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# Publisher's

As we turn the page to a new year, it's hard to believe how much we've accomplished together in 2024. *Volusia Flagler Real Producers* has continued to grow and evolve as a vital resource for the real estate community in our region, and none of that would be possible without the incredible agents, brokers, and industry professionals who make up this vibrant network.

Looking back on 2024, we saw tremendous collaboration, innovation, and resilience within the Volusia Flagler real estate market. From expanding our feature stories to showcasing the hard work and dedication of our top agents, to celebrating the community-building efforts that make Volusia Flagler unique—this year has been a reminder of how important it is to not only grow professionally, but to support one another and strengthen the bonds that hold our industry together.

As we embark on 2025, we are energized by the potential ahead. The market will continue to evolve, and we're committed to staying ahead of the curve, bringing you the insights, stories, and connections that matter most. This year, we look forward to even more opportunities for collaboration, personal and professional growth, and recognition of the extraordinary work being done by our peers.

I am excited for what 2025 has in store for *Volusia Flagler Real Producers*, and I am incredibly grateful to be on this journey with all of you. Together, we can continue to elevate the standard of real estate in our region and create a thriving, supportive community for years to come.

Here's to another year of success, connection, and growth!

With gratitude and excitement for the future,

#### **Jayme Dickey**

Publisher, Volusia Flagler Real Producers











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Xavier Walton's journey into photography was less of a career choice and more of a calling. With an innate ability to capture both the essence and beauty of his subjects, Xavier is a versatile photographer with a unique skill set. He offers headshots, family portraits, commercial work, real estate photography, and event photography, a range that allows him to meet the varied needs of his clients. "Being able to bring joy and confidence to others through my work is a huge part of why I do what I do," he shares. For Xavier, photography is not just about making a living; it's about making an impact.

is journey began in a spiritual and unexpected way. As a devoted Christian, Xavier credits his path to his faith and a vivid dream he had during his college years. "I remember standing in a field with a camera in my hand, and there was this ray of light shining down on me. The joy I felt was indescribable," he recalls. This dream lingered in his mind for weeks, fueling his curiosity about photography. Before long, Xavier began studying the craft, dedicating countless hours to learning and improving his skills. His hard work soon paid off when he was offered a major opportunity to work with Justin Gatlin, one of the world's fastest USA sprinters. "That was the moment I knew I'd found my gift," he says.

Xavier's natural talent and drive have led to impressive accomplishments, including working with celebrities and brands like Timberland. "I'm proud of the projects I've worked on and the clients I've had," he says. "It's been a blessing to collaborate with people who inspire me." Xavier also achieved recognition as a high school athlete, ranking second fastest in the state of Florida in the 5K in 2014. His history of pushing himself in sports has translated to his work ethic in photography—always striving for excellence and continuous growth.

Despite his achievements, Xavier remains grounded. When asked what he would do differently if he were starting over, he insists that he wouldn't change a thing. "I wouldn't be where I am today if I hadn't faced those failures and lessons," he explains. Embracing every challenge and setback has allowed him to become the photographer and person he is today.

One of the things that makes Xavier's work stand out is his commitment to authenticity. "Photography, for me, is more than a job. It's a way to connect with people and bring out their true selves," he says. He recalls a particularly moving experience with a client who

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had been through a difficult time.

"When she saw the photos, it was like
she was rediscovering herself. Watching
her confidence grow was incredible—it
reminded me of the power of what I do,"
Xavier says. Moments like these, where
his work has a profound impact on his
clients, fuel his passion for photography.

Xavier's aspirations extend beyond his photography work. He hopes to see his podcast grow as a platform to "bring light to this world." His creative pursuits are driven by a desire to inspire others, whether through visual art or meaningful conversations. His strong sense of purpose is evident in everything he does, from his photography to his interactions with clients and the messages he shares on his podcast.

