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SAY YES

Hello Summer!

If you're anything like me, June feels like the ultimate fresh start—longer days, busier schedules, and that wide-open feeling that anything is possible (and probably happening all at once).

In real estate, summer brings the heat in more ways than one: Listings, showings, contracts, negotiations... it's a whirlwind. But what amazes me about this community is that you show up—not just for your businesses, but for each other.

This issue is full of proof that success isn't just about grinding harder—it's about growing smarter, staying open to opportunity, and remembering why you started in the first place.

You'll read about **Marie Babin**, our Cover Feature, whose story spans continents and careers, **Cora Rasmussen**, June's Rising Star, who turned a chance encounter into a thriving business, and Preferred Partners like **Sheryl Douglas** and **Lindsay Fretina**, who are redefining what it looks like to lead with heart.

The lesson I keep seeing (and living) lately?
The magic happens when you say YES—even when it's messy, even when it's scary, even when it's different than you pictured.

So here's your reminder for June:
Say **yes** to the deal.
Say **yes** to the growth.
Say **yes** to slowing down when you need it.
Say **yes** to celebrating even the tiniest wins.

Thank you for being part of what makes the Emerald Coast real estate community so special. I'm cheering for you, always!

See you out there.

Cindy Bell
Publisher, *Emerald Coast Real Producers*



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Sheryl Douglas Lindsay Fretina

Movement Mortgage

BY CINDY BELL • PHOTOS BY FALTISEK & GLORIA



SHERYL DOUGLAS

Making a Difference

With over 23 years of experience in the mortgage industry and three years at Movement Mortgage, Sheryl Douglas has built a reputation as a trusted partner who combines expertise, compassion, and a genuine passion for helping families achieve their dreams of homeownership.

A Journey From Back-End to Front-Line Service

Sheryl's path into the lending world began behind the scenes, working on the title side of real estate transactions. But it didn't take long for her to realize she wanted to be part of the front end—directly helping people secure their homes, not just managing the paperwork after the deal was done. That decision sparked a career that has been marked by resilience, innovation, and a relentless dedication to service.

A Unique Approach to Lending

What sets Sheryl and her team apart is their unique and highly organized approach to getting loans to the closing table smoothly. As part of Movement



Mortgage, one of