

VOLUSIA FLAGLER

REAL PRODUCERS[®]

CONNECTING. ELEVATING. INSPIRING.



FEATURED AGENT
Todd Hammond

RISING STAR
**Hayley Vezza
and Jamie Porter**

PARTNER SPOTLIGHT
Rachael Gilbert

Elizabeth
KARGAR

NOVEMBER 2024

O'Quinn Insurance

ONE COMPANY, OVER 60 CARRIERS



Home, Auto, Commercial, & More

Why O'Quinn Insurance?

- **Quick Quotes:** Access to 60+ carriers means fast, competitive quotes for your clients.
- **No Automated Calls:** You will always connect directly with an agent located in your community.
- **Strong Partnerships:** We prioritize collaboration to enhance your client's experience.



CALL OR TEXT 386-673-5550

WWW.OQUINNINSURANCE.COM/FREEQUOTE

CMG HOME LOANS

**FHA/VA/USDA
CONVENTIONAL**

**0% AND LOW DOWN
PAYMENT OPTIONS**

CONDOS/CONDOTELS

**LOW DOWN
PAYMENT
CONSTRUCTION
LOANS**

**UNIQUE LOAN
PROGRAMS**

**LICENSED IN
50 STATES**



Give your clients a VIP lending experience with our custom tailored loan programs. We help your buyers live their dream to homeownership.



Chris Wolf

BRANCH
MANAGER

321.278.9930

NMLS #1626538
cwolf@cmghomeloans.com



Britini Patterson

LOAN
ORIGNATOR

386.237.1113

NMLS # 1750248
bpatterson@cmghomeloans.com



Danny Gilbert

PRODUCING
SALES MANAGER

386.871.7248

NMLS #1975031
dgilbert@cmghomeloans.com

TABLE OF CONTENTS



08
Publisher's Note



09
Expert Corner:
Self Care is essential in Real Estate



10
Cover Story:
Elizabeth H. Kargar



14
Rising Stars:
Hayley Vezza and Jamie Porter



18
Partner Spotlight:
Rachael Gilbert



20
Featured Agent:
Todd Hammond

We are proud to introduce ourselves...



...as a new Real Producers Partner

Let's turn houses into dream homes!

IT MATTERS WHERE YOU BUY FLOORING

WWW.RODSCARPESHOP.COM | 386-677-8721





Build the future of your dreams with us.

Personalized service means having a financial advisor who understands you and what you're trying to achieve, and helps to create a unique strategy based on your needs and circumstances.

Let's start building the future today.



Jason D Frederick, AAMS™
Financial Advisor
1126 West Granada Boulevard
Ormond Beach, FL 32174
386-677-9024

MKD-8652E-A AECSPAD 12/2023



WHAT SETS Us Apart?

Landmark Title is Northeast Florida's #1 market share title company since 2013. We are Attorney-owned and operated, with 8 locations in Northeast Florida. We have 20+ attorneys/closers on staff with a combined 350+ years of experience, helping you *Close with Confidence!*



Brandy Hyder
CLOSER & LICENSED TITLE AGENT



17 Old Kings Rd N, Suite F
Palm Coast FL 32137
(386)-302-4131 ext. 1030



East Coast POOLS & SPAS

We Go Beyond Your Expectations!
Pools • Spas • Water Features • Installed & Repaired

386-451-2445
Ormond Beach, Florida
EastCoastPoolsandSpas.com
License CPC1457246



Seaside Estate Sales
386.299.1588

Our Family Helping Yours.

We offer more than 3 decades of experience with Estate Sales, Antiques, and Collectibles. Proudly serving the Ormond & surrounding areas with Professional Estate Liquidation Solutions.

Call TODAY for a free consultation.

Chrisann Josen, Owner
386-299-1588
Info@seasideestatesales.net
www.seasideestatesales.net



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

ATTORNEY/LEGAL SERVICES

Reid Legal Solutions P. A
(954) 873-3013

CARPET, TILE, WOOD & VINYL

Rod's Carpet, Tile & Wood
(386) 677-8721

CHARCUTERIE BOARDS & GRAZING TABLES

Salty Beach Charcuterie Boards
(517) 285-6493
saltybeachcharcuterieboards.com

ESTATE SALES & AUCTIONS

Seaside Estate Sales
(386) 299-1588
www.seasideestatesales.net

EVENT DESIGNS

Barrie Good Balloons
Katie Barrie
(386) 299-3488

EXTERIOR CLEANING / PRESSURE WASHING

Del Flow Power Washing
Daniel Selesky
(386) 479-9049
www.del-flowpowerwashing.com

FINANCIAL ADVISOR/ FINANCIAL PROFESSIONAL

Edward Jones Investment
Jason Frederick
(386) 677-9024

HAIR STYLIST / SALON

Canvas Hair Design Studio
Lexi Cox
(386) 576-6410
canvashairdesignstudio.com

HOME INSPECTION

5 Star Building Inspections
(407) 567-7780
www.5starinspect.com

INSPECTIONS - RESIDENTIAL AND COMMERCIAL

Dream Home Inspections
Sean Skirrow
(386) 383-3270
www.dreamhomeinsp.com

INSURANCE

O'Quinn Insurance Services Inc.
Brent O'Quinn
(386) 735-5550

INTERIOR DESIGN/ HOME STAGING

Steel Magnolias Staging & Interiors
(386) 898-5615

MASSAGE THERAPY/ MEDICAL MASSAGE

Back 2 Balance
(386) 898-4967
back2balanceportorange.com

MASSAGE/WELLNESS

Pressure with a Purpose LLC
Stormi Walker LMT, MA100931
(386) 286-7724
www.pressurewithapurpose.com

