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Mendy Gregory, Community Bank

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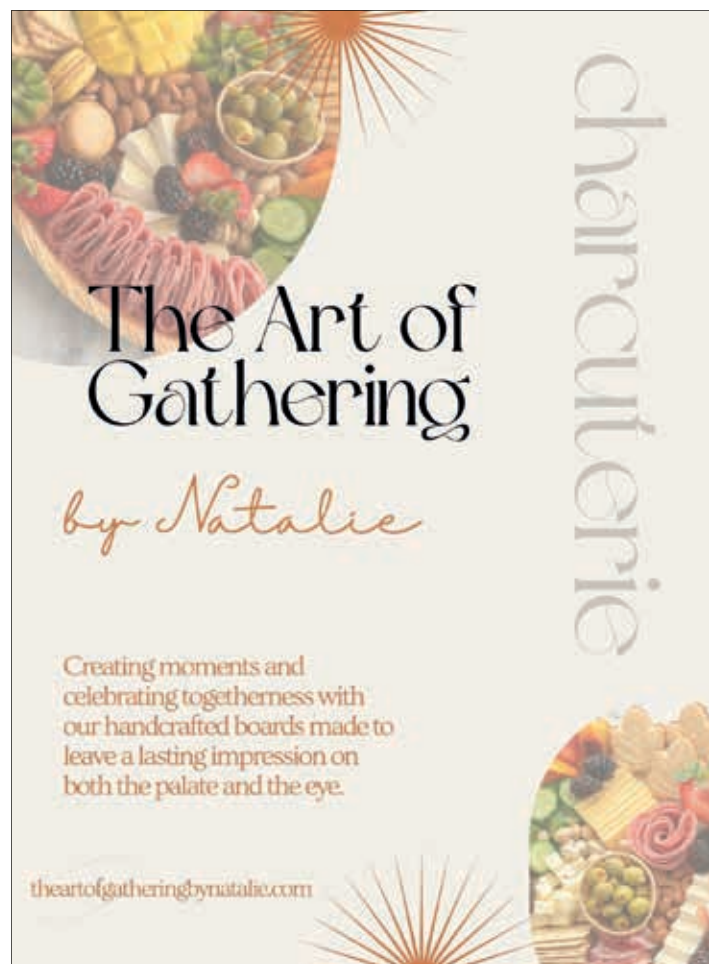
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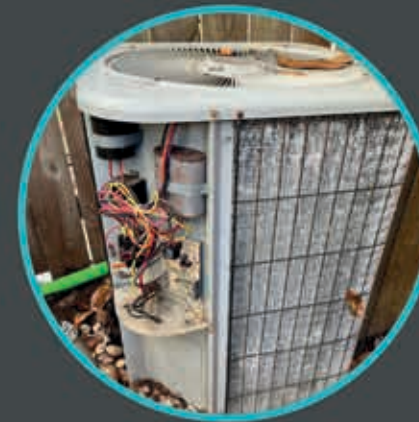
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▶ publisher's note

ROI: Relationships of Influence



Hi there, and welcome to another edition of *Emerald Coast Real Producers*! This month's Publisher's Note is a direct 'copy & paste' from the Real Producers national website. It's that good! Enjoy!

A critical aspect of marketing success – and one that is especially important to those in the real estate industry – is the power of relationships. That's why the true ROI of Real Producers is **"Relationships of Influence."**

ROI has long been the gold standard for measuring success. Return on Investment, as you likely know it, quantifies the effectiveness of marketing efforts in terms of financial gains compared to total spend. While these metrics help assess the immediate impact of lead generation campaigns, they often overlook a critical aspect of marketing success – and one that is especially important to those in the real estate industry – the power of relationships.

So what if we reframe our understanding of ROI to better reflect the impact getting to know industry movers and shakers has on your business? At Real Producers, we shift the focus from monetary returns alone to something more profound and ultimately more lucrative: Relationships of Influence.

