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Luke Christmas

Partner Spotlight
TRISH SPIVEY,
FIDELITY NATIONAL
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Rising Star
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Event Recaps
MORNING MIXER:
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Contents



PROFILES



26 Morning Mixer



34 Beach Clean-Up At Jax Beach



Trish Spivey




Keri Carpenter

IN THIS ISSUE

- 6 Preferred Partners
- 8 Meet the Team
- 10 Publisher's Note
- 12 **Partner Spotlight:** Trish Spivey, Fidelity National Home Warranty
- 18 **Top Producer:** Luke Christmas
- 26 **Event Recap:** Morning Mixer
- 30 **Rising Star:** Keri Carpenter
- 34 **Giving Back:** Beach Clean-Up At Jax Beach
- 38 **Question of the Month**

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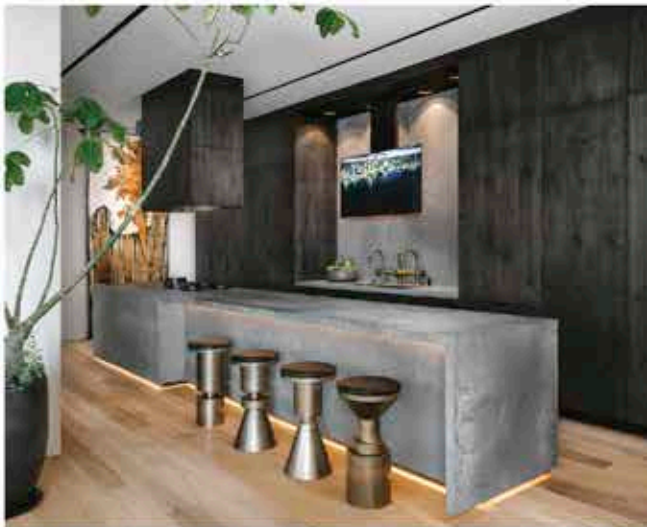
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Brian and Kristin holding their newborn first child, Jake, on November 20, 2012 in Georgia.

Time. Reflection. Intention.

BY KRISTIN LUNSFORD

Time is a funny thing. As I write this, our family is about to celebrate our son becoming a teenager. Thirteen. To think that more than a decade has passed since I was sitting in a hospital bed (six weeks earlier than expected) holding this tiny boy in my arms still stops me in my tracks. It's cliché to say, but it truly feels like yesterday.

Moments like this always make me pause as I realize how fast time is going by. As parents, we wonder: Did I spend enough time with them? Did I make enough memories? Did I read enough books, cheer loud enough at their games, or soak in the little things the way I meant to? And as we turn the page on another year, those same questions show up in every corner of our lives: Did I work enough? Did I rest enough? Did I show up for my family? Did I take care of myself? Did I grow in the ways I hoped for?

Reflection is healthy. Necessary, even. It's important to pause and examine how we spent our time, our attention, and our

energy. But it's equally important not to live in the rearview mirror. We can't rewrite what has already happened, and replaying it over and over won't change it.

What we can do is look forward. We can decide what the next year will hold, and who we want to be in it. If you aren't satisfied with how this past year unfolded, use that feeling; not as a weight, but as direction. What needs to shift? What do you want more of? What do you want less of? What will matter most to you twelve months from now?

As we step into 2026 together, my hope is that we all give ourselves permission to let go of what we can't change, learn from what we've lived, and invest intentionally in what lies ahead. Whether it's in your business, your relationships, your health, or your dreams. Time is moving, and it's giving each of us another chance to grow, create, and show up with purpose.

Here's to the year ahead. May we make it count.

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Trish Spivey

Spearheading Fidelity's Home Warranty Division in Northeast Florida

BY NICK INGRISANI
PHOTOS BY THE REAL ESTATEOGRAPHERS

Trish Spivey grew up in Jacksonville, Florida, where she attended Bishop Kenny High School before earning a degree in marketing with a minor in international business from the University of North Florida. A natural communicator with an entrepreneurial drive, Trish's career has always centered around sales. Early on, she built a successful career in print advertising and even ran her own ad agency and rep firm in Scottsdale, Arizona.