MOLD AND ODOR REMEDIATION

O2 Wizard-Mold & Odors
(386) 689-4563
O2wizard.com

MORTGAGE / LENDER

First Coast Mortgage
(703) 627-1775
FirstCoastMortgageFunding.com

MORTGAGE COMPANY

CMG Home Loans
(386) 401-7255
loanwolf.biz

MORTGAGE PROFESSIONAL

Rize Mortgage
Michael Cathey
(386) 316-7716

MORTGAGE SPECIALIST

Rachael Gilbert/Ameris Bank Mortgage Services
(386) 547-8401

OUTDOOR LIVING/ OUTDOOR FURNITURE

Moore Outdoor Living
(386) 281-3441
myflpools.com

POOL SERVICES & CONSTRUCTION

C M Custom Pool Design
Casey Epton Roush
(386) 281-3441
myflpools.com

POOLS & CONSTRUCTION

East Coast Pools & Spas
Tom Gilbert
(386) 451-2445
www.eastcoastpoolsandspas.com

SUCCESS COACHING

Billy Reuter's Coaching
Billy Reuter
(516) 551-8844
billyreuter.com

TITLE COMPANY

Celebration Title Group
Robin Winkler
(407) 619-4009
www.CelebrationTitleGroup.com

East Coast Title & Escrow

Becca Jenkins
(386) 515-3277
www.eastcoasttitlefl.com

Landmark Title

(904) 367-2525
LandmarkTitle.com

Realty Pro Title

(386) 672-3840

TRAVEL AGENCY/ TRAVEL ADVISOR

Travelmation GG Mack
(404) 242-9334
www.ggmacktravel.com

Rize MORTGAGE
Company NMLS #2604663

Welcomes

Michael Cathey
LICENSED LOAN ORIGINATOR
NMLS#1221899
386.316.7716

- Broker Pricing but with Local Lender Service!
- Nights, Weekends, Holidays, we work!
- Let's Rize together!
- Conv, FHA, VA, USDA
- Purchases & Refinances
- Dedicated service from a seasoned team of mortgage experts

East Coast TITLE & ESCROW

WHAT WE BRING TO THE TABLE

- ✓ OPEN HOUSE BASKETS
- ✓ TAX DEED CERTIFICATION PROGRAM
- ✓ CO-BRANDED MARKETING MATERIALS
- ✓ QUOTING APP
- ✓ VIRTUAL / LIVE BROKERS OPEN PROGRAM
- ✓ LEAD FARMING APP
- ✓ READY TO LIST PROGRAM (LISTING PHOTO'S PAY AT CLOSING)
- ✓ CLOSE ANYTIME/ANYWHERE/ANY PLATFORM - NO NOTARY FEES
- ✓ TITLE REBATE PROGRAM
- ✓ REAL ESTATE INVESTOR PROGRAM

Let's Grow Together

orders@eastcoasttitlefl.com | 386-515-3277

GG Mack

travelmation

Certified Cruise Specialist, Certified Luxury Specialist
Specializing in Cruises, All Inclusive Resorts

ACC ACCREDITED CRUISE COUNSELLOR

404-242-9334
ggmack@travelmation.net

TRAVELMATION TOP PRODUCERS club



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

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.



publishers NOTE

Photography by: Lauren Lewis Media LLC

To our partners and Realtors!

As we welcome November, a time when our thoughts naturally turn to gratitude, I want to extend my deepest thanks to everyone who make *Volusia Flagler Real Producers* such a success.

Our “Night With Sinatra” event on Oct 3rd, 2024 was a lot of fun and we had a great turnout. Thank you to Riverfront Arts District, Workspace Collective, and all the sponsors that made this event possible.

This is the perfect time to pause and reflect on the many blessings we’ve experienced throughout the year. In the hustle and bustle of our daily lives, it’s easy to lose sight of what truly matters—our families, friends, colleagues, and the incredible community we are part of here in Volusia and Flagler.

Thanksgiving is more than just a holiday; it’s a reminder to embrace gratitude in all aspects of life. In real estate, we often focus

on transactions and growth, but behind every deal is a relationship built on trust, collaboration, and shared values. It’s the people—our clients, partners, and fellow agents—who make this journey worthwhile.

As we gather with loved ones this Thanksgiving, let’s not only enjoy the feast but also take a moment to express our gratitude for the opportunities, successes, and relationships that have come our way.

From all of us at *Volusia Flagler Real Producers*, we wish you a warm and joyous Thanksgiving filled with love, laughter, and gratitude.

Thank you for being such an important part of our community. Here’s to a wonderful November and a joyful Thanksgiving!



To you and yours,
Jayme Dickey
*Volusia Flagler
Real Producers*

SELF CARE IS ESSENTIAL IN REAL ESTATE



The importance of self-care during the holidays for real estate agents and how the gift of massage therapy can enhance your well-being and client relationships during this bustling season.

The Real Estate Rollercoaster

Real estate agents know that the housing market doesn’t take a holiday break. In fact, it can become even busier as clients aim to close deals before the year’s end. Balancing these professional commitments with personal and family expectations can lead to elevated stress levels during the holidays.