The depth of Xavier's character shines through in his personal life as well. Married for just over eight months, he and his wife are adjusting to life with their new puppy and enjoying the experiences of their twenties together. "We plan to have kids in the future, but for now, we're taking it one day at a time, traveling a bit and just

soaking it all in," he shares with a smile. Family and faith are central to Xavier's life, and he credits his pastor and a few close friends for offering him guidance and support when needed. Still, he notes that he relies primarily on his own inner strength and accountability, often looking to God for direction and inspiration.

Outside of work, Xavier is an outdoor enthusiast with a love for fishing and RC cars. He is always setting new goals for personal growth—mentally, financially, and professionally. "I'm passionate about continuous improvement," he says. This drive for self-betterment is a reflection of his approach to both life and work, where he consistently pushes himself to be the best he can be.

When reflecting on what sets him apart from other photographers, Xavier points to his passion and authenticity. "I'm in this for more than just making a living," he says. "It's about making a difference." His commitment to his craft is evident in the thoughtful way he approaches each project, ensuring that every photo tells a story. "I put a lot

of thought into each session," he adds. "Sometimes, I even surprise myself with what I create, but it's a reminder of the value I bring to my clients."

At 29, Xavier is an accomplished photographer with a strong foundation in his faith, a supportive family, and an unwavering commitment to his craft. His favorite quote, "No one cares; work harder, keep going," speaks to his resilience and determination. As he continues to grow in his career, Xavier Walton remains focused on capturing life's moments in a way that resonates deeply with others, leaving a lasting impression through each image.

For Xavier, photography is a gift and a calling—a means of uplifting and inspiring those around him, one photograph at a time. His journey may have begun with a dream, but his dedication and passion have turned that dream into a reality that touches the lives of many.

To learn more, visit Waltons-photography. ueniweb.com and to contact Xavier, email xavierwalton1016@gmail.com







ulia Laoun's journey into real estate is a story of following one's passion and achieving success through perseverance and personal growth. From her early immersion in architecture and design, Julia has transformed her childhood interests into a flourishing career, marked by significant accomplishments and heartfelt client relationships.

Julia's path to real estate was anything but conventional. "My journey getting into real estate was a true mental battle," she reflects. "I was torn between a passion and a paved path. However, eventually I took the leap, and I am beyond thankful I followed my passion!"

Growing up, Julia was surrounded by elements of architecture and design. Her mother, an interior designer, and her father, a natural salesman, provided a backdrop rich in creativity and negotiation. "Growing up surrounded by these elements, I developed an early obsession with structural details," she explains. "Experiencing the 'Behind the Scenes' of house transformations as a child was exhilarating. These mini moments ended up having the most special impacts and helped mold my passion for creativity."

After graduating from The University of Alabama with a Bachelor of Arts in Communication and Information Sciences, Julia initially pursued a different career path. Yet, she soon realized it was not fulfilling her. "The idea of a career switch was daunting," Julia admits. "But my experiences taught me more about myself than I ever imagined. The greatest realization was understanding what actions personally fulfilled me most."

Real estate emerged as the perfect blend of Julia's interests. "The act of navigating a real estate transaction to ensure families a sense of stability is my greatest job highlight," she says. "The emotional reward I feel when helping someone achieve their goal is enough to keep me going!"

Julia's transition into real estate was greatly influenced by her support system. "Although leisurely studying the real





estate market was always a hobby, my loved ones urged me to join the field," she recalls. "My boyfriend of seven years, Johnny Long, sparked numerous golf course conversations practically petitioning me to follow my interests."

Upon joining Realty Pros Assured, Julia found a mentor in Terri Wilkinson. "Terri was my sign from God that I was in the right industry," Julia enthuses. "She reignited the passions I buried and encouraged me to become the best version of myself. I love her with my whole heart and cannot thank her enough for all she has instilled in me."