Though she loved the fast pace of her life in Arizona, she began to crave something more fulfilling and relationship-focused. After over a decade away—living in Alaska and the Southwest—Trish felt the pull back home. With her nephew in grade school and her sister as well as her brother nearby, she made the decision to return to Jacksonville and be more present with her family.

Trish was working in commercial printing when a friend of a friend introduced her to someone in the home warranty space. The timing was perfect. She was frustrated with her job—struggling with limited control and increasing customer dissatisfaction—and open to new possibilities. The home warranty opportunity, though unfamiliar, felt like a chance to reset.

"This opportunity came in at the right time. The person I would be replacing was moving into the manager's position, and I knew she was very knowledgeable and would provide the support I needed to learn the industry."

In May 2017, she joined 2-10 Home Buyers Warranty. The learning curve was steep, but Trish dove in headfirst. With little real estate knowledge at the outset, she put in the work: researching on her own, asking questions, and getting to know agents and their day-to-day needs. Strong leadership at the company helped her find her footing quickly, and her drive to learn helped her stand out early.

"I was very hungry to learn. Just doing my own research, talking to agents, and learning everything I could from them."

By the end of her first year, Trish had already earned "Rookie of the Year" honors at 2-10. In the years that followed, she became a four-time member of the company's Council of Sales Leadership—an accolade given to top-performing reps. But even with that success, Trish eventually felt the call for a new challenge.

In 2024, she made the bold decision to join Fidelity National Home Warranty. She sought out the opportunity herself, intrigued by the chance to be part of something from the ground up. Fidelity was relaunching in the Southeast US and had a position open to handle the Northeast Florida market. Trish took on the responsibility of building the brand's presence in Jacksonville and surrounding areas—essentially starting from scratch.

"I'm spearheading the Northeast Florida operation. A big reason that Fidelity was interested in me is because they knew about the success I had and the strong relationships I had with my agents. It's a whole new challenge for me because I'm building it up from ground zero."



Trish and her husband, Rich.

Now Trish is doing it all—cultivating agent relationships, expanding the contractor network, hosting events, and bringing visibility to Fidelity’s warranty offerings. The work is intense, but for Trish, that’s when she’s in her element.

“I love challenges. The busier I am the happier I am. I’m seeing the progression every day, and every week. It’s been very fulfilling.”

At the heart of her success is Trish’s commitment to service. She takes pride in being dependable, accessible, and a true resource to the agents she partners with. Whether it’s helping an agent navigate coverage, educating them on how warranties protect clients, or going to bat during a tricky claims situation, Trish shows up with integrity.

“Dealing with claims is one of the least fun parts of this business. But my agents know that if there’s a problem I’ll go to bat for them—and they’ll be able to reach me when they need it. I pride myself on being dependable and trustworthy.”

She’s also passionate about education, frequently leading trainings for new agents across brokerages. These sessions are more than just presentations—they’re opportunities to build long-term relationships and become a go-to resource agents can rely on throughout their careers.

Looking ahead, Trish is focused on growing Fidelity’s brand recognition in the region and developing a strong local presence. It’s an uphill climb, but one she welcomes.

Outside of work, Trish and her husband, Rich, love entertaining, spending time by the pool, and relaxing with their two dogs and cat. She also cherishes time spent with her family, including their adorable 3-year-old granddaughter. A lifelong sports fan, she’s passionate about college football and basketball—especially the Florida Gators. When time allows, they travel to Canada to support her nephew, who plays professional football for the Hamilton Tiger-Cats.

For Trish, the toughest part of the home warranty business is also where she sees the biggest opportunity: claims. No matter how strong the company, there will always be bumps in the road—but she believes how you handle those situations is what truly sets you apart.

“The most important thing is educating agents and homeowners to understand the coverage. As long as I can be empathetic and caring in challenging

situations—and really listen to them—it’s such a great opportunity to prove our value to our customers.”

Through every twist in her career, Trish has embraced change, stepped into challenge, and stayed grounded in her core values of reliability and service. And as she continues to build something new in Northeast Florida, it’s clear she’s just getting started.



Trish and her husband with their nephew who played for the Baltimore Ravens.



Trish and Rich at their nephew’s first game for the Baltimore Ravens.