Why Self-Care Matters

Self-care is not an indulgence; it’s an essential practice, especially for real estate agents during the holidays. Here’s why it should be a top priority:

1. **Stress Reduction:** The real estate world can be a high-stress environment. The holiday season brings its own set of pressures, making it crucial to manage stress effectively. Massage therapy is an effective stress-relief tool, helping you remain calm and composed during this busy period.
2. **Mental and Physical Well-Being:** Neglecting self-care can lead to burnout, negatively affecting your mental and physical health. Massage therapy promotes relaxation, enhances overall well-being, and ensures you are in the best shape to handle your professional responsibilities.
3. **Client Relationships:** Providing excellent service is the foundation of a real estate agent’s success. By practicing self-care, you can maintain your professionalism, resulting in more positive client relationships.
4. **Thoughtful Client Gifting:** During the holiday season, gift-giving is a cherished tradition. Gifting massage therapy certificates to your clients is a meaningful gesture that shows you care about their well-being. It’s an exceptional way to express gratitude for their business and enhance your professional relationships.

Incorporating Massage Therapy into Your Holiday Self-Care Routine

Now that we’ve recognized the importance of self-care, let’s explore how you can seamlessly integrate massage therapy into your holiday plans:

1. **Schedule Regular Sessions:** Consider setting a schedule for regular massage therapy sessions throughout the holiday season. This proactive approach can help you manage stress, stay energized, and perform at your best.
2. **Prioritize Personal Time:** Allocate specific time for self-care during the holidays. Whether it’s an afternoon at the massage studio or a cozy evening at home, ensure you have moments of relaxation and rejuvenation.

The Power of Massage Therapy Gift Certificates

Investing in massage therapy gift certificates can make a significant difference in your holiday season and client relationships. Here’s how:

1. **Strengthen Client Relationships:** Gifting massage therapy certificates to your clients is a unique way to show your appreciation and strengthen your professional bonds. It’s a gesture that goes beyond business transactions, creating trust and loyalty.
2. **Thoughtful and Memorable:** While many professionals opt for traditional holiday gifts, gifting massage therapy sets you apart and demonstrates your commitment to your client’s well-being.
3. **Stress Relief for Clients:** The holiday season is stressful for everyone, including your clients. A massage therapy gift certificate can provide them with much-needed relaxation and self-care, creating a memorable experience.
4. **A Sign of Professionalism:** The act of gifting massage therapy certificates reflects positively on your professionalism and your commitment to holistic well-being.

Real estate agents, the holiday season should be a time of celebration, both personally and professionally. Prioritizing self-care through massage therapy is a powerful way to maintain a balance between your demanding career and personal life. It is also a luxurious and thoughtful gift to strengthen your client relationships, demonstrating your gratitude and commitment to their well-being. So, as the holiday season approaches, consider incorporating massage therapy into your self-care routine and sharing the gift of relaxation with those who make your success possible.

Elizabeth H. KARGAR

MASTERING THE ART OF REAL ESTATE AND MOTHERHOOD

In a world where the demands of work and family often seem at odds, Elizabeth H. Kargar embodies the modern-day success story of a “full-time working, stay-at-home mom.” This phrase, which gained traction as millennials entered the workforce, perfectly encapsulates Elizabeth’s life as a mother of three—a 10-year-old and 5-year-old twins—who not only never misses a moment with her children but also managed to produce an impressive \$37 million in real estate sales in 2024.

Elizabeth stands out as a top-producing agent who effortlessly balances her thriving real estate career with her role as a dedicated mother. With sharp business acumen and an unwavering commitment to her family, she serves as a shining example of how

one can excel in both the competitive real estate market and the equally demanding role of a parent.

HOW DOES SHE BALANCE IT ALL?

“It’s all about having a great team and being SUPER organized!” says Elizabeth. She relies on organizational apps, phone reminders, and meticulous calendar management to juggle her dual responsibilities. “If you don’t have an assistant, you are the assistant!”—a piece of advice she took to heart, promptly hiring an assistant the very next day.

Driven by a passion for helping clients find their dream homes, Elizabeth has established herself as a trusted expert in the real estate markets of Volusia and Flagler counties. Her keen eye for detail, excellent negotiating skills, and unwavering dedication to customer satisfaction have earned her a stellar reputation among clients and colleagues alike—just take a look at her glowing online reviews! Elizabeth approaches her work with professionalism, diligence, and a genuine desire to exceed expectations.

A MOTHER FIRST, ALWAYS

What truly sets Elizabeth apart is her remarkable ability to seamlessly integrate her career with her most important role: being a mother. Despite the demands of her job, she always ensures she is present for her children’s important milestones, school events, and everyday moments



▶ cover story

Photos by: Waltons Photography



Elizabeth H. Kargar is more than just a top-notch real estate agent; SHE'S A DEDICATED MOTHER, A COMMUNITY LEADER, AND A WOMAN WHO UNDERSTANDS THE TRUE MEANING OF SUCCESS.

of joy. Elizabeth's ability to juggle work and family with grace and poise serves as an inspiration to many, proving that success in both areas is possible without sacrificing one for the other. "These are moments I will never get back," she says, emphasizing her non-negotiable commitment to her family. Of course, this doesn't come without sacrifices—late nights, early mornings, and long days are all part of the equation.