THE CASE FOR RELATIONSHIPS OF INFLUENCE

Real estate is and always will be a relationship business. That's why the Real Producers program is uniquely beneficial to the industry's top agents, those who are working to become a top agent, and the various vendors whom these high-performing professionals choose to partner with.

Real Producers prioritizes building authentic relationships over mere transactions.

"Relationships of Influence" is a paradigm that emphasizes nurturing new connections, fostering trust among those you work with, and cultivating brand ambassadors. Real Producers creates spaces – both on the pages and in real life through exclusive events – to introduce the market's best in real estate. As a top agent, you get to share your story and strengthen your reputation among colleagues. As a rising star in the industry, you get to learn from and about the best of the best agents and industry

partners. And for those local businesses that support any part of the real estate journey or look to attract customers of affluence (like top agents), Real Producers is exactly the community you seek.

Unlike traditional ROI, which measures success solely in financial terms, Relationships of Influence acknowledge the intangible yet invaluable assets that come from genuine human interactions. After all, we prefer to work with people we actually like.

WHAT IT MEANS TO PRIORITIZE RELATIONSHIPS OF INFLUENCE

1. Take advantage of any opportunity to engage authentically.

Take what you learn from the stories within Real Producers and use them as a catalyst for conversation with people you wish to work with. Attend events and seek to make a handful of really strong connections (versus trying to shake the hand of every person in attendance).

2. Understand that this form of ROI requires longer-term thinking.

Relationships of Influence are built over time and require patience and consistency. Instead of focusing solely on short-term gains, adopt a long-term mindset that prioritizes nurturing connections and adding value to the industry professionals you meet.

By shifting our perspective from Return on Investment to Relationships of Influence, agents and vendors can unlock new avenues for growth, loyalty, and reputation. In today's competitive real estate landscape, the true currency of marketing is no longer just dollars and cents – it's the strength of personal relationships we build that hold the power to shape our success.

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Debi Perkins

By Kyle Draper

KYLE DRAPER

YOUR SECRET WEAPON ON SOCIAL MEDIA ISN'T WHAT YOU THINK!

I love movies! One reason is that even the goofiest movies can teach you something.

Take the movie Dodgeball: A True Underdog Story. It's a slapstick comedy about a team of underdogs who must do the impossible to save their gym.

In an attempt to turn a bunch of "losers" into winners, their coach says...

"If you can dodge a wrench, you can dodge a ball."
- Patches O'Houlihan

On the surface, this has nothing to do with dodgeball, but it's profound in life.

If you can grow unafraid of a wrench, what can a dodgeball do to you?

Stay with me here; I promise I'm making a point.

You don't get better at social media by simply taking another social media course or improving your writing skills...

You get better at social media by reconsidering why you showed up there in the first place.

Most Realtors and Lenders show up on social media for one reason: to get more business. That's it.

And if this is you, you're missing out on the whole purpose of these platforms.

They AREN'T ABOUT YOU!

They are all designed to be about others.

Do you want social media to start producing business opportunities for you? Stop showing up to get and start showing up to give!

It's that simple.

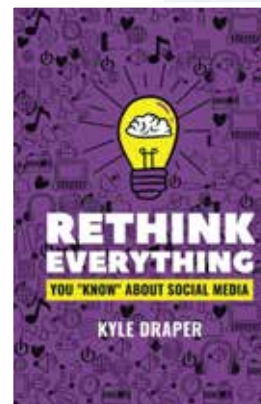
Let's stop and start doing a few new things.

Stop chasing likes, comments, and shares. Start chasing genuine connections with others.

Remember: 50 of the right people mean more to your business than 500 random people who are simply likes in your attempt to go viral.

Stop hiding behind your posts. Start putting your face at the forefront of your content.

Remember: You are your brand. If people can't see you, they won't trust you.



Stop bragging about how great you are. Start educating with your content and become an expert.

Remember: Social media rarely closes deals directly, but it can lose you deals faster than anything. When people look you up, they better see value.

It's time to overcome your fear of wrenches. What will they think? What if I mess up? What if no one cares?

