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### Phil Kuhn

FEATURED AGENT: DEBBIE FOSTER

> EVENT RECAP: Karaoke with Santa Real Producers Holiday Party

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### PUBLISHER'S NOTE

ebruary is the month of love, and here at Volusia Flagler Real Producers, that theme resonates deeply with our mission. Love isn't just about roses and chocolate—it's about the care, dedication, and connection we pour into our relationships, our work, and our communities every single day.

I am so proud to be part of a community where real estate professionals and local businesses partner with one another to create something meaningful. Whether it's the agents helping families find their forever homes, or the partners providing unmatched services to make those homes shine, this industry thrives on collaboration. Every handshake, every referral, every success story is a reminder of the incredible relationships that keep us all moving forward.

To our realtors: your passion for serving clients is unmatched. You change lives with every transaction, guiding families and individuals through some of their most significant decisions.

And to our partners: your hard work and expertise make a real difference in the lives of both realtors and homeowners alike. The bonds we share create a network of trust and excellence one that makes this community extraordinary.

As we celebrate this month of love, let's also celebrate the heart and soul behind what we do. Let's continue to lift one another up, invest in our relationships, and build a stronger, more connected community together.

Thank you for being a part of this journey and for the love you pour into your work each day.

Here's to another incredible month of growth, connection, and gratitude!

With love and appreciation,

**Jeff Bliler** Publisher, Michiana Real Producers





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BY JESS WELLAR PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY

Debbie Foster has successfully built a name for herself at Cressy & Everett over the past 11 years by forming deep connections through compassion with her clients in Indiana and Michigan.





"I have learned over the years that you really guide your clients through moves that they want and changes in their lives that are not really their choices — for example, the loss of a spouse, parent, or job," Debbie shares. "It is very hard on them, and important as a Realtor to consult and guide them."

### Seeing The Sign

Debbie grew up in Mishawaka, Indiana, and graduated from Mishawaka High School. Her professional life, however, took her in many directions before real estate entered the picture.

"I was always in customer service of some kind," she recalls. "I co-owned my own restaurant for nine years, worked as an elementary school secretary in Three Rivers, Michigan, for a decade, and worked in public housing as an Occupancy Specialist for a couple of years after that."

It was during her stint as an Occupancy Specialist for the local Housing Authority that Debbie's interest in real estate truly began to grow.

"I started to realize I had more interest in becoming a Realtor because I enjoyed helping people with their housing needs," she explains.

After successfully filling a tax credit building from zero occupancy, Debbie knew it was time to pursue real estate further. Her career officially began one day when she and her husband, Dennis, drove by the local Cressy & Everett office and



noticed a sign advertising real estate classes.

"We both decided to start the classes," Debbie remembers. "The plan was that Dennis would start first as a Realtor and I would follow."

#### An Unexpected Start

Though her husband was initially supposed to dive into real estate first, it was Debbie who took the leap and never looked back.

"Dennis' license has been in referral in Indiana, but with his retirement approaching soon ... who knows, maybe he will help me!" Debbie laughs. "He's a collision estimator for the heavy truck industry and very good with construction. In this business, it's so important to have a supportive spouse who has patience for it."

Debbie's career officially started in 2013 when she joined Cressy & Everett. Since then, she's thrived, closing 31 transactions and over \$7.2 million in volume last year, with even bigger goals







ahead. She has also been named to the Chairman's Club and the Circle of Excellence every year for the last decade, proof of her consistent performance.

"It's always been my goal to make that club every year," she adds.

Debbie's late mentor, Bob Hawley, played a pivotal role in her early success at Cressy & Everett, as he did for many other new agents at the brokerage, too.

"Bob really brought everyone together and was the cheerleader," she shares. "I don't know that I could have succeeded without the phenomenal training and the camaraderie at Cressy. It's like a family here, and I have no plans to leave." When asked how she defines success, Debbie doesn't hesitate: "It's knowing that I have guided families in making the right move while being able to provide for my own family."

### Maternal Instincts

Debbie's approach to real estate is deeply personal and rooted in her genuine care for her clients.

"I treat every client as if they are my family," she affirms. "I always feel with my first-time homebuyers that the 'Mom' instinct comes out in me to ensure they make the right decisions."

What truly sets Debbie apart is her ability to communicate effectively.

"Be a good listener and be a good friend to everyone," she advises new agents. "I don't shut off my phone at 7 o'clock. If I'm available, I will take their call, and if I'm not available, I'll call them right back."