A POWERHOUSE IN REAL ESTATE AND LIFE

Elizabeth H. Kargar is the embodiment of a modern powerhouse woman: someone who excels in her career while prioritizing the well-being and happiness of her family. Her relentless dedication, perseverance, and genuine passion for her work are evident not only in her impressive real estate achievements but also in the deep, nurturing bond she maintains with her children. Elizabeth's journey is a shining example that with the right mix of passion, hard work, and a strong support system, one can

truly have it all. She stands as proof that one can truly have it all—success in business and fulfillment in life.

A DYNAMIC DUO

At the heart of Elizabeth's success is her partnership with her husband, Ali. "He is the absolute best support system!" she exclaims. Together, they are a powerhouse team both at home and in the office, where Ali serves as her broker. Their partnership is built on mutual support—Ali serves as her broker and pillar of strength through the ups and downs of the business. In return, Ali leans on Elizabeth for the ups and downs of raising their young family.

GIVING BACK TO THE COMMUNITY

Between raising her kids and closing deals, Elizabeth dedicates time and resources to the FBH Community—a local charity founded by her aunt that serves over 2,500 children in the fight against generational poverty. Despite her packed schedule, she finds moments to give back, whether

it's chairing the charity's annual gala, volunteering at food drives, supporting kid-centric events, or teaching life skills. When asked how she finds time to commit to the community, Elizabeth responds, "Because it's our duty." She believes it's the responsibility of the community to support each other and create a better world for all. She has an unwavering commitment to making a positive impact that will benefit generations to come, and she leads by example, often involving her children in charity events to instill the same passion and values in them.

Elizabeth H. Kargar is more than just a top-notch real estate agent; she's a dedicated mother, a community leader, and a woman who understands the true meaning of success. She proves that with the right mindset and support, balancing professional achievements with personal fulfillment is not just a dream—it's a reality worth striving for.

Brokerage Name: Venture Development Realty Inc.

POOL INDUSTRY EXCELLENCE SINCE 1994!
Proudly building, renovating and servicing local residents for over 20 years!

C.M. CUSTOM
POOL DESIGNS

Pool Design - Pool Construction - Pool Renovations
 C.M. Custom Pool Designs is a family-owned and operated business that takes pride in the quality of our pools and in keeping our customers satisfied.

myflpools.com
 1133 N US Highway 1, Ormond Beach, FL 32174 - (386) 615-7425

RESIDENTIAL • COMMERCIAL • REFINANCES



RTP
REALTY PRO
TITLE

www.Realtyprotitle.com

Call A Title Pro For All Your Title Needs
386-672-3840

900 W. Granada Blvd, Ste 2, Ormond Beach, FL 32174

meet **HAYLEY VEZZA & JAMIE PORTER**

Your Local Real Estate Experts

▶▶ rising stars



12 Meet Your Homegirls. Hayley Vezza and Jamie Porter are both full time working moms, both with 3 kids ranging from 6-16 and each with a special needs child! Growing up in the Edgewater and New Smyrna Beach area, Hayley Vezza and Jamie Porter are deeply rooted in the community. As lifetime locals raising their own children here, they bring a unique perspective to their real estate careers. Hayley is a third-generation local, while Jamie is a second-generation resident, both with a profound connection to the area they serve.

BACKGROUND AND INSPIRATION

Hayley and Jamie’s journey into real estate began for different reasons, but both share a passion for improving the home buying and selling experience for their clients. Jamie’s entry into real estate was driven by a negative experience she had in the past. Determined to create better transactions and avoid similar situations for others, Jamie transitioned from a career in the medical field, specifically home health care, where she provided end-of-life care for patients. This background instilled in her a deep sense of compassion and dedication to helping others.

Hayley, on the other hand, found her way into real estate after spending a decade in the veterinary field. She enjoyed networking and sought a career change that would allow her to continue building relationships within the community. Her love for connecting with people made real estate a natural fit.

These differing yet complimentary passions allow them to approach challenges with unique perspectives leading to creative and effective solutions. In the bustling world of real estate, where the market is as dynamic as the clients they serve, Hayley and Jamie stand out not just as top-notch professionals but as a dynamic duo whose synergy drives



success. Their ability to bounce ideas off each other and brainstorm innovative solutions has set them apart.

Meeting initially to discuss a shared client and how to work together so their sphere didn’t have to choose between them- sparked what has now become “Your Homegirls”.

COMMUNITY INVOLVEMENT AND CHARITABLE ACTIVITIES

Both Hayley and Jamie are passionate about serving their community. Hayley’s volunteer efforts focuses on rescuing and fostering animals through local shelters. Being one of the go to calls for injured animals on social media! Jamie’s passion is geared towards supporting local schools and law enforcement, catering to and appreciating the heroes in our community. In fact, Jamie even had the honor of being the acting principal for a day at Indian River Elementary School!

Together, they give back to animal shelters, schools, law enforcement, and support local nonprofits like Spouses Backing The Blue and Strong For You. They love organizing local drives for back-to-school supplies, Christmas toys, and pet supplies.

Their collaborative efforts help form bonds with local businesses and community-involved individuals, including other realtors. Their shared vision prioritizes the community above all. They believe that their success in real estate is a direct result of their commitment to giving back to the community, which, in turn, supports them through referrals and recommendations.

Their philosophy of collaboration over competition is evident in their willingness to mentor new agents, sharing tips and tricks to help them grow their real estate businesses. Hayley and Jamie firmly believe that everyone rises by lifting others.