These are painful thoughts. But guess what? None of them matter.

Your people are out there.

You don't need the most people; you need the right people!

What is the secret weapon? Showing up online with the desire to help rather than the hope to get.

Today is day one. Be better on social media. Your people need you!

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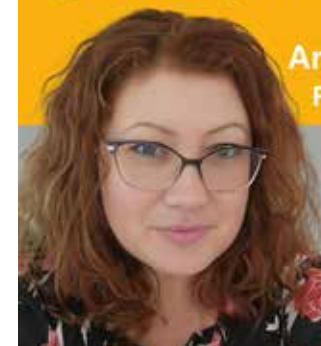
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Maria HOWELL

Pride in Professionalism

It's been said that when it comes to competing in sports and life, "it's not whether you win or lose ... but how you play the game."

The truth about that quote is that when you take time to do the little things correctly, they will add up to create real wins.

Maria Howell Dudley represents that ideal in life and business.

PRIZING TEAMWORK

As Broker/Owner of REV Realty, Maria takes pride in upholding a solid level of professionalism with her team on behalf of their clients.

She sees that dynamic at work each day among the members of her 30-agent team in Florida.

"The part I love the most about real estate is the teamwork, the support and the culture," Maria says.

"Our area is very special. Our market is special, because most of us work well together. We help each other and I love that."

MAKING A SUCCESSFUL START

Maria set out on her adventure in real estate when she earned her license in 1998.

Before that, she had gained valuable experience as a Front Desk Manager for a company providing short-term vacation rentals while she worked toward her Marketing degree.

"During that time, I got a call from a person asking me to do marketing for them and grow their business," Maria remembers.

"I came in as an Assistant. In time, we became partners and built a team."

GAINING GROUND

In time, Maria made a change, went out on her own and started managing Agents. She started Rev Realty in October 2023. Today, she owns the brokerage with three others.

The results that the team has created as a unit have been impressive by any measure. In fact, they have produced over \$30 million in sales volume since January.

Each step of the way, Maria is there to spur them on ... much in the same way that a catalyst creates a spark and reaction.

"I'm a very big supporter of the agents. I'm always there for them," Maria says.

"They know they can reach out to me any time with questions. I have their back."

WONDERFUL LIFE

Away from work, Maria has a passion for spending time at the beach. Travel is another one of her favorite pursuits, with favorite destinations including Thailand, Portugal and Paris.

When it comes to connecting with the needs of the community and giving back, Maria has been extremely involved in the local REALTOR® association over the past dozen years.

In fact, in 2024, she serves as President Elect. In the process, she has enjoyed volunteering.

Other favorite organizations for Maria to support include Food for Thought, as well as Building Homes for Heroes.

LIFTING OTHERS HIGHER

One of the most satisfying elements of day-to-day business for Maria is mentoring others who are newer to the business.



“*The part I love the most about real estate is the teamwork, the support and the culture.*

With that in mind, she offers helpful advice for others who are getting their own start in real estate.

"First, make sure you have money set aside to live on because it may take a while to build your career ... that may even mean taking on a second job for a time," she emphasizes.

"Also, take as many education classes as you can. Our association offers free classes, so take them. Listen to what other agents are doing and approach a seasoned agent to mentor you."

She also advises that newer agents go on property tours to learn the area, neighborhoods and brand yourself.

As she points out, it's also valuable to build your own unique identity in the business.

"A lot of times, new Agents feel they need to do everything under the brokerage, but I remind them to build their own brand, as well," she says.

With her kind, supportive and collaborative nature, Maria specializes in meeting people where they are in their journey in life and real estate ... and then guiding them forward with a genuine sense of care and professionalism.



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AMY WILLIS PECHT

Elevating the Experience

When someone shows up every day, does the right things and dedicates themselves to the needs of others, it shows.

Amy Willis Pecht is one of those leaders in the industry.

Moving Forward Step by Step
Amy's professional journey began in law, where she practiced for six years as a licensed attorney.

"I was heavily invested in real estate even during my legal career," Amy explains. "I was drawn to multi-unit properties and real estate investments."

