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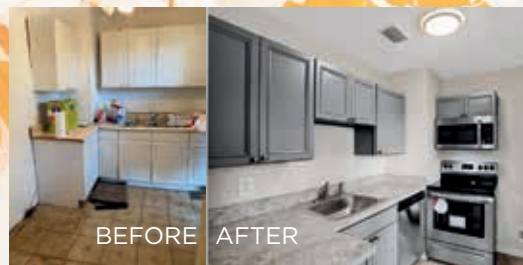
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# THE POWER OF EMBRACING CHANGE

## COLLEGE FOOTBALL'S WAKE-UP CALL: FOLLOWING THE NFL'S HIGH STANDARD

For decades, college football stubbornly resisted change, but finally, it's pivoting.

Whether it's family drama, a failing real estate investment or college football being stubborn for a generation, when we are wrong, we should admit it and try to fix it.

As a University of Georgia student in the late 1990s, I seemed to be in the minority in Athens when I countered that college football was a delicious appetizer before the NFL's Michelin star main course. (Understandably, tunnel vision can be real in certain areas such as SEC territory.)

The NFL's parity, excitement and importantly, its clear play-off path, set the bar high.

Meaningless bowl games have gone on for way too many decades since they actually meant something. And cupcake schedules render many of college football's "regular season" games no better than NFL preseason games. Enormous point spreads essentially suck the wind out of many college games before they even begin.

In contrast, the NFL's regular season and playoffs are thrilling, with average margins of victory significantly lower than college football.

Don't get me wrong, being on a college campus for a big rivalry match-up—or at the Georgia-Florida game in Jacksonville—is a tough environment to be beat when it comes to the pomp and circumstance, the tailgating scene and the great traditions tied to many of these universities.

But when the NCAA's champion is decided by a poll, a computer or some other artificial method, it spoils the ending, which is supposed to be the tastiest part.

So why not try to emulate the world's most successful sports league? (Yes, the NFL generates more revenue and profit than even the major international soccer leagues.)

College football appears to be waking up to the obvious data all around them.

TV ratings don't lie: the NFL dominates. This past season's Super Bowl drew 124 million viewers, while the College Football Playoff National Championship had 25 million. More eyeballs watched the NFL Playoffs (38.5 million average viewers) than the college football championship game.

It's nearly impossible to contextualize the power the NFL commands in broadcast TV. This past Super Bowl on CBS was the most-watched program in the history of television.

Incredibly, 93 of the 100 highest-rated television programs in 2023 were NFL games. By comparison, only three college football games ranked in the top 100, with the top game ranking 61st.

And despite many of the massive college stadiums and fans in attendance, it's actually the NFL that has the highest average attendance globally. For instance last season, the NFL averaged 70,000 fans, while college football was at 42,000. The English Premier League (soccer) averaged 40,000.

Trust is broken in college football (also see: transfer portal and NIL), but changes are coming. The 12-team playoff format is a step forward. It's time for college football to learn from its failings and continue to follow the NFL's lead—like some of us have been hoping for decades.

Embracing change and learning from our mistakes is a valuable lesson that can benefit us all.

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# FUTURE HOME LOANS WITH RYAN PROFFITT, & CARA POTTER, BRYAN LAKEY

**THE FUTURE IS NOW** By Zachary Cohen  
Photos By The Real Estateographers

Since its founding in 2017, Future Home Loans has become one of Florida's fastest-rising mortgage brokers. Powered by an experienced team committed to working in the trenches with clients and partners, this veteran-owned company has built a reputation as one of Jacksonville's top mortgage brokers. In fact, the Jacksonville Business Journal recently confirmed that Future Home Loans is #1 in Jacksonville for total mortgage volume. With more growth on the horizon, the future is now.

"The company was founded in 2017, and we are now one of the top brokerages in the state and country," broker Bryan Lakey says. "That's something we're all proud of."

## CLIENT ADVOCATES

While banks and many other lenders are limited by the products they can offer, that's not the case at Future Home Loans. As a broker, they have access to countless lending providers and products. That not only allows them to shop for the best rates, but also gives them flexibility when trying to find creative solutions. Their operations and processing support are in-house, allowing for streamlined processes and a single point of contact for our clients and REALTOR® partners.

"We are a quarterback for our clients," broker Cara Potter says. "We advocate for them and shop with different lenders. We do the legwork and find what is the best fit for our client. We play matchmaker. That's what makes us different."

Although Future Home Loans has grown over the past seven years, they've maintained their local

presence and community involvement. Now, they can offer the best of both worlds: the economies of scale of a large company combined with the boutique, high-touch experience of a local lender.