Debbie's passion for real estate shines through in everything she does. She finds it hard to shut off from her work, but that's fine with her. "I pretty much live and breathe real estate, but I honestly love it!" she beams. "I care about my clients and truly love the friendships I have made along the way."

### Family First

Outside of real estate, Debbie's pride and joy is her family. She and Dennis have been married for nearly 25 years and live on a lake; they enjoy getting out to boat when time allows.

The couple have four adult children: Jeff, Lindsay, David, and Brandon. Two of their children, Jeff and Lindsay, are also in real estate, and Debbie feels fortunate to share an office with Lindsay at Cressy & Everett to bounce advice and ideas off one another. The family also includes eight grandchildren, ranging in age from 2 to 20, who keep Debbie and Dennis busy with activities like soccer, basketball, and cheerleading events.

Their home is also filled with several furry companions: two dogs and one outside cat. "I PRETTY MUCH LIVE AND BREATHE REAL ESTATE, BUT I HONESTLY LOVE IT!"



"We have Mandi, a 7-yearold Golden Retriever, Molly, a 2-year-old mini goldendoodle, and Kitty, who we think is about 13 years old," Debbie shares. "They all play together and entertain us and truly bring us much joy!"

Looking ahead, Debbie remains devoted to her real estate career and the people she serves, noting that she hopes to continue growing professionally while also spending more time with family and hopefully give pickleball a try someday soon.

"I see real estate in my future for many years to come!" she concludes. "My wishes are to travel with my husband and plan another family vacation. Life seems to be creeping by quicker these days!"



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## PHIL KUHN



### **FIRM FOUNDATIONS**

BY JESS WELLAR PHOTOS BY MEGAN WILLIAMSON PHOTOGRAPHY

"When I first started in real estate, my goal wasn't just to make money—it was to provide for my family while living out the purpose God gave me," explains Phil Kuhn.

A top-producing Realtor with RE/MAX Results in Warsaw, Phil's accomplishments are grounded firmly in two things: his faith and his family. These are the cornerstones of his life and work, shaping every decision he makes with a genuine passion for serving others.

### The Power of Support

With a decade of experience in the radio industry, Phil was used to creative marketing,





### "MY GREAT UNCLE WAS ALSO A REALTOR, SO I KNEW THAT YOU COULD MAKE A GOOD LIVING IN THE REAL ESTATE INDUSTRY."

sales, and even being an on-air personality. Although the fun and excitement of radio gave him valuable experience, it wasn't the career that aligned with his ultimate priorities.

In 2017, both Phil and his wife, Melissa, were working full-time and raising their two young children. They dreamed of a future where Melissa could stay home with their kids, but Phil's salary of \$32,000 a year wasn't enough to make that dream a reality. His positive experience with his own Realtor when buying a home the year prior sparked an interest in the real estate industry.

"I realized I needed to make a career change in order to achieve our goals," Phil shares. "My great uncle was also a Realtor, so I knew that you could make a good living in the real estate industry."

With Melissa's full-fledged support, Phil took the leap and began his real estate career in January 2018. He notes his large, extended family and friends were also incredibly supportive of the decision.



**"I'M JUST** GRATEFUL FOR THE LIFE GOD HAS GIVEN ME."



"By the next year, we were able to bring my wife home to be with our children, and she's been a stay-at-home mom ever since," Phil proudly states. "The support that my wife showed me when I first started was unbelievable. She saw something in me that I didn't see in myself."

Phil also credits Todd Stock, broker-owner of RE/MAX Results, as someone who offered invaluable guidance along the way.

"Todd has given me so many opportunities to help other agents and has always shown that he believed in me," Phil acknowledges. "And of course none of this would be possible

without my happy clients who have given me so many referrals."

#### **Rooted in Purpose**

For Phil, success isn't just about earning potential — it's about living out a higher purpose. That means serving his clients with integrity and being a witness for the Lord in every interaction.

"We are all created by God with different gifts, talents, and abilities," Phil shares. "True success happens when you can be in a mindset where you focus more on giving than receiving."

One of Phil's greatest joys has been starting the Legacy of Blessings Adoption Foundation with his wife, inspired by their youngest daughter, Khloe, who they adopted. The foundation helps educate and support local families looking to adopt, and it's one of the many ways Phil uses his platform to give back to the community.

"We started this foundation one year ago and Khloe was a huge inspiration. We got her from day one of her birth, but a lot goes into adoption and it can be expensive and stressful," Phil notes.