PROFESSIONAL ACHIEVEMENTS AND RECOGNITION

Hayley and Jamie have been business partners for over four years, navigating the challenges of their partnership with grace and resilience. They complement each other, bringing different strengths to the table and offering a comprehensive approach to every client. Jamie’s involvement with the American Red Cross, particularly after organizing hurricane relief efforts for Hurricane Ian, exemplifies her commitment to the community. Together, they have been

recognized with several accolades, including the Pride in Profession Award from the New Smyrna Beach Board of Realtors and a Citizen Recognition Award for their outstanding contributions from the City of Edgewater.

APPROACH TO REAL ESTATE AND CLIENT RELATIONS

Hayley and Jamie's approach to client relations is simple yet effective: treat every client as if they are a close friend or family member. This philosophy has earned them a loyal client base that is eager to refer them to others. They stay current with market trends and city developments by attending city council meetings, ensuring they are always informed about the latest opportunities and changes in Edgewater.

ADVICE FOR BUYERS AND SELLERS

For those looking to buy or sell a home in Edgewater, Hayley and Jamie

emphasize the importance of finding a real estate agent who is knowledgeable about the local market and genuinely cares about their clients' needs. They believe that successful transactions are built on trust, clear communication, and a deep understanding of the community. They encourage people to work with who they feel comfortable with and would love the opportunity to show their value.

LOOKING AHEAD

As they continue to grow their business, Hayley and Jamie remain dedicated to their core values of community service, collaboration, and excellence in real estate. Their unique backgrounds and unwavering commitment to their clients and community make them standout real estate agents in the Edgewater area.

As they continue to succeed both professionally and personally, Hayley

and Jamie are excited about the future. Their team effort is not just a business strategy—it's a way of life that they look forward to continuing. Their shared vision and collaborative spirit ensure that they will remain leaders in their field and beloved figures in their community.

Through their dedication to each other, their children, and their community, Hayley and Jamie look forward to success, which isn't just about business but making a difference. Both professionally, but personally as they strive to be role models for their children and continue being pillars and a voice in their community. Their story is one of teamwork, innovation, and unwavering commitment to making a difference.

Brokerage Name: Local Living Realty Group



Info@5starinspect.com
(407) 567- 7780

- Inspections
- Experience You Can Trust
- Covering All Central Florida

Five Star Service and the Best Inspection

5 Star Building Inspections was established to provide buyer and sellers with inspection reports that exceed industry standards. Our reports present the most professional and comprehensive format available to provide value and clarity to the decision process. We pride ourselves on superior customer service and quality.

MASSAGE Clinic

Get Back to Your Active Lifestyle with Our Expert Massage therapy Services

Accepting VA Community Care

- Corporate events
- Clinical Massage
- Deep Tissue Massage
- Certified Lymphatic Massage with a focus on Post-op care



386-898-4967

back2balanceportorange.com
cathleen@back2balanceportorange.com



LICENSED AND INSURED



FRESHEN UP YOUR HOME WITH OUR **PROFESSIONAL PRESSURE WASHING**

Residential and Commercial

Roofs - Gutters - Windows - Patios - Decks

CALL NOW (386) 479-9049

Del-flowpowerwashing.com



Value. Commitment. **Celebration.**

Every interaction, every transaction, every single action is a *celebration.*



CELEBRATE WITH US!

Home of the original *Confetti Cannon Closing Experience™*

Targeted Farming Opportunities | Branded Marketing Materials | Educational Workshops | Networking Events



Robin Winkler

LEAD SUCCESS PARTNER

(407) 619-4009 | Robin@CelebrationTitleGroup.com
CelebrationTitleGroup.com/robin



RACHAEL GILBERT



A JOURNEY FROM NUMBERS
TO NURTURING DREAMS

▶ partner spotlight

In the ever-evolving world of mortgage lending, few individuals stand out as distinctly as Rachael Gilbert. As a dedicated mortgage lender with Ameris Bank, Rachael has carved a remarkable niche for herself through a blend of numerical aptitude and heartfelt client service. Her journey from a high school cashier to a prominent industry leader is both inspiring and instructive, showcasing how passion and perseverance can transform careers and lives.

Rachael's affinity for numbers was evident from an early age. "I always liked numbers," she reflects. Her first jobs as a cashier and later working in the cash room at TJ Maxx provided her with foundational experiences in handling financial transactions. Following high school, she embarked on a career in banking, where she encountered numerous mentors who significantly shaped her professional trajectory. "I had a lot of great



“THE BEAUTY OF THIS BUSINESS IS IT IS AS MUCH OR AS LITTLE AS YOU PUT INTO IT, SO EVEN IN MY OLDER YEARS I CAN STILL CONTINUE TO HELP CLIENTS AND BUSINESS PARTNERS.”

his junior year of high school, she values the time spent with her family, including her husband Tom and their two dogs, Oreo and Otis. "I love what I do and don't foresee retiring," she notes. "The beauty of this business is it is as much or as little as you put into it, so even in my older years I can still continue to help clients and business partners."

One of the most memorable client experiences Rachael recounts is a refinancing case where she helped a couple consolidate their debt. "They had a pretty high interest rate on their mortgage and a lot of credit card debt," she explains. By leveraging favorable interest rates, she managed to save them approximately \$1,000 a month. The gratitude expressed in a heartfelt card from the clients underscored the profound impact Rachael's work can have. "They told me I changed their life!" she says, reflecting on how her efforts alleviated their financial stress and improved their quality of life.