"We try to create a relationship with clients. It's about going above and beyond and providing great communication. We're providing care and service as if our clients were friends and family. We do a great job of problem-solving. We're good at thinking outside the box and coming up with solutions. We're not afraid to dig deep and find those solutions," Cara continues.

"You can trust that we're going to set expectations, we're going to communicate well, and we're going to solve problems. That's what this work is—making that tough phone call, doing what you say, and fighting for your clients. We make sure that for every person that comes our way, we do everything we can to get them into a house," Bryan adds.

Bryan, Cara, and their colleague Ryan Proffitt were three of the first wave of brokers to join Future Home Loans. Each comes with a wealth of mortgage lending knowledge and a shared commitment to best-in-class service. Each has also been named to the company's President's Club every year since they started with the company.

"At Future Home Loans, we like to think we're a little different—and we're proud of it. Sure, we've got the expertise, the competitive rates, and the top-notch service, but what really sets us apart is our people, our culture, and our shared passion for making the American dream a reality every single day," Ryan says.

## MEET THE TEAM

### Ryan Proffitt

Ryan Proffitt's lending career began shortly after graduating from the University of North Florida with a business degree in 2002.

"Like many new graduates, I was on the hunt for my first job, so I decided to check out a job fair being held at the Merrill Lynch campus," he recalls. "I walked in, not entirely sure what I was looking for, but I knew I needed to find something—and fast. I ended up chatting with a recruiter who told me they were hiring 300 people for the mortgage business."

That conversation has led to a wildly successful career in mortgage lending. During the past two decades-plus, Ryan has devoted himself to his craft and his clients. What began as a lucky break turned into a passion.

"After years of experience and countless satisfied clients, I can't imagine doing anything else," Ryan shares. "Looking back, I might not have known much about mortgages when I started, but I knew I was ready to work hard, learn, suit up, show up, and follow up. That's the same dedication I bring to helping my 15,000 past clients today."

Ryan has been with Future Home Loans since 2019, allowing him to take his career to new heights.

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TOP BROKERAGES IN THE  
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THAT'S SOMETHING  
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### Cara Potter

Cara Potter started in the mortgage business in 2008 at the age of 21. She began at Bank of America out of need, but mortgage lending has proven to be a great fit.

"I needed to get health insurance because I had thyroid cancer," Cara reflects honestly. "My husband's mom worked at Bank of America, and there was an opening in the mortgage department. I had no idea what a mortgage was at the time. I was very young, but I figured I'd try it."

It turns out Cara made the perfect choice. Over the past 16 years, she's fallen in love with the business. After starting in call centers, she transitioned into a client-facing role and joined Future Home Loans in early 2018. Cara is proud to have over 170 five-star reviews on Zillow and to have won Folio Weekly's Best of Jax 2023.

"I love helping people. I love it when they are so excited to achieve the American dream of owning a home. I love making that happen, being a friend and an advocate," she says.



### Bryan Lakey

Bryan Lakey began his mortgage lending career in 2001, shortly after graduating from college. Inspired by the success of those who hired him, he set out to build a career built on service and commitment.

Bryan also began in the call center—something he believes has given him a considerable advantage as a mortgage broker.

"With that came a lot of at-bats," he says. "There aren't many scenarios I haven't seen. We were doing a ton of transactions per month."

Before becoming a mortgage broker with Future Home Loans in early 2019, Bryan spent 18 years as a top producing Loan Officer for some of the largest banks in the nation. He prides himself on taking a consultative approach with his clients, putting their needs above all else.

"This is the biggest purchase anyone makes. People are nervous, so I take a generous approach," he says. "We cater to the clients, and being a broker gives us the ability to cater to clients' needs."

**For more information, visit [future.loans](https://future.loans)**



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*“What’s important to me is living a life by design.” – JANNAH JORDAN*

For Jannah Jordan, 2015 was a time of profound change and transformation. Four years after earning a degree from the University of North Florida, she was ready to regain control of her life. As Jannah says, “Any time I change, I do it drastically. That’s my M.O. If there’s going to be change, I’m going to rip the bandaid off.”

Growing up in Florida, Jannah was taught how to create a happy, successful life. Her parents encouraged her to follow a straight and narrow path: go to college, get a degree, land a well-paying job, and steadily work your way up the ladder. But four years into her professional life, she realized she was on the wrong path.

“My husband, who was my boyfriend at the time, was a US Merchant Marine. He was working shifts where he’d be six to eight weeks overseas, but when he was off, he was off for six to eight weeks. I would come home after working downtown where I was sitting in an office all day and not really enjoying it, and he was on vacation. I saw the potential for a different life, and he kept saying, “If you don’t like it, quit. Do something else.” He was inspiring in that way,” Jannah reflects.