Her transition from law to real estate was a natural evolution, driven by a desire for greater work-life balance and the opportunity to work independently.

"I found real estate to be a seamless transition," Amy reflects.

"Negotiating contracts and understanding legal nuances were skills I

honed as an attorney, and they directly applied to my work in real estate."

This background not only equipped her with a unique perspective but also laid the foundation for her success as an agent and team leader of 30AMY Homes, with two other REALTORS®-- Alisabeth Wilkerson and Grace Akers.

Making an Impact

What Amy loves most about real estate is the opportunity to make a meaningful impact on her clients' lives.

"Whether it's helping investors find profitable properties or assisting families in finding their dream homes and sell their properties, I find great joy in helping clients achieve financial success and happiness through real estate," Amy emphasizes. "I strive



to beat neighborhood sales records and have a stager who helps make my listing shine."

Her clientele spans a wide spectrum, from military families to local investors, covering the stretch from Pensacola to Panama City.

She helps buyers and sellers in 30A's luxury market, second-home buyers/sellers, and military buyers and investors. While she primarily focuses on 30A, she works along the entire Emerald Coast.

In 2021, Amy was recognized as the top agent for volume, and 2023 proved to be her best year yet.

"I was busier than ever last year," she says with a smile.

Staying Involved

Beyond her professional achievements, Amy cherishes her role as a mother and community supporter.

With two children, Rosemary and Austin, Amy values family time and enjoys traveling with her kids, exploring destinations like Paris and Greece.

"Spending time outdoors is also a favorite pastime," Amy points out, highlighting her love for the natural beauty of the Emerald Coast.

Amy lives in Santa Rosa Beach and is actively involved in supporting youth sports and charitable initiatives such as the Callahan Murphy Hare Foundation, which raises funds for pediatric cancer.

"Community involvement is important to me," Amy emphasizes.

"I sponsor youth sports and contribute to legal aid services, striving to make a positive impact wherever I can."

Mentorship that Matters

Amy is passionate about mentoring new agents and helping them succeed in the competitive real estate industry.

"Being a people person and networking are crucial," Amy advises aspiring agents.

"Understanding contracts and protecting clients' interests are also paramount."

Social media has played a pivotal role in Amy's success, enabling her to expand her reach and connect with a broader audience.

"Generosity and community support are integral to my approach," Amy states. "I believe in giving back and nurturing relationships beyond transactions."

Legacy and Values

When asked about her legacy, Amy hopes to be remembered for her unwavering dedication to her clients and her emphasis on building lasting relationships.

"I believe in always acting in the client's best interest", Amy says.

"I strive to go above and beyond for my clients, ensuring their needs are met with integrity and care."

Those who have the chance to know and work with Amy appreciate her relentless approach to creating results—in turn, going above and beyond to elevate the experience for others.



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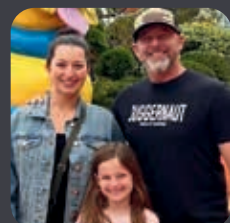
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► cover story

By Dave Danielson
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CHRISTOPHER HARPER

FAITH AND PURPOSE

When you talk with Christopher Harper and see the impact that he has on those around him, it's easy to see that he doesn't walk alone.

Indeed, Christopher, who is a Venture Capitalist and Entrepreneur with LPT, makes the kind of positive difference that reflects his faith in God and his purpose in life and business.

A Foundation in Construction and Transition

Christopher's career began as an award-winning home builder, amassing accolades and expertise over 18 years in Colorado. Along the way, he won every award in building.

In time, however, he faced a significant medical condition that prompted a life-altering move for him to Destin, where he transitioned from construction to real estate.

"I felt led to give my construction company to a man in Colorado before I moved," Christopher recounts.

"It was a pivotal moment that led me to real estate and ultimately to Destin."

In this new chapter, he founded Destin Dreams Property Management, specializing in luxury properties and fostering relationships with high-net-worth clients.

