and ethics. Jan's path led her to enlist in the Navy in 2006. After basic training, she was stationed at Naval Air Station Jacksonville, where she's been since. Over

the years, Jan has deployed four different times, always returning home to Jacksonville.

In 2017, Jan became curious about a career in real estate. A friend encouraged her to take the real estate test, telling Jan that real estate would be a perfect fit for her personality.

"I wasn't sure what a career in real estate would look like because I'm a Sailor and had a career already," Jan explains. "But after talking to my friend, I decided to just take the class. I have always had a love for decorating houses and interior design. When people would come to my house, they'd ask, 'Do you sell houses?' So, I had a connection to real estate. That's what initially got me curious."

Jan's first attempt at becoming a REALTOR® didn't go as planned. With her husband deployed, three children to care for, and a full-time job, she didn't have the capacity to follow through. The following year, however, she returned to her real estate dream. In January 2019, she officially began her real estate career.

My life is real estate, the military, and family.

That's what I do.





BUILDING MOMENTUM

Fast-forward five years, and Jan is one of Jacksonville's top real estate agents. As a solo agent with Momentum Realty, she closed over 40 transactions in 2023.

"My military background has been a key to my success," Jan explains. "I get to use those military connections, and the morals and values are super helpful. I'm professional, respectful, empathetic, and understanding of people's situations. I use that to treat everyone with the utmost respect and provide them with the best service I can. I'm honest, personable, and realistic, rather than selling people on a dream."

About 80% of Jan's clients are military members, military families, or veterans. She offers an educational approach to real estate sales and is grateful for the support of her brokerage. The training she's received has helped her think of herself as a business owner and has given her the resources needed to deliver for her clients.

BALANCE MATTERS

While a career in real estate promises a flexible schedule, many agents struggle to actualize that promise. Achieving balance is often easier said than done.

Balance is essential for Jan. She works full-time as a Logistics Specialist, and she and her husband, Devon, who is also in the Navy, have three sons: Jayden (18), Elijah (17), and Ethan (10).

So, how does Jan manage to balance it all?

"In business, it's about my ability to utilize different support systems. I have showing assistants, a transaction coordinator, and another assistant/runner. I allow specific professionals to assist me so I can take my hands off the small things and do what matters most," she explains.



I want to pass that along so they can teach that to their children.





Jan and her husband, Devon, who is also in the Navy, have three sons: Jayden (18), Ethan (10), and Elijah (17)



Jan has been in the U.S. Navy since 2006 and continues to still serve full-time as a Logistics Specialist.

Within the next year, Jan hopes to obtain her broker's license and start a team or found a boutique brokerage. But for now, she's keenly focused on serving the families who trust her with their biggest asset.

"What drives me is the ability to be able to help families who want to work with me," Jan says. "Bigger picture, I want to show my family that homeownership is obtainable, that building wealth is obtainable. My vision of success for my family is to have a portfolio of rental properties we can pass on to our children, teaching them about finances. I wasn't taught that. I want to pass that along so they can teach that to their children."

My military background has been a key to my success.



» event recap

Ladies MORNING IN

Together, we wrote lots of letters filled with love, encouragement, and hope to women and girls around the world for The Letter Project!
Thank you Atlantic Coast Title & Escrow for hosting us.



▶ rising star

Andy ANDERSON

STILL FINDING
SUCCESS
THROUGH
SERVICE



By Jess Wellar | Photos by The Real Estateographers

“When I retired from the military, I didn’t know exactly what role I would play at Anderson Realty, but I knew one thing: I wanted to help people.”

This simple sentiment from Andrew “Andy” Anderson perfectly sums up his approach to both his highly-decorated military career and his second act as a talented REALTOR®. After nearly two and a half decades of proudly serving his country, Andy transitioned into real estate in late 2021, and has quickly made his mark at his wife Amy’s brokerage, Anderson Realty, in St. Augustine.

Now, as the couple officially team up, Andy’s mission is clear: to continue helping others meet their goals, just like he did during his military career.