As Jannah began to consider her path forward, she realized there was really only one aligned choice. She had to make a change. So, in 2015, she ripped the proverbial bandaid off and set out to rebuild her career. She left her corporate marketing career behind and got her real estate license, setting out to create a life by design.



## A LIFE BY DESIGN

By Zachary Cohen  
Photos By Renee Parenteau



Jannah’s business partner, Mercedes St. George.

Early in her career, Jannah leveraged every possible source of leads. She worked with several friends and referrals, but she also door-knocked, worked open houses, called expired and for-sale-by-owner listings, and told everyone she was a REALTOR®. Slowly but surely, things began to click, and she was named Rookie of the Year for Watson Realty.

Fast forward nine years, and Jannah is running one of Northeast Florida's top businesses. She closed an impressive 117 homes for \$28 million in 2023. She also leads The Flight Group with Keller Williams Realty Atlantic Partners alongside her business partner, Mercedes St. George. Jannah also has a partnership with Flight Builders, which focuses on new construction and affordable housing in Northeast Florida.

Jannah runs one of Jacksonville's most unique businesses, too. After spending several years as an in-house agent for YellowBird Home Buyers, she developed a niche working with investors. Now, she primarily works with investors who have large volumes and trust her team with multiple transactions.

"I design the way I want to run my business now," Jannah says proudly. "It has to work for me and my family."

The Flight Group currently has six agents and two administrative staff members. Jannah's lengthy interview process begins with a personality test, ensuring every hire is a strong cultural fit. Jannah is not only looking for agents who will put up big numbers; she wants to make sure she wants to spend time with the agents she hires.

"Would I want to hang out with you outside work? We want to trust the people we are working with," Jannah explains. "The things that are important to me are loyalty and honesty. Anyone on my team would say they can come to me and share information. We're here for each other. We're all here to have fun and grow."



The Flight Group

## BEYOND THE OFFICE

Jannah and her husband, Blake, have a seven-year-old son, James, and are expecting their second child in September. Blake has left his post with the United States Merchant Marines and started his own company, Pablo Creek Construction. "That started for the same life by design reason. We were ready for him to return home full-time. He does high-end renovations and remodels at the beach, so we are very busy with that."





# Summer Soirée

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# Tabitha ALEXANDER



*A Welcome  
Ray of  
Sunshine*



rising star • By Jess Wellar

*“The world beats us down and I try hard to see the beauty in everything.”*

If you’re having a less than stellar day, go talk to Tabitha Alexander for a few minutes and you’re guaranteed to feel better. The cheerful, high-energy REALTOR® at Game Changer Realty has managed to make her mark in the business in less than three years while still homeschooling four of her six children.

“My girlfriends tell me I’m the person they call up to go to lunch for a dose of medicine with ‘Tabitha time,’” she laughs. “I really do try to bring joy to my clients as well, by latching arms with them and focusing on the hopeful points, avoiding negativity while still keeping it real.”

#### **A New Chapter**

A true Jacksonville native, Tabitha has raised a close-knit family that values community and support. Married at age 19, she devoted herself to homeschooling her children and supporting her husband, Chris, a sergeant with the St. Johns County Sheriff’s Office, for the next 22 years.

The turning point in Tabitha’s life came after the loss of her uncle, Walter Williams, a local real estate legend.

“Every time we would see each other, he would say, ‘Tabitha, you really need to come work with me in real estate... you would be

incredible.’ After he died in 2020, I decided it was something I needed to do. And man, was Uncle Walter right!” she recalls.

Additionally, a family crisis that same year — her husband suffered a heart attack — only spurred her decision further to pursue a real estate career.

“My husband has always been the provider, so it really changed my perspective on everything. I decided it was finally time to get my license,” Tabitha shares. “He’s now my biggest supporter and holds me up — I wouldn’t be able to do what I do without him.”

#### **Finding Success**

Tabitha’s entry into the real estate world in January 2022 was a part-time shift, yet she approached it with the same dedication she applies to her family.

“I started in real estate part-time, and I’m still part-time ... but teaching my children at home is my first priority,” she explains candidly.

This makes Tabitha’s production volume all the more impressive, as last year alone saw her achieving over \$8.1 million. Her projected volume for this year is around \$11 million, reflecting her passion despite family commitments.

“I attribute all of my success in real estate to my broker, Jennifer Henry — she is my

absolute favorite person!” Tabitha declares. “Jen is my biggest cheerleader and she doesn’t try to make people fit into a mold, which I appreciate. She also really wants everyone to grow.”