Julia's first year in real estate was marked by significant achievements. She sold over \$3 million in real estate, earned the "Rookie of the Year" award from Realty Pros Assured, made the Executive Pros Club, and received the Most Involvement Award. Her contributions extended beyond sales, including leading the company's Holiday Parade Floats and being nominated for the Ormond Beach Chamber of Commerce Leadership Program.

Reflecting on her achievements, Julia says, "Truthfully, I would not change a thing! I could not have imagined the start of my career to happen as organically and successfully as it did. The older I get, the more I start to value the journey."

Looking forward, Julia envisions substantial growth in her real estate career. "I was made for this industry," she asserts.

One of Julia's most cherished moments was winning the "Rookie of the Year" award. "It was more than just a recognition of my hard work; it was a celebration of the journey I've been on," she says. "When I first started, my mentor shared her story of winning this same award in her first year. For me to follow in her footsteps felt like a full-circle moment."

What distinguishes Julia from her peers is her commitment to authenticity and empathy. "My unwavering commitment to being authentically myself most definitely separates me from my peers," she says. "I pride myself on transparency, honesty, and empathy. My warm-hearted nature and attention to detail are constantly complimented as being special qualities I have."

Julia's approach involves proactive listening, critical thinking and educating clients throughout the ownership journey. "I am a hand-holder throughout the ownership journey! I make sure to educate my clients every step of the way," she explains. "My relationships are my top priority, and I work around the clock advocating for my clients, ensuring their needs are always met."

Outside of real estate, Julia has a variety of passions. She is deeply involved in child and family advocacy, animal welfare, and maintains a butterfly garden inspired by her cousin and great aunt. "I have done extensive research on monarch habitats and diets," Julia shares. "I frequently find myself nurturing injured butterflies!" Julia also enjoys tennis, yoga, interior design, and travel.

A favorite quote of Julia's is from Dolly Parton: "If you do not like the road you are walking, then start paving a new one." Julia has certainly embraced this philosophy, creating a path that integrates her passions with a successful real estate career. She draws inspiration from her parents, who embody the

American Dream. "My father escaped the Civil War Draft in Lebanon and is now an established entrepreneur," she says. "My mother, despite her tough upbringing, became a successful entrepreneur as well. They exemplify that no matter your background, anything is possible with strong work ethic and willpower."

At home, Julia is closely bonded with her immediate family and beloved chocolate lab. "We enjoy game nights, pajama dinners, and perfectly chilled cocktails," Julia says. Her favorite activity is watching the sunset with her younger sister, Gia. "It's an unspoken connection we share, and it is something I cherish most." In addition, "Bentley, my four-year-old lab, is my pride and joy. He loves boat rides, car rides and green apples!"

Julia Laoun's story is a testament to the power of following one's passion and the rewards of genuine connection and hard work. As she continues to thrive in real estate, her journey remains an inspiring example of dedication and success.

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### Navigating Success: Tim Harper and the Redfin Legacy Team

Tim Harper's journey through the real estate industry is a story of growth, reinvention, and an unwavering commitment to his clients. With over a decade of experience, Tim has built a reputation for delivering exceptional results, combining his passion for real estate with a deep understanding of what clients need to achieve their goals.

Tim first joined Redfin in 2015, where he quickly became known for his innovative approach to real estate. By leveraging cutting-edge technology and Redfin's industryleading tools, he was able to streamline the buying and





selling process, delivering outstanding service and results for his clients. "Redfin was where I really found my stride as an agent," Tim says. "It allowed me to grow both as a professional and as a leader, and gave me the platform to help clients in ways I hadn't imagined."

After several years of success at Redfin, Tim decided to step away and create his own brokerage. His vision was to build a team that would merge the best aspects of technology with a personalized, client-first approach. Tim's leadership at his brokerage

brought him significant recognition, but after some time, he realized his heart was still with Redfin and the opportunities it provided for growth, collaboration, and innovation.