“
I love
challenges.”

The busier I am
the happier I am.
I’m seeing the
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very fulfilling.”



Luke CHRISTMAS

FROM UNCERTAIN BEGINNINGS TO A LIFE
DRIVEN BY PURPOSE AND FAITH

BY NICK INGRISANI • PHOTOS BY THE REAL ESTATEOGRAPHERS

After high school, Luke Christmas pursued football at a junior college in Northern California, playing tight end for three years and earning his associate's degree. His talent and work ethic eventually earned him a scholarship to San Diego State University, but life had other plans. A series of concussions and a spinal injury left him facing difficult choices about his future. Doctors warned that continuing to play could have lasting effects on his health.

Returning home to Florida, Luke spent nearly a year working on his family's 428-acre farm—a property that's been in the family for more than 150 years. It was a period of reflection and reset. Days were spent tending cattle, fishing, and working the land. While the farm offered peace and familiarity, Luke realized that long-term, he wanted something different—something that allowed him to grow.

That search for direction eventually led him to Jacksonville in 2017. Along with his brother, he packed up and moved to the beach city with no clear plan but a sense of possibility. He bartended, surfed, and lived the beach life for a couple of years. But when his girlfriend became pregnant, everything changed.

Born and raised in Tallahassee, Luke grew up the youngest of five children in a tight-knit family where church, community, and hard work shaped daily life. He attended a local Christian school alongside lifelong friends who remain close to this day. Sports played a huge role in his upbringing—football and basketball especially.

“My main driver was financial because I knew I had to support my girlfriend and our baby. It was either work in real estate or go into \$40K of debt for a degree I might use.”

He'd already begun studying for his real estate license—more out of curiosity than intent—but soon found

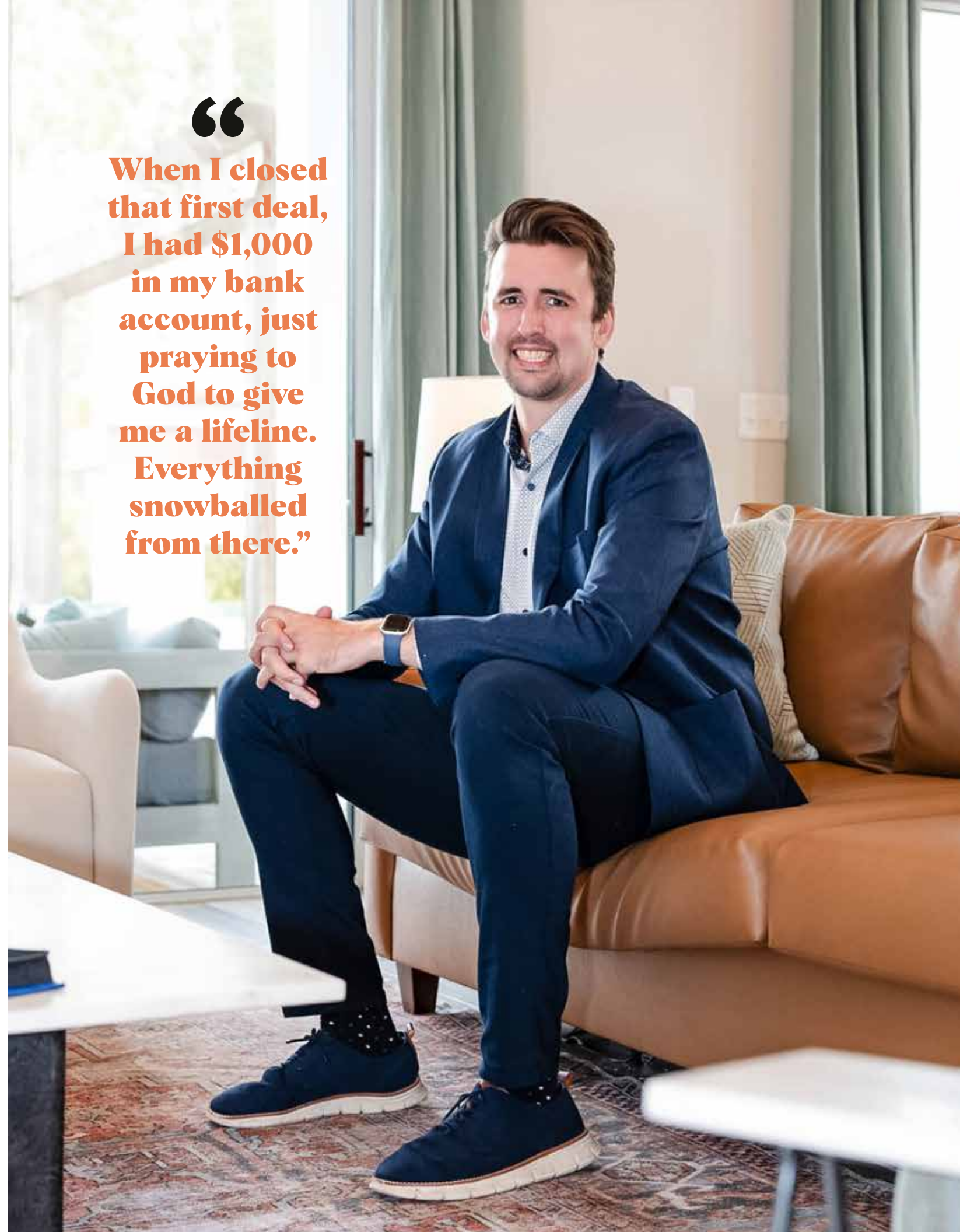
a door opening he hadn't expected. While working a side job for a local beach shuttle company, he met an agent named Russell Nicholson, who invited him to learn more about the business. Through that connection, Luke met Sarah Rocco, one of Jacksonville's top agents and team leaders. Sarah's energy and professionalism immediately stood out.