"There are a lot of people out there that don't know where to start such a daunting process," he continues. "This foundation helps educate people on the adoption process and supports them emotionally, spiritually, and financially through fundraisers for matching grants to provide hope for adoptions."

### **True Empath and Friend**

What sets Phil apart in the crowded real estate industry is the pride he takes in going above and beyond, maintaining friendships long after the closing table.

"My motto is 'Your friend, your Realtor,' because I'm always in your corner, even after the deal is done," he notes.

Likewise, Phil's approach to real estate is rooted in empathy and service. Phil's calm demeanor and ability to relate to the emotions his clients feel throughout the buying and selling process have also been key to his success. As someone that has purchased a few homes, he understands what clients are going through.

"I try to always put myself in their shoes and do what's truly in the best interest of the client," he explains. "That even

means sometimes taking a step back or releasing a client from a contract if it's what's best for them."

Phil also mentors other agents through RE/ MAX Results as a certified mentor with Buffini & Company. His desire to help others succeed extends beyond his clients to fellow agents who look to him for guidance.

"I've been facilitating in-house coaching and training courses for the past three years," he shares. "It's extremely rewarding to see other agents grow while achieving their goals."

#### **Top Priorities**

Phil's faith and family are at the heart of everything he does. He and Melissa have been married for 13 years and are busy raising three wonderful daughters — Norah (11), Heidi (8), and Khloe (3) — with another little one on the way in June.

The Kuhn family loves spending time on their boat, going on vacations, and playing games together. Phil also plays in his church's fall and spring softball league and serves as an



two years.

elder and usher, while he and his wife are deeply involved in his family's nonprofit adoption organization. Additionally, he has served on the Kosciusko Board of Realtors for the past

As he looks to the future, Phil's goals remain focused on continuing his witness for Christ, growing the adoption foundation, and perhaps adding a team member or two down the road when the timing is right. Ultimately, his faith will continue to be the driving force behind everything he does. "I'm just grateful for the life God has given me," Phil concludes. "He's provided so much for my family, and I just want to keep living out His purpose and helping others along the way."



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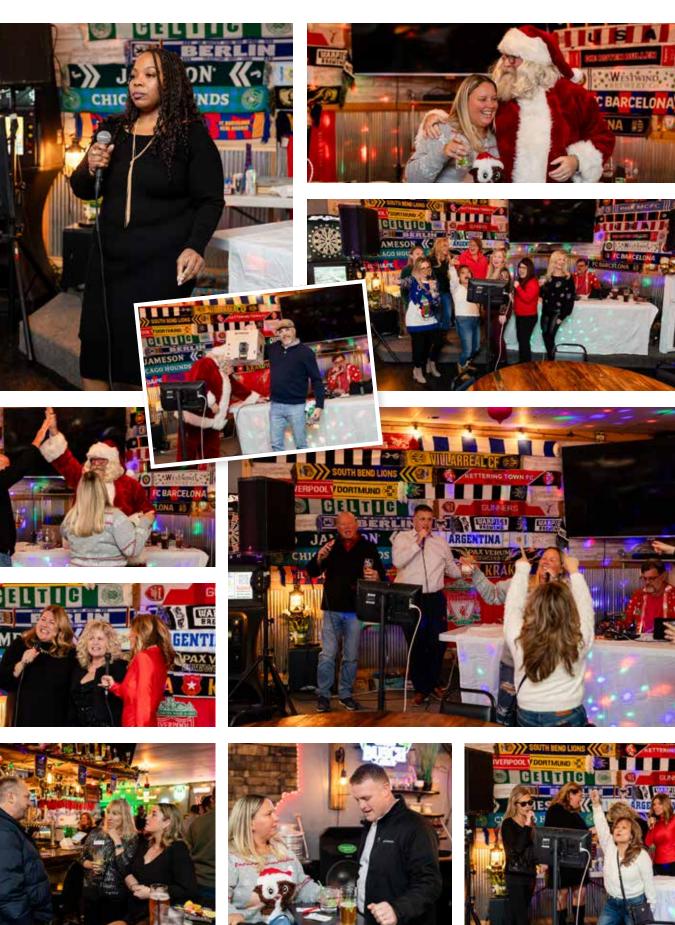
























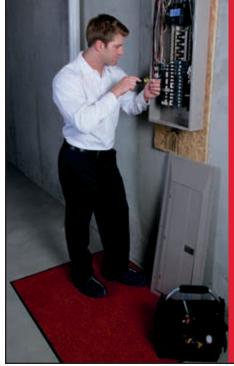












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