In 2024, Tim proudly returned to Redfin, bringing with him a talented

group of real estate professionals to form the Redfin Legacy Team. This team blends Tim's extensive market expertise with Redfin's powerful tools to deliver a seamless, top-tier experience for buyers and sellers. "At Redfin Legacy Team, we don't just help people buy and sell homes—we help them achieve their dreams," Tim shares. "Our approach is grounded in understanding our clients' needs and providing them with the resources and support to make the best decisions."

The Redfin Legacy Team combines traditional real estate values with the latest technology, allowing them to provide unmatched service, whether a client is buying their first home or selling a luxury property. "We treat

every transaction as an opportunity to build lasting relationships," Tim says. "We're here to guide our clients through every step of the process, and ensure they feel confident and well-informed from start to finish."

The team's success is rooted in their client-first philosophy, which has earned them glowing reviews from those they've worked with. Tim's clients appreciate his hands-on approach, his market knowledge, and the attention to detail that is a hallmark of the Redfin Legacy Team. Their proactive strategies and personalized service have helped them become a standout in the industry.

As Tim looks to the future, he remains excited about the opportunities ahead. "Returning to Redfin feels like coming full

circle," Tim says. "I'm proud to be leading the Redfin Legacy Team and continuing to provide our clients with the best of both worlds—the latest technology and a personalized, relationship-driven approach to real estate."

Tim's story is one of continuous evolution. From his early days as a real estate assistant to becoming a leader in the industry, and now returning to Redfin to form the Redfin Legacy Team, Tim has always stayed true to his vision: to offer an extraordinary real estate experience driven by both innovation and personalized care. With his team by his side and Redfin's powerful technology at their fingertips, the future of the Redfin Legacy Team is limitless.





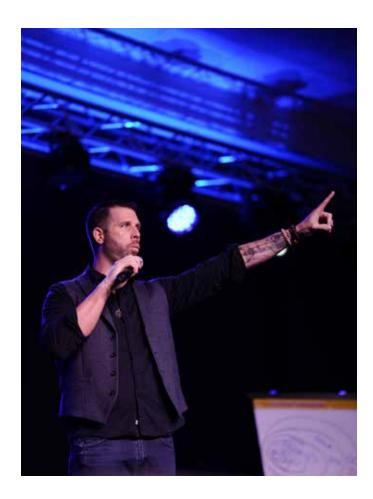




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# The Blueprint for a **Successful and Fulfilling 2025**

By Coach Billy Reuter



As we move into 2025, the question isn't just how to achieve success—it's how to create a life and career that feel fulfilling and aligned with your deepest goals.

Success without fulfillment is a hollow victory, and that's why I teach a proven framework rooted in three phases and nine transformative pillars.

By applying these principles, you can build the clarity, systems, and daily habits necessary to elevate your career and your life.

CONTACT US! Here's how you can make 2025 your breakthrough year:

#### Phase 1: Mindset Mastery

Everything begins with mindset.

As Tony Robbins famously said, "The only thing that's keeping you from getting what you want is the story you keep telling yourself."

Start by shifting your Power Perspective to view challenges as opportunities for growth. Reframe the limiting beliefs holding you back by rewriting your Power Story into one of strength and possibility. Finally, craft a clear Power Vision of where you want to go—without a destination, even the best road map is useless.

#### Phase 2: Systems-for-Success

Once your mindset is strong, it's time to implement the systems that will sustain your momentum.

Begin with Power Health, because energy and focus are non-negotiable. Next, invest in Power Relationships—whether with colleagues, mentors, or friends, these connections are the foundation of any successful journey.

Lastly, align your daily efforts with Power Profits, not just in terms of money but in measurable, meaningful progress toward your goals.

#### Phase 3: Daily Excellence

Big goals are achieved in small steps.

Identify your Power Priorities by focusing on the tasks that truly move the needle. Use a Power Plan to organize your day with intention, leaving no room for wasted effort. And finally, commit to Power Performance, maintaining consistency and accountability to ensure each day builds toward your vision.