What sets Rachael apart in a competitive industry is her genuine care and transparency. "I take every interaction to heart," she asserts. Her approach is centered on honesty and client welfare, even if it means directing them away from a potential deal for their greater benefit. "People can feel that I genuinely have their best interest at heart," she observes. This dedication extends to ensuring a smooth transaction process for all parties involved, reflecting her commitment to excellence and client satisfaction.

managers that helped fuel my growth and development," Rachael recalls, underscoring the importance of mentorship in her career.

Her accomplishments speak volumes about her dedication and expertise. Rachael has been recognized as a "40 Under 40" honoree and has served as the former chairwoman of the Ormond Beach Chamber of Commerce. Additionally, she has been a multiple-time recipient of Ameris Bank's President's Club award. These accolades are not just markers of success but reflections of her commitment to excellence and leadership.

Reflecting on her career, Rachael expresses a hint of regret about not starting sooner in her current role. "I would've started sooner!" she admits. Her early career was marked by a need for financial stability, which made her hesitant to transition to a commission-based role. Despite this, she eventually made the leap, finding fulfillment and success in her new path. "I weighed the pros and cons and knew I could be successful in this job and haven't looked back!"

Looking ahead, Rachael envisions a future rooted in community service and family. With her son JT entering

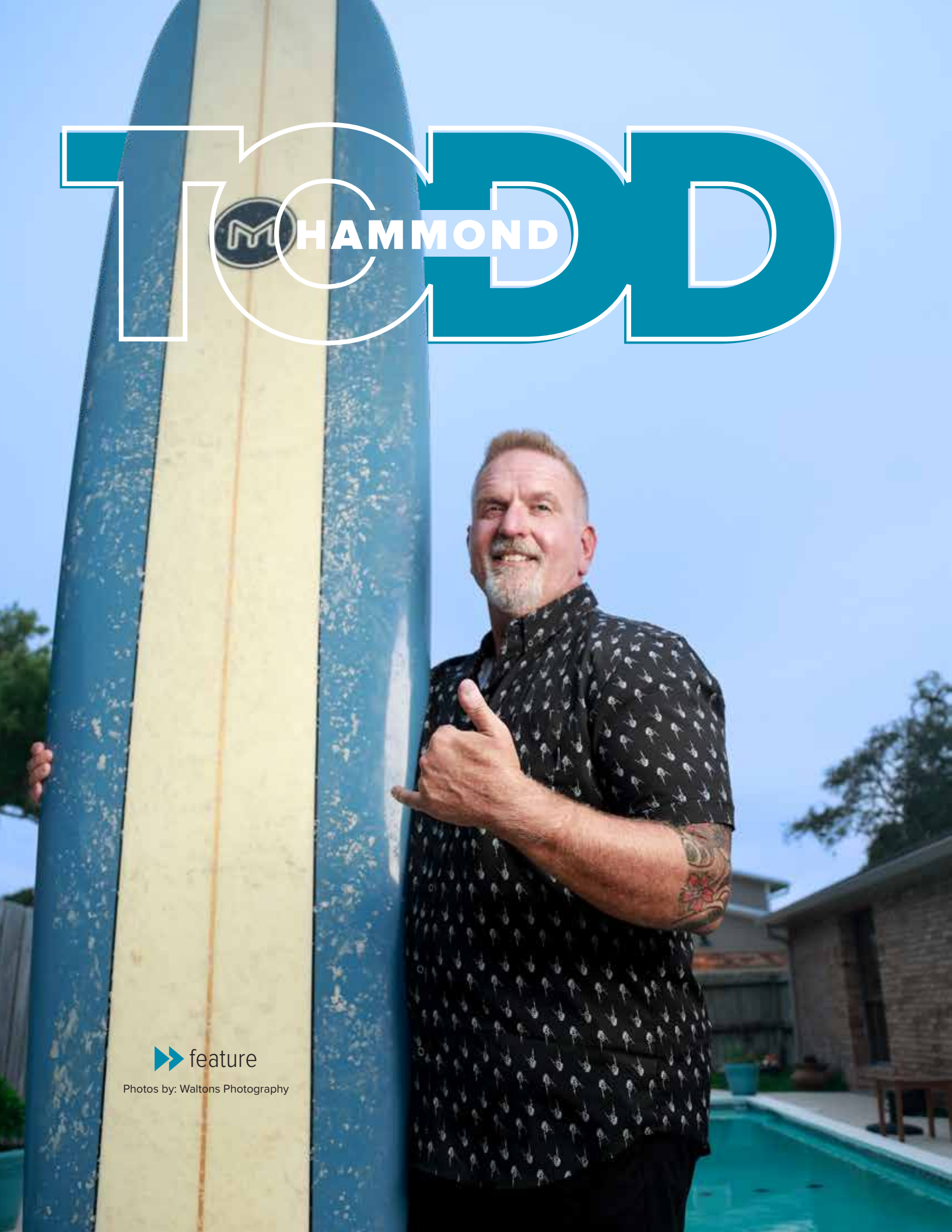
Outside of her professional life, Rachael is passionate about spending time with family and friends, volunteering, and enjoying outdoor activities. Her family—husband Tom, son JT, and their dogs—share a love for activities such as hunting, boating, and fishing. "We like being active and outdoors," she says, highlighting the importance of family bonding and shared experiences in her life.