Mentorship and Community Impact

At LPT, Christopher's focus extends beyond transactions; he is deeply committed to mentoring and empowering new agents.

"I'm passionate about teaching and advising," Christopher explains.

"It's about helping others achieve their dreams and reach their highest potential."

His dedication to service extends far beyond the boardroom.



Christopher founded Causeway Coffee, a nonprofit coffee shop that supports various ministries and community initiatives.

"We've rebuilt homes locally and abroad," Christopher shares proudly.

"From remodeling homes for families facing adversity to supporting relief efforts in the Dominican Republic, every endeavor is driven by a desire to serve."

Faith as a Guiding Light

Central to Christopher's life and work is his unwavering faith.

"My faith informs everything I do," he affirms.

"It's about living beyond oneself and making a meaningful impact."

His journey to faith was transformative, marked by a profound encounter following a personal crisis.

"I had a spiritual awakening that reshaped my perspective on life and purpose," Christopher reflects.

"Now, I strive to emulate Christ's love through my actions and business endeavors."



“ I felt led to give my construction company to a man in Colorado before I moved. **It was a pivotal moment that led me to real estate and ultimately to Destin.** ”

Family and Leisure

Outside of his professional endeavors, Christopher finds solace and joy in family moments.

“My wife, Jamie, and our three children—Gabriel, Serenity, and Ezekial—are my greatest blessings,” Christopher shares warmly.

Together, they enjoy outdoor activities, especially exploring the waters of Destin, swimming with dolphins, and embracing the natural beauty of their coastal home.

Christopher has a passion for helping to motivate and inspire others through his own experiences. Toward that end, he and his wife are releasing a book entitled, “Beyond Hell’s Flames,” the compelling story of his death experience and the power of faith in his life.

Commitment to Philanthropy

Christopher’s philanthropic endeavors span global and local initiatives.

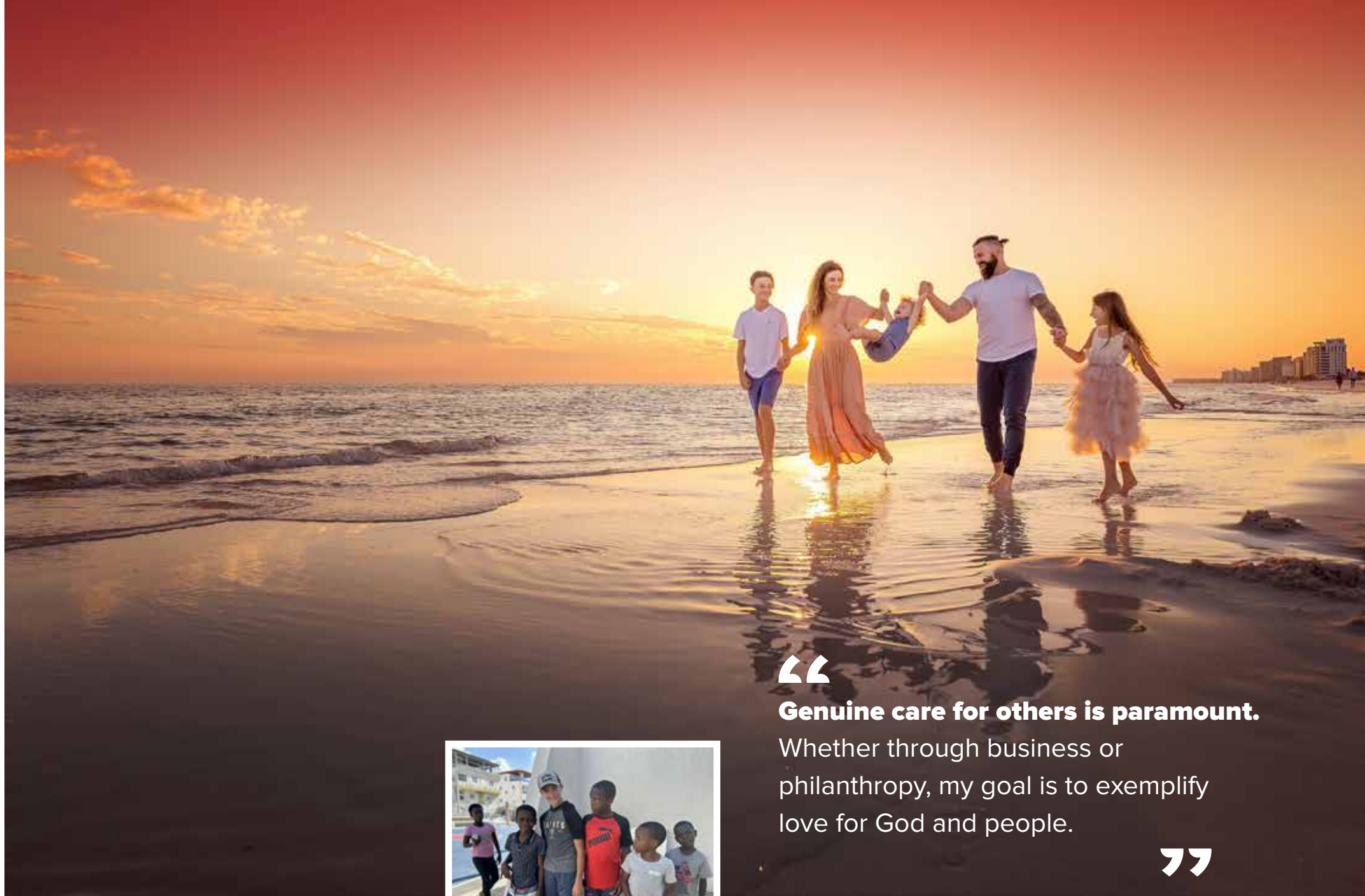
“We support organizations like Mercury One, Red Lightning, and Mission of Hope,” he explains.