“As soon as Sarah came in, I knew she was the real deal and that I could learn from her. She's the reason I am who I am today. In business and processes, but also my mentality and drive. A lot of it came from her. She impacted thousands of lives, and seeing what she could do in 10 years, I thought, ‘What could I do in a lifetime?’”

After a long, multi-step interview process, he officially joined The Rocco Group at Keller Williams Southside in 2019—just two weeks before his daughter was born. The early months were grueling. He was working multiple jobs, supporting a newborn, and struggling to close his first deal. But failure wasn't an option.

That sense of urgency—and faith—kept him going. After six months of relentless effort, Sarah passed him a lead that

“
When I closed that first deal, I had \$1,000 in my bank account, just praying to God to give me a lifeline. Everything snowballed from there.”





became his first closing. That deal, he says, changed everything.

“I didn’t have a Plan B. It needed to work or my family wouldn’t be eating next month, so there was a good fire in me to succeed. When I closed that first deal, I had \$1,000 in my bank account, just praying to God to give me a lifeline. Everything snowballed from there. Eight months later, I could quit my other jobs and put everything into real estate.”

Over the next three years, he became one of The Rocco Group’s top agents, closing 140 transactions and mentoring newer agents who joined the team. His success, however, brought new questions. Luke began to think about scaling and growing a business that not only provided for his family but also gave him more time to be present with them.

“
Even though I didn’t want to leave because I loved the people so much, I knew I wanted to build my own business and put my name on it.”

“I worked with Sarah for three years and became their top agent. But I hit a ceiling there. Even though I didn’t want to leave because I loved the people so much, I knew I wanted to build my own business and put my name on it. The goal was to leverage more time for my family.”

In his first year as a solo agent, he closed \$13.5 million in volume. The following year, he hit \$21 million. To manage the growth, he brought on operations support and, with the help of business coach Josh Rogers, hired three agents and a full-time admin.

Now, Luke leads a growing team built on mentorship, accountability, and faith—the same principles that shaped his early success. His long-term vision is to step out of production in the next few years, focusing on leadership and coaching.



“I love coaching, teaching, and giving back. Part of my mission is to give the people on my team the opportunity to live a life they never knew existed.”

Luke’s mission extends beyond real estate. Two years ago, after facing challenges in his marriage and personal life, he and his wife rededicated their lives to Jesus. That decision, he says, transformed everything—from the way he leads his business to how he approaches fatherhood and faith. The couple is now active in their church, involved in men’s groups, and focused on living out their values every day.