Rachael's sources of inspiration are rooted in resilience and hard work. "I look up to those that haven't been handed an easy life but have pulled themselves up by their bootstraps," she shares. This admiration for individuals who persevere and maintain a positive outlook drives her own professional and personal endeavors. "People starting from nothing and giving it their all to build something is so admirable and I've strived to do that"

When asked about a surprising aspect of her life, Rachael is contemplative, suggesting that it might take some time to articulate. However, her favorite quote, "Work hard, play hard," encapsulates her philosophy of balancing dedication with enjoyment.

Rachael Gilbert's journey from a high school job to a distinguished career in mortgage lending is a testament to her dedication, passion, and the profound impact she has on her clients' lives. Her story exemplifies how a commitment to service and personal growth can lead to extraordinary achievements and enduring fulfillment.

TODD HAMMOND



▶ feature

Photos by: Waltons Photography



From Fixer-Uppers to Coastal Bliss—A Journey from Real Estate Enthusiast to Top Realtor

Born and raised in Northern Virginia and the Washington, D.C., area, Todd Hammond has always been fascinated by real estate. His parents, though working-class, understood the power of leveraging property. Todd reflects, “My parents were working folks, but they understood the power of leveraging real property. I suppose they put real estate in my bones by making me participate in ‘the leveraging.’”

Some of Todd’s earliest memories involve weekends driving around in their ’67 Volkswagen Bug, exploring neighborhoods in Virginia. In true ’70s fashion, the family would drive by homes for sale and visit open houses—always focusing on ‘fixer-uppers’. Todd’s parents sought out beat-up houses in nicer neighborhoods, leaving a lasting impression on him. Their second home was a ranch-style house with a walkout basement, a creek in the backyard, and a neighborhood pool. Todd was thrilled by the upgrade from their previous 1,150-square-foot patio home. The day they moved in,

a six-foot Forsythia bush was growing in his bedroom. Excitedly, he told his father, “Dad! THE YARD is IN HERE...I can’t sleep in here!” His father responded, “Welp, guess you better get it outta here then Toddy Boy, let’s go—the day’s wastin’!” This marked the beginning of Todd’s understanding of sweat equity.

At that time, mortgage interest rates were in double digits. Todd recalls, “My parents were so happy with a 13% interest rate that they celebrated like they had gotten away with treason!” Watching his parents tirelessly work on upgrades, sell their home, and quadruple their money before repeating the process left a significant impact on him.

Todd’s college years took him to West Virginia, Southern California, and back to Virginia. Despite his interest in real estate, he was initially deterred by the commission-only nature of the career and was drawn into the workforce. Throughout his career, he maintained an interest in

real estate, often seeking advice from Carmen Jones, an unofficial uncle and WWII veteran who was a highly successful realtor with an extensive property portfolio.

Carmen was known for his sharp dress and generosity. “Carmen always showed up on my birthday, dressed sharp, like a ‘G-Man’. He always gave me a crisp \$50 bill. He’d tell me to figure out how to turn it into \$100, and I might ‘be somebody’. He’d take me for rides to collect rent from his tenants, then to birthday lunch, saying, ‘Isn’t it nice of my tenants to pay for our lunch? I even get paid in my sleep!’” Carmen’s unconventional methods, like removing his fake teeth at the table to eat mashed potatoes, left a lasting impression. Todd remembers, “He was happy for me but always reminded me that J-O-B stood for ‘JUMP OUTTA BED’ (for ‘The Man’). That always stuck with me.”

In the 1990s, Todd worked inside the Capital Beltway for a prominent



what he calls the REALTY PROS LIFE. He feels blessed with phenomenal clients, friends, and a thriving referral business.

“The four biggest blessings in my life are meeting my wife, Chrisie, aka ‘Chrisie Lulu,’ our foster kids Jon Jon, Faith, and Hunter (now grown), Salty Church, and meeting my brokers Bill and Buzzy when they were in the early stages of establishing Realty Pros Assured. I don’t know if my brokers/brothers will ever know the profoundly positive effect they’ve had on my life, both professionally and personally. I thank them at regular intervals...but also terrorize them a bit because we don’t want them getting spoiled.”

Todd’s achievements include multi-year Realty Pros Executive Club awards, receiving The Tommy Durrance Most Valuable Team Member award from the Daytona Beach Quarterback Club, being a previous ambassador for Salty Family Services, a marquee sponsor for Sophie’s Circle Dog Rescue, sponsoring Volusia Veterans via Bike Week’s ‘Chopper Time’ event at Tropical Tattoo, and sponsoring Daytona Beach Christian Surfers. He embraces the 386 community by integrating his personal interests, heartfelt causes, and the promotion of Realty Pros Assured.

“Each morning, I caffeinate around 4:30/5 a.m. I cultivate gratitude for everything good that is happening. I also remind myself that each day starts at ‘SCRATCH,’ and the onus is on me to connect with my customers and MAKE something GOOD HAPPEN for them in their real estate mission(s). My foundation is my customers—without them, this fantastic REALTY PROS LIFE is not possible.”

Brokerage Name: Realty Pros Assured

national nonprofit while purchasing his first home with an FHA loan. A job promotion that involved working with a vendor in Palm Coast led him to Florida in 1997. It was here that Todd discovered Ormond Beach and fell in love with the coastal community.