#### Your 2025 Breakthrough

The beauty of this framework is its adaptability. Whether you're an entrepreneur, a professional climbing the corporate ladder, or simply someone looking to live with more purpose, these three phases and nine pillars will guide you.

2025 is your blank canvas. The question is: will you let the year pass you by, or will you apply this framework to paint a masterpiece?

The choice is yours, and the time to start is now.

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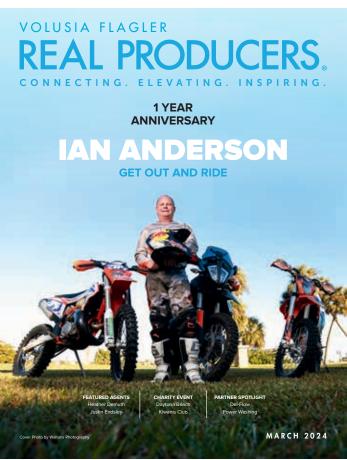


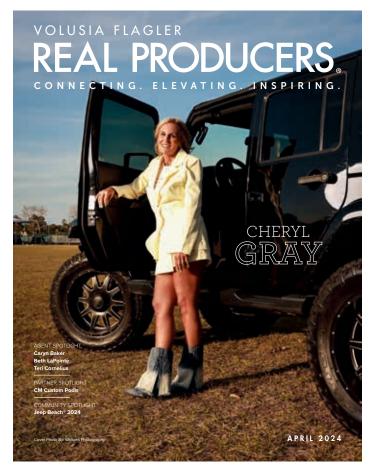
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# 2024 Cover Stories













# AYEAR IN REVIEW

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# 2024 Cover Stories













Cast your vote for your favorite cover. Send your nomination to vfrpmanager@ gmail.com

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### Meet the Real Estate Finance Power Team of

# CHRIS WOLF, DANNY GILBERT,

# BRITNI PATTERSON

n the world of real estate finance, a team's success is often defined by the strength of its leadership and the synergy between its members. At the helm of one such exceptional team is Branch Manager Chris Wolf, whose expertise and vision have set a high standard of service and success. Alongside him is the husband-and-wife duo, Danny Gilbert, Sales Manager, and Britni Patterson, Producing Loan Partner, who together lead the Gilbert Group. This dynamic trio brings a wealth of experience, a client-first approach, and a deep commitment to their community, making them a standout team in the mortgage industry.

Chris Wolf's leadership is the cornerstone of the team's success. With years of industry experience and a track record of excellence, Chris has built a foundation of trust and reliability within the branch. His professional journey is defined by top producer accolades and a

commitment to mentoring others, all while fostering a client-centric culture. His achievements, including President's Club, Executive Club, and Platinum Level Producer awards, are a testament to his unwavering dedication to client success and growth. "I've always believed in looking beyond just the numbers to understand my clients' needs and goals," Chris reflects, highlighting his approach to real estate finance.

Chris's career was shaped significantly by his long-standing professional relationship with Dwayne Hutto, who helped him build vital community connections. "Dwayne and I have known each other for over 20 years. His mentorship has been invaluable," Chris shares. This partnership, combined with Chris's commitment to excellence, has made him a respected leader in the industry. Outside of work, Chris enjoys spending time with his wife, Lindsey, and their

two puppies, Jameson and Phoenix. He is also a black belt in Krav Maga, a reflection of his commitment to personal growth and discipline. In his free time, Chris enjoys traveling, attending concerts, and cheering on his favorite sports teams, which provide a great balance to the demands of his career.