“Our efforts in the Dominican Republic underscore the importance of sustainable aid and empowering local communities.”

Reflecting on one of his missions, Christopher recalls a poignant moment.

“We distributed thousands of essentials, but it was a humbling experience to realize the impact of sustainable relief efforts,” he says.

“We aim to support long-term solutions that uplift communities from within.”



“ **Genuine care for others is paramount.** Whether through business or philanthropy, my goal is to exemplify love for God and people. ”



Legacy and Values

Christopher’s ethos is grounded in putting others first and living out his faith authentically.

“Genuine care for others is paramount,” he states. “Whether through business or philanthropy, my goal is to exemplify love for God and people.”

Without a doubt, Christopher makes an impact through his faith and purpose in the world around him.



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Mendy Gregory

COMMUNITY BANK



▶▶ partner spotlight

By Dave Danielson
Photos by Faltisek & Gloria

THE DRIVE TO MAKE A DIFFERENCE

Mendy Gregory smiles when she talks about her work and the people she has the chance to work with each day.

Without a doubt, it's easy to see the pure passion she has as a Mortgage Loan Officer with Community Bank for putting her experience and expertise to work to support her clients and partners.

AN EARLY START

Mendy's career in finance began at a young age, starting as a Teller at Destin Bank when she was only 19 years old.

"It took her three years to convince me to take the leap into a 100% commission-based role, but I'm forever grateful she did."

Originally from Overland Park, Kansas, Mendy's move to Florida in 1994 marked the beginning of a rich and diverse career trajectory within the banking industry.

THE HEART OF MORTGAGE LENDING
For Mendy, the power of mortgage lending lies in the ability to fulfill the dreams of homeownership for her clients.

She transitioned through various roles at Emerald Coast Bank, TrustMark, and GulfSouth, gaining invaluable experience in construction administration and banking operations.