He recalls, “I’ve always loved the Southeast coast. I’ve explored its entirety. My folks always took family vacations at the beach. On my first day after unpacking in Ormond, I surfed at dawn. Then, I ate breakfast in an oceanfront condo, jumped on my first Harley, and headed west on Granada, ending up in Cedar Key, eating a grouper sandwich at sundown. I thought I’d died and gone to Heaven. I couldn’t believe what a day I’d had and hoped it would NEVER END.”

Even in 2024, decades later, Todd finds that the novelty of coastal living has

not worn off. “Every morning I walk to make sure the ocean is still there and think to myself, ‘I can’t believe I get to do this...’ SURF, REAL ESTATE, RIDE, REPEAT... NOT TOO SHABBY.”

In 2005, Todd’s corporate career came to an abrupt halt. After experiencing success and numerous blessings in that field, he was let go. This pivotal moment aligned with his real estate licensing course at the Bob Fritze School of Real Estate, prompting him to fully embrace Florida real estate. “No more ‘Jump Outta Bed for The Man!’” Todd was excited to “live and work on the beach.” With a home in Virginia, a beachside home in Ormond, and a Florida Real Estate License, Todd was finally living his dream.

Now, eighteen years later, Todd delivers concierge-level service to hundreds of valued customers, embracing



Dream Home INSPECTION

MILITARY DISCOUNT



THANK YOU FOR YOUR SERVICE

NEW CONSTRUCTION | PRE-DRYWALL
11 MONTH WARRANTY SPECIALIST | INSURANCE INSPECTIONS
RESIDENTIAL & COMMERCIAL INSPECTIONS BY CMI (CERTIFIED MASTER INSPECTOR)

WWW.DREAMHOMEINSP.COM • INFO@DREAMHOMEINSP.COM • 386-383-3270

- VACANT HOME STAGINGS
- REDESIGN
- OCCUPIED HOME CONSULTATIONS





**Transforming Spaces to Maximize Property Value
in the Real Estate Market**

**We specialize in enhancing properties to help
realtors, sellers, and investors
achieve top dollar for their listings.**

www.SteelMagnoliasStaging.com
386-898-5615



AMERIS BANK

MORTGAGE SERVICES

**23 YEARS OF BANKING &
FINANCIAL EXPERIENCE**

Rachael has the knowledge and
experience to get things done.



**HOW CAN
Rachael Gilbert
HELP YOU?**

386.547.8401
amerisbank.com/rachaelgilbert
NMLS # 737430

All loans subject to credit approval. 

FREE
"BUSINESS BREAKTHROUGH"
SESSION

- ✓ 45 Min PRIVATE COACHING CALL
- ✓ 90 DAY ROADMAP SUCCESS GUIDE
- ✓ DAILY ROUTINE TEMPLATE

Billy Reuter
 High-Performance Coach

TEXT ME "BUSINESS BREAKTHROUGH"
(516) 551-8844 TO SCHEDULE

Salty Beach
 CHARCUTERIE BOARDS
 (517)285-6493
 Saltybeachcharcuterieboards.com
 Find us on Facebook & Instagram

Pressure With a Purpose
Stormi Walker LMT

Specializing in
 Ashiatsu
 Deep Tissue
 Massage
 and Body Work

(386)286-7724
 By Appointment Only

MM43525
 MA100931

BALLOONS & BACKDROPS
FOR EVERY NEED...
OPEN HOUSES, CLOSINGS,
& LARGE SCALE EVENTS

BARRIE GOOD BALLOONS
 @BARRIEGOODBALLOONS

Full-service boutique law firm and title company providing services in business law, trademarks, real estate law, and title/real estate closings.

NICOLE REID, ESQ.
 Managing Attorney
 321.234.2478
 Admin@ReidLegalSolutions.com
 Reidlegalsolutions.com

Office: Daytona Beach. Serving all of Central Florida

MOLD, ODORS, TESTING & WATER DAMAGE

- 80 Odor & 100's of health altering contaminants killed organically – usually in 20 hrs with one-of-a-kind NASA Technology
- A top reputable company with 10,000+ happy clients!
- 75% Saving from traditional mold remediation in most cases and much more effective – especially in A/C, duct work, & furnishings.

SEE o2wizard.com FOR HEALTH QUIZ, TESTIMONIALS, PICS & MORE DETAILS.
386-689-4563

PRINT IS STILL ALIVE.

20 YEARS

Celebrating two decades of print excellence, now 800 niche magazines strong (and counting).

THE N2 COMPANY.

STROLL Greet REAL PRODUCERS ECOLocal hyport

MOORE Outdoor LIVING

Bringing the Best to Your Outdoor Space!

Proud Dealers of Caldera Spas, Fantasy Spas, Spa Retail, Ledge Lounger, Outdoor Kitchens and More!

Spruce Up Your Property
 with an Outdoor Kitchen and/or some Ledge Lounger Furniture!

1141 N US Highway 1 Ormond Beach, FL 32174 · (386) 281-3441
 myflpools.com | mooreoutdoorliving.com



20 YEARS OF
THE N2 COMPANY



Lived-in Hair & Hand-tied Extension Specialists

386-576-6410

canvashairdesignsstudio.com

302 Flagler Ave. NSB



**CONTACT
US TODAY!**

904.217.5450

FIRSTCOASTMORTGAGEFUNDING.COM



NMLS:1953441

**Visit us at our
New Location!**

11363-200 San Jose Blvd
Jacksonville

PUMPKIN SPICE & MORTGAGE ADVICE!

Wishing you a season filled with gratitude, joy, and the warmth of loved ones!