He’s also deeply committed to giving back. Luke and his team are currently working with a doctor in Uganda to help fund and rebuild a medical clinic, hoping to create opportunities for local doctors to remain in their communities and serve where they’re needed most.



“I’m passionate about giving back to the world in any capacity. I’ve had a charmed, beautiful life. What am I going to do with it? It would be foolish and selfish not to impact the world at a greater level.”

Outside of work, Luke can often be found surfing, fishing, or spending time with his family on the water. The outdoors remain his sanctuary—a place to reconnect with what matters most.

For Luke, success isn’t about transactions—it’s about transformation. It’s about faith, family, and building something bigger than himself. And while his path to real estate may have begun by chance, every step since has been taken with purpose.

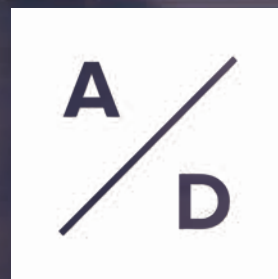


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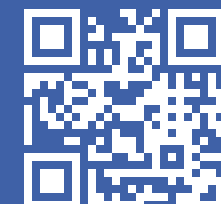
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Keri *Carpenter*

THE BIGGEST CHEERLEADER

BY JESS WELLAR • PHOTOS BY THE REAL ESTATEOGRAPHERS

“My dad once told me that your mood will impact your entire day; if you wake up smiling and not let negativity in, then you will always find solutions to whatever you have to face,” Keri Carpenter begins. “Life is too short to frown, SMILE:!!”

Keri’s sunny outlook continues to light the way at Real Broker, LLC in Jacksonville, FL. This summer, she even launched her own team — and she’s only getting started.

Coffee Party Catalyst

Born and raised in Jacksonville, Keri is a proud multi-generation Gator grad—with a degree in Business Management and a minor in Marketing and Communications from the University of Florida.

Before real estate, Keri spent many years at XPO Logistics, quickly working her way up the ladder from Account Manager to National Account Executive managing nine states and hundreds of clients. Prior roles included managing teams at Victoria’s Secret and Target in her college retail days and then to Medtronic. All that experience and extensive training has certainly helped shape her into the effective, organized powerhouse she is today.

Although Keri had a terrific job, she found herself working 24/7 while missing out on family time. Then one Sunday afternoon changed everything. Juggling her laptop in her daughter’s playroom, she heard a tiny voice repeat itself:

“Mommy, do you want to have a coffee party?” Keri recalls. “She nudged me because I didn’t hear her the first time and she was holding her tea set in front of her, begging for my attention!”

“That moment broke me ... I looked at myself, slammed my laptop shut, threw it out of the playroom, and grabbed her and cried.”

Keri decided to leave her corporate life behind and dove headfirst into real estate for her family, backed by her husband Joey’s full-fledged support.

“My husband would always tell me I cared too much in the corporate world! But



Keri is thankful for her team.



Keri and her husband, Joey.

when I started in real estate, he told me I finally had found the right fit!” she smiles.

Quick Study

Keri quit her job and ran out of the real estate gate in April 2021, quickly hitting her stride by asking as many agents as she could if they needed help. Her proactive nature still fuels a practice today defined by communication, care, and consistency. Last year she closed over \$20 million helping 57 families — yet she never likes to track volume.

“Volume is not my priority, it’s about the family’s experience and my impact on them,” she insists. “I’m happy when I see my final numbers at the end of the year because I know I have made many impacts on many lives.”

Her accolades include Rookie of the Year while capping in her first six months, Top Units & Top Volume Sold in 2024 at Keller Williams Atlantic Partners Southside, and a jump from #30 to #19 in the Jacksonville Business Journal’s local rankings. But awards are secondary to service and an unending show of support.

“If other agents need an energy boost, they always call me,” she laughs. “No matter what problem arises, I always find a way to make things work in a positive manner. I’m the biggest cheerleader for anybody and everybody I meet because I don’t believe in competition in real estate.”

Launching Her Dream Team

In June, Keri “developed a team of absolutely brilliant and talented individuals.” Her recruitment is anchored by lifelong partners — first and foremost her mom, Kim Waldron, her “rock and invisible partner.” Kim handles showings, sign calls, and MLS research.