#### **Keeping It Real**

Tabitha’s approach to real estate is optimism, which comes naturally given her upbeat personality and her strong foundation of faith.

“I am genuine, a truth-teller, not afraid of hard things or hard conversations. I am super easy-going and I love helping people,” she notes. “Taking

stress off of my customers and easing the burden of the transaction is the most fulfilling part of my work.”

Tabitha’s advice to aspiring agents echoes her own experience when she was starting out — leverage strengths and delegate whenever necessary.

“Work in the sphere that you are good at. Don’t try to squeeze yourself into someone else’s mold,” she points out. “If you are amazing at talking to people, do that all day and pay someone else to do mostly everything else.”



Proud grandparents to three girls.



Tabitha and her husband have six children and three grandchildren.

**A Full Life**

Outside of work, Tabitha's world revolves around her loved ones. She and her husband, Chris, have six children: Camden, 21, married to Emma with two daughters, Ayla and Mia; Christian, 19, married to Abby with baby Emilia; Cayson, 16; Carson, 15; Tinley, 13; and Ellie, 8.

"My family is everything to me," she says with a smile. "We also have a black Frenchie named Hattie — she's a crazy little dog!"

When not working or home-schooling, Tabitha loves spending time with her brood by the pool, barbecuing, and enjoying vacations to the beach and mountains. She also looks forward to going on an annual cruise each year with her husband.

"Crafting with my people and kids is another passion I enjoy, especially painting and designing things and watching my husband build them," Tabitha shares. "I like making signs and wreaths, and it's always fun going shopping with my daughter-in-laws."

Tabitha's involvement with her church, Grace Community Church in Mandarin, is also significant in her life. She says, "Christ is the foundation of my life...well actually He's in all I do." The Alexanders have adopted two of their six children and are passionate about foster care as well, a cause very close to their hearts.

Looking to the future, Tabitha eagerly anticipates all the possibilities her fledgling career may offer. She hopes to eventually dabble more in the luxury residential market, but her first priority will always be maintaining her commitment to her family and faith as her business grows. For Tabitha, success is not defined by her numbers and never will be.

"My faith has carried me this far and helps me want to be there for people, and not be negative, by seeing the good in everybody," she concludes. "Success is a joy that you have that cannot be taken away."



Tabitha with her dad, siblings, and family.



Tabitha and her extended family on her husband's side.

66  
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▶▶ question of the month

# What is your favorite time of the day and why?



**Samantha Fisher**

*Ponte Vedra Club Realty*

My favorite time of the day has to be during the day when the sun is out! It is the time that I get the most done and when I feel the most accomplished!



**Tanishia Nicole Ravnell**

*Florida Homes Realty & Mtg*

My favorite time of day is late at night. I'm definitely a night owl — that's when I'm most focused and creative.



**Kira Sikes**

*Sandbar Realty*

It depends what season it is. The current temperature these days makes me love nights for obvious reasons! Fall season I enjoy both day and night. But all around I'm a natural night owl. I thrive when everyone else sleeps!



**Sharon Mills**

*Watson Realty Corp*

My favorite time of the day is 6 - 6:30 a.m. waking up before the rest of the world awakens. I love that time just before the sun starts to rise. I use that time for devotion and reflection before I start my day. I live on the marsh so hearing the birds and other wildlife slowly awakening, reminds me of how blessed I am to see another day and the endless possibilities.



**Zackery Williams**

*Berkshire Hathaway HomeServices*

My favorite time of day is the "Golden Hour". I love the way the light comes into my house and appreciate the beautiful colors in the sky as the sun sets. It brings a sense of calm and lets you know it's time to unwind and relax.



**Jonathan Daugherty**

*Future Home Realty*

730 pm. Bedtime with the kiddos. Phone is turned off for the day and focused on them.



**Carrie Fife**

6 am! I love a good cup of coffee and Bible study to start my day!



**Tabitha Alexander**

*Game Changer Realty*

The early mornings are my favorite time of day because first thing I do is get in the Bible and pray. It sets my mind and heart right. It's a fresh start to an incredible day. Whatever comes, I'm prepared because I have put FIRST things first!



**Paul Wagner**

*Milestone Title Services*

I love it first thing in the morning. I am full of energy and can get things done before everyone else wakes up!



**Rich Stancato**

*Nomad Realty*

Although I'm a sucker for sunsets, my absolute favorite time of day is the early morning. Waking up at 5 am, being able to start my day fresh with a workout and meditation. It just sets the tone for the entire day. I'm so much more productive in the morning.



**Sarah Olson**

*RE/MAX Unlimited*

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