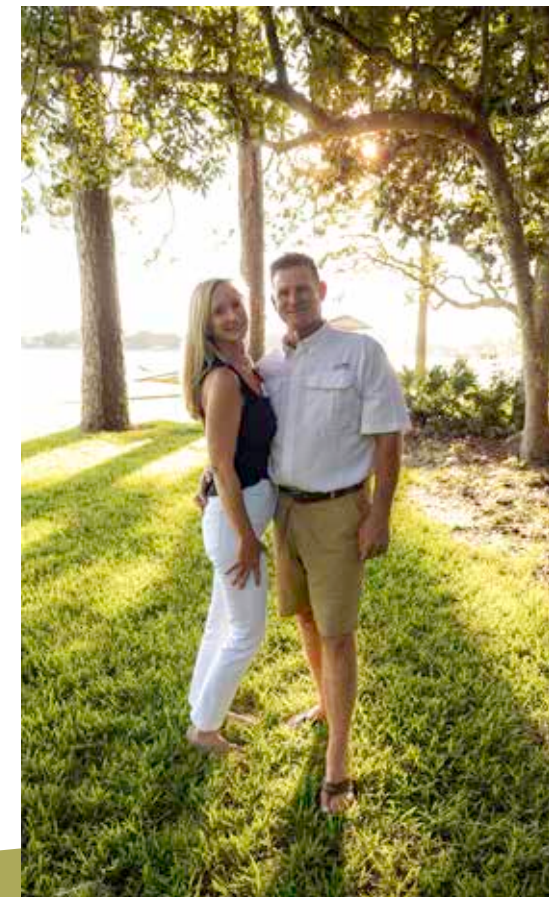
"Many of our transactions involve vacation homes, first-time homebuyers, and military veterans," Mendy explains with enthusiasm.

It was during her tenure at Centennial Bank that Mendy met Karen Hager, a seasoned mortgage professional with whom Mendy credits much of her success today.

"Being part of this journey, helping families secure their futures, that's what drives me every day."

"Karen Hager was my mentor and inspiration to enter the mortgage industry," Mendy shares.

Mendy is an integral part of Community Bank's Florida Mortgage Division, collaborating closely with another loan officer and a dedicated assistant.





“BEING PART OF THIS JOURNEY, HELPING FAMILIES SECURE THEIR FUTURES, THAT’S WHAT DRIVES ME EVERY DAY.”

“We have a tight-knit team,” Mendy emphasizes. “Our underwriters are right here with us, which allows for seamless communication and problem-solving.”

WINNING WITH SERVICE

Community Bank, where Mendy is based, distinguishes itself from large corporate banks by maintaining a community-oriented approach.

“We’ve been around for 118 years,” Mendy proudly notes. “As an ESOP (Employee Stock Ownership Plan), we prioritize community values and employee

ownership, which translates into more flexibility and personalized service for our clients.”

Mendy highlights Community Bank’s portfolio program as a key feature, allowing them to retain loans in-house rather than selling them off.

“This gives us the flexibility to offer niche products like cross collateralization,” Mendy explains. “For instance, we can leverage equity from a client’s existing property to facilitate their new home purchase.”

FAMILY FULFILLMENT

Outside of her thriving career, Mendy finds joy in family and outdoor adventures. Engaged to Jason Shirey, a local commercial real estate appraiser, Mendy cherishes time with their combined family of four children—Parker, Price, Jackson, and Kayla—as they prepare for life’s next chapters.

“We enjoy deep-sea fishing and off-shore adventures,” Mendy shares. “Jason has even introduced me to deer hunting, and we love bonding over campfires and four-wheeling.”

Mendy’s eldest son, Parker, works for Habitat for Humanity, reflecting their shared commitment to community service and making a positive impact beyond their professional lives. Jackson and Price are on their way to college, and Kayla is a senior at Niceville High School.

LOOKING AHEAD

As Mendy Gregory continues to navigate the ever-evolving landscape of mortgage lending, her dedication to client satisfaction, community values, and family shines through.

“I hope to continue helping families achieve their homeownership dreams and maintain our community bank’s legacy of trust and personalized service,” Mendy says.

When you’re looking for a partner who will put their drive to work to make a difference for you and your clients, look to Mendy Gregory and Community Bank.

Contact Mendy Gregory with Community Bank today!
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