Buyers agent and cousin Brittney Carter lends her Merrill Lynch background to client follow-up. And twin sister Christina Waldron Dalzell brings her incredible teaching background to lead transaction management, having developed innovative new systems and processes to streamline the team’s business model.

Keri’s business partner and great friend, Stevie Hahn Rutherford offers coaching, mentorship, and “created a community called The Hive for agents to feel included and supported.”

As team leader, weekends find Keri holding “mega open houses,” walking listing areas, or hosting fun client events, including an annual Santa Claus ice-skate-along and a summer movie release party.

“This year, I showed the remake of “How to Train Your Dragon” and “Jurassic Park Rebirth” and rented out two theaters, that way clients had the choice between a



Keri and her business partner, Stevie Hahn Rutherford.



Keri and her husband, Joey, have 2 daughters: Skyler, 7, and Ava, 3.

“My personal goal is to help other agents find success by creating a team atmosphere here in Northeast Florida that agents want to be a part of and feel supported.”

“scary” or “non-scary” dinosaur movie if they had young kids,” she winks.

Focused on future growth, Keri is currently on the hunt for more like-minded professionals.

“I am looking for agents that are hungry and excited to learn about real estate. It could be someone with no experience or years of experience,” Keri notes, “I want someone that wants to be in a team environment that likes to have people to bounce ideas off of.”

Home Sweet “Forever Home”

Keri’s devotion to family still comes first. She and Joey, who met through his father while she worked at Medtronic, turned spouses eight years ago, have two daughters — Skyler, 7, and Ava, 3 — and two dogs, Jaxon (a rescued Lab/Great Dane mix) and Daisy (Labradoodle) that they love.

“We took the girls to Disney for Skyler’s 7th birthday and seeing the joy in both their eyes was one of the happiest moments we’ve had as a family!” Keri offers.

Weekends find the Carpenters at the pool, fishing, swimming, or Keri

joining her dad at the shooting range. Her children’s education remains close to her heart as well; she helps lead the PTC at her daughter’s school. Going on her third year, the PTC is a role she cherishes.

Looking ahead, Keri has plenty to be excited about. She recently signed up for her broker’s license classes as a birthday present to herself, and she and Joey recently closed on their ‘forever home’ closer to the beach.

“The future is so bright!” she beams. “We are thrilled to make our new home our own and design a pool to swim laps in every day, and host friends and family all the time!”

With her ever-growing roster of agents ready to learn and thrive, Keri dreams of recruiting at least 10 driven professionals while expanding her leadership to mentor agents nationwide, offering them “cheerleaders,” mentors, and a positive culture.”

“My personal goal is to help other agents find success by creating a team atmosphere here in Northeast Florida that agents want to be a part of and feel supported,” Keri concludes.

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What was your favorite memory from this year?

Cindy Jenkins

Exp Realty

My favorite moment from 2025 was when a bill to repeal Florida’s ‘Free Kill’ law was passed by 93% of the Florida legislature with bipartisan support. This law has been on the books in Florida for 35 years now, and Florida is the only state with such a law. Tragically, Governor DeSantis vetoed the bill. However, a new bill has been filed and it is making its way through the Florida House.



My daughter became a ‘Free Kill’ in an Orlando Hospital in March of 2023 due to their reckless negligence and neglect. The hospital and doctors have had no consequences and continue to practice.

My mission is to fight until liberty and justice are restored for ALL. ‘Free Kill’ applies to anyone who enters a Florida medical facility if they fall into the carve out.

Sherri Nelson

STA Realty

For me, it was relocating our art gallery back to the St. Augustine Historic District on St. George Street! We’ve been able to make many more meaningful connections with visitors, real estate customers and our community. And sell more art for our artists!



Sara Gentry

Venture Realty Co.

My favorite memory of 2025 has been watching my son fall in love with water polo. I grew up playing the sport, and seeing that passion passed down to him has been incredible.



Denise Demico

Florida Homes Realty & Mortgage

I did a bucket list trip in May which is my favorite Memory! I flew to Barcelona, Spain, rented a car then drove down the Spanish coast to Tarifa which is the point where the Mediterranean sea meets the Atlantic and spent a week living in a Spanish farm house doing Yoga & riding a horse named Trueno (Thunder) along the beach up into the hills overlooking the sea and the coast of Africa.