BACK TO CIVILIAN LIFE

Andy spent 24 years in the military, including four years in the Traditional Guard and 20 years active duty in the Army National Guard. During that time, he served in the Middle East during Operation Iraqi Freedom, helping the U.S. military transition into Operation New Dawn. It was a career full of accomplishments, including earning prestigious awards like the Meritorious Service Medal and the Army Commendation Medal, among 25 others.

But as Andy approached retirement, he needed to figure out what to do next. He had earned his real estate license in 2021, while still serving in the Army, with the initial plan of helping his wife with the office management side of her brokerage.

“Amy started the brokerage in 2017 while I was still in the Army, and it was her baby. She built it from the ground up,” he explains. “But as my retirement date approached, Amy had already hired an excellent officer manager.”

However, once Andy received his real estate license and began interacting with clients, he quickly realized his passion lay in being an agent.

“I really enjoy meeting and interacting with people,” he smiles. “I’m a people person, and I love helping others meet their goals.”

THE SECOND ACT

For Andy, real estate offers him the same fulfillment he found in the Army — serving others as best as he possibly can. Since becoming a full-time REALTOR® in January 2023, Andy has been steadily growing his book of business. Last year, he closed seven transactions, totaling over \$2.4 million. This year, he’s on track to double that total.

As an avid sports fan, one of Andy’s guiding philosophies that he attributes to his achievements comes from legendary football coach Nick Saban.

“Success is constantly striving for improvement; it’s not a destination but a journey,” Andy shares. He applies this mindset not only to his career, but to every aspect of his life, always looking for ways to grow.

When asked what sets him apart as a REALTOR®, Andy quickly credits his consultative approach and an ability to exceed expectations, thus enabling him to work strictly by referral. He never tries to talk anyone into anything and aims to alleviate stress by cracking the ‘occasional dad joke’ along the way.

“I am not the pushy or salesy type. I’m an active listener who takes notes and truly tries to understand your needs and wants,” he offers. “I want the home-buying or selling process to be an enjoyable experience, full of fun, excitement, and laughter.”

A FAMILY AFFAIR

Andy’s success in real estate is undoubtedly linked to his strong family ties. He and Amy recently decided to take their



For Andy, exceptional service doesn't stop with his clients — it extends to his community. Having volunteered and coached youth soccer for nearly 15 years, Andy has a long history of giving back.

"I've coached both boys and girls, from 3-year-olds all the way to 16-year-olds," he elaborates. "Service to my community is very important to me."

Andy is also involved in several local initiatives through Anderson Realty, including school sponsorships, charity fundraisers like Coffee For A Cause, and their annual pumpkin patch event, which collects donations for local food banks. Most recently, he's been involved in gathering donations for foster children and families, another cause close to his heart.

ON THE HORIZON

As Andy and Amy continue to build their team, they have big plans for the future. Andy hopes to obtain his broker's license by the end of next year while continuing to expand the brokerage with his wife's vision. But for the Andersons, it's not about growing the business just for the sake of growth.

"We are a boutique brokerage. It's not about the number of agents, it's about who those agents are," Andy explains. "We want the right type of people for our mentorship program, agents who are community-oriented and want to build a business by referral — we're not just churning and burning. We're more into people than transactions."

Andy's personal goals are simple but important: to continue being present for his family and to "soak up all the time" he has with them. With one child already off to college, Andy knows how fast time flies, and he's determined to make the most of it. As for his

Service to my community is very important to me.

professional aspirations, Andy is always looking for ways to improve and grow.

"I work hard every day to be consistent in doing the things that make me successful," he concludes. "While learning from and making adjustments to the things that don't."



Amy and Andy of Anderson Realty.



The Andersons have three children: Riley, 19, Reese, 10, and Reid, 8.

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Lieutenant Commander Kyle Chance
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Allison, Charlotte and Hux



Brittany Turnbull with
husband Lieutenant Josh
Laurin serves in the U.S. Navy.



Dan Fontaine, U.S. Navy



Mike Rolewicz's son is a
specialist with the 82nd
Airborne infantry at Fort
Liberty in Fayetteville, NC



Paul Wagner with his dad
Master Sergeant U.S. Air Force
Eugene Wagner, in Thailand
back in the early 70s.



Suzan Rogalski's father
Col. John R. Shipe. He
served in the U.S. Air
Force for 32 years as a
pilot. He also flew
missions in Vietnam.