However, the success of the team would not be complete without the expertise and dedication of Danny and Britni. Danny, the Sales Manager, brings a diverse professional background, having worked in corporate consulting and insurance before transitioning into the mortgage industry. His decadelong career in sales and management has made him a trusted advisor to clients, known for his integrity and approachability. Danny's commitment to both his clients and his family, particularly his son Ethan, is at the heart of his professional approach. In just seven months, Danny achieved the prestigious President's Club status for

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2024, a remarkable feat that speaks to his drive and exceptional skill. "My family is my greatest source of inspiration," Danny says, emphasizing the importance of balance in both work and life. He's also been recognized as a 40 under 40 honoree!

Britni, the Producing Loan Partner, shares Danny's commitment to personalized service, combining her financial expertise with a clientfocused approach. After completing her finance degree at the University of Central Florida, Britni transitioned into the mortgage industry after a successful career in hospitality. "When I bought my own home, I realized the mortgage industry was the perfect fit for me," she explains. Britni's passion for helping others achieve homeownership is evident in the care and attention she gives to each client. Her ability to simplify complex loan processes makes her a trusted advisor to both first-time buyers and experienced investors.

Together, Danny and Britni lead The Gilbert Group, offering a wealth of knowledge and experience to their clients. They're known for their integrity, responsiveness, and dedication to finding the right mortgage solutions. Both are actively involved in their community, with Chris, Danny, and Britni all engaging with local chambers of commerce and real estate associations. Their shared commitment to fostering strong local relationships has further cemented their place as trusted experts in the community.

As a team, Chris, Danny, and Britni work seamlessly together, each bringing their unique skills and strengths to the table. Their dedication to their clients, their community, and each other makes them a standout trio in the real estate finance industry. Whether helping a family secure their first home, guiding a seasoned investor through the complexities of the market, or providing expert advice on refinancing, The Gilbert Group is committed to making the dream of homeownership a reality for everyone they work with.

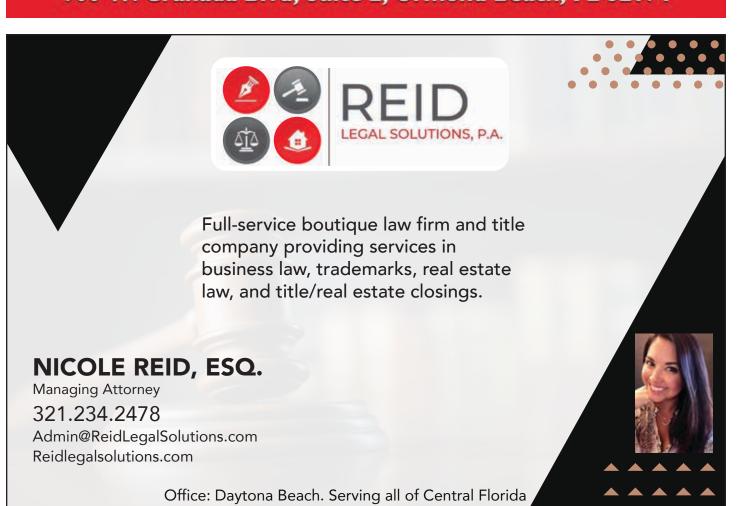
With Chris's strategic leadership, Danny's hands-on management, and Britni's personalized approach, this team is more than equipped to navigate the challenges of the mortgage process and help clients achieve their homeownership goals. The Gilbert Group's unwavering commitment to excellence and community involvement ensures that they will continue to make a significant impact in the lives of their clients for years to come.

When you work with us, you're not just gaining a reliable lender—you're gaining a dedicated partner committed to helping you grow your business. Let's team up to create seamless transactions and happy homeowners.

### CONTACT US!

Contact us Chris at 321-278-9930 and Danny at 386-871-7248, or visit LoanWolf.biz or GilbertGroupMortgage.com to learn more about how we can support your real estate success. Together, we can build stronger deals and lasting client relationships!





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- Nights, Weekends, Holidays, we work!
- Let's Rize together!
- Dedicated service from a seasoned team of mortgage experts
- Non QM loans including Bank Statement, DSCR and Foreign National.

### **Michael Cathey**

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