Scott Goldstein

Atlantic Trust Mortgage

So I have to say my favorite memory from 2025 is marrying the love of my life, Kayla and purchasing our first home together. We combined our two families into one and I would not change that for anything in the world.



Claire Sheehan

NetWorth Realty of Jacksonville

There are some incredible moments from 2025 however one highlight is we brought our top agents by volume to Pennsylvania this summer to my husband’s family’s farm and enjoyed dinners together, the lake and four wheeling around hundred of acres of farmland all together. The beauty of the landscape was stunning but the quality of people really made it special.



Brit O’ Donoghue

Landmark Title

I have had an amazing 2025 and been blessed with so many great experiences from turning 40, to squeaking in 40 Under 40, and going to BANFF which was a bucket list item for me. I think though nothing beats the NYC Marathon. I have always wanted to run a marathon, and NYC was just like NO OTHER! Watching all kinds of folks, all walks of life, overcoming this momentous event together. I will forever cherish the entire process, from training, the setbacks, meeting cool people and then experiencing it with friends and family up there to cheer us on! It was so surreal and put so many things into perspective for me... it was for sure a personal journey like no other.



JC Palacios

Summit Title of North Florida

That’s easy..celebrating our 2nd year anniversary which was July 3rd. Every anniversary is special because when leaving my previous employment I was told Summit Title was never going to make it...yet here we are going strong..Praise God!



John Richardson

One Sotheby’s Internation Realty

My favorite moment of 2025 was when Andrea told me she was pregnant and we were expecting our third daughter!

Leah Maieski

904 Collective

My favorite memory from 2025 was the birth of my son. After a long awaited arrival, we are so happy to finally be parents to the sweetest boy. He has healed our hearts and makes everyday special. It’s been so much fun watching him grow and change over the last 7 months. Although we are definitely getting less sleep, we feel so blessed every day.



Chris Huebener

Brightway PVB

My favorite memory was taking my family on a Disney cruise this year. They had a blast, and my wife and I had a great time enjoying a vacation too!



Alex Dew

AD Marketing, LLC

We welcomed our third child, Scottie Josephine Dew.



Jessica Waugaman

Vicky’s Helping Hands

My favorite memory of 2025 has to be Stone Mountain! We took our kiddos to Stone Mountain and stayed in a yurt. We played outside so much, cooked over a fire and had smores and just had the best time connecting as a family. No electronics, just outdoors, hiking, games and the park. It was the best!



Kyle Tran

Sta Rep Media

My name is Kyle Tran, founder of Sta Rep Media, a real-estate media brand based in Saint Augustine, Florida. Looking back on 2025, the standout highlight for me has been watching Sta Rep Media grow faster than I ever imagined. This year brought incredible collaborations with talented agents, some of my favorite videos yet, and genuine friendships formed along the way. There’s still nothing like the moment a client sends, “I love this!” — it’s the fuel that keeps me moving.



I also felt the strength of Northeast Florida’s real estate community more than ever. Every referral, every shoot, and every quick “you crushed it” message made this year meaningful. I’m grateful for everyone I worked with — agents, mortgage teams, title companies — all contributing to an unforgettable chapter.

One moment that truly stayed with me was meeting Lisa Nguyen. She discovered my work on Instagram, and when we finally collaborated, she worried she wouldn’t look natural on camera. But with a little guidance, she stepped into her confidence and absolutely shined. Afterward, she treated me to her favorite coffee and pizza spots — a small gesture that meant a lot. Experiences like that remind me why I do this: the creativity, the connections, and the people behind every story we get to tell.”

Delaney Henderson

Yellowbird Realty

My favorite memory this year would definitely have to be the day I married the love of my life on October 3rd, 2025. It was a day I’ve looked forward to my entire life and it was everything I dreamed it would be and more. My second favorite memory is the day I hired my very first full time assistant back in April. My husband and I have put so much time and effort into building my retail business this year and we’ve enjoyed every single minute of doing it together. It’s been such a wonderful year and I am very much looking forward to what 2026 has to bring!



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