David Butler
with his sister,
Allison Painter
both served in
the U.S. Navy.
(photo 1995)



Elaine Morgin with her
husband - U.S. Navy



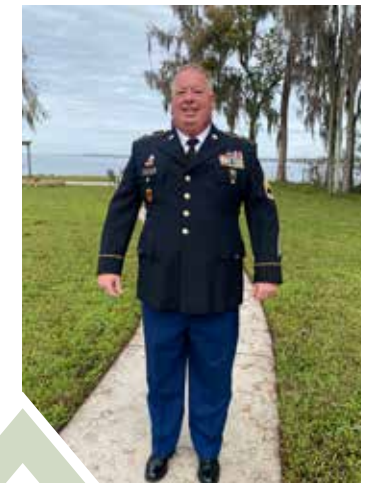
Elaine Morgin with her
husband, BMCS Vincent
Lookebill - U.S. Navy



Charles Bobola served in
the U.S. Navy.



Jan Rice still serving
full-time in the U.S. Navy
since 2006.



Andy spent 24 years in the
military, including four years
in the Traditional Guard and
20 years active duty in the
Army National Guard.

Salute to our VETERANS



Gary Denman -
served in the U.S.
Navy, 1990-1995.



Sherry Nelson, U.S. Air
Force for 30 years.



Now retired, CDR Jon Singleton,
U.S. Navy (photo taken in 2006)



Commander Mark
Scott, USN RET
Husband of
Marissa Scott



Ed Bender - Captain, U.S.
Navy Retired
Business partner and dad
to Amy Cornett



EN1(SW) Yordan
Polanco - U.S. Navy

▶▶ from the desk of the president

by Gia Arvin, 2024 President of Florida REALTORS®

“AN IMPORTANT DISCUSSION ABOUT OUR ETHICAL OBLIGATIONS”

The NAR settlement has come and gone, and REALTORS® are doing a great job honing their skills to meet the new requirements and ensure that consumers do not see a hiccup in buying or selling their homes or investment property. Seeing our industry come together as a community and work through these changes in the best interest of our buyers and sellers is wonderful. Although we are clearly on a new path forward, challenges still pop up. One challenge we continue to encounter is buyers who do not understand the concept of an *exclusive buyer-broker agreement*.

Buyers are picky, and many are short on time. Unfortunately, I heard about one recently who called to see a broker's listing. Before the showing, the listing agent presented a Property Touring Agreement for the potential buyer to sign and asked if she was represented by another Realtor. Her answer? “I am not sure.”

Article 16 of the NAR Code of Ethics emphasizes respecting the exclusive relationships between other Realtors and their clients. It emphasizes not interfering with another

REALTOR'S® business. Specifically, Article 16, Standard of Practice 16-9 says: “REALTORS®, prior to entering into a representation agreement, have an affirmative obligation to make reasonable efforts to determine whether the prospect is subject to a current, valid exclusive agreement to provide the same type of real estate service.”

The buyer above shared that she had signed an agreement. After she showed the listing agent a copy, they advised her that it appeared she had entered into an *exclusive agreement* and that she should contact her REALTOR® and have her come to show the listing. The buyer understood and contacted her REALTOR®, who met us at the listing.

This scenario worked out for all involved, but it reveals a challenge REALTORS® need to address in all dealings with consumers. Ethically, we cannot interfere with an exclusive relationship. Further, we do not want to inadvertently obligate a consumer to two commissions if they do not reveal they are exclusively represented when they

contact us to see property. The best practice is to ask all potential buyers if they are a party to an exclusive agreement.

Not all agreements are exclusive, and the contract language matters. Exclusive agreements are sometimes verbal. We cannot provide legal advice to consumers, but if you need help with the purpose or impact of a Florida REALTORS® form contract, the Florida REALTORS® Legal Hotline is here to empower you! The Legal Hotline is accessible Monday through Friday from 9:00 a.m. to 4:45 p.m. or by email or phone. This service is free to all Florida REALTOR® members; you only need your license number.

I am so proud of our industry and how united we stand through the changes brought upon by the new rules. I congratulate all of you for continuing to make Florida shine as you support our economy by selling real estate effectively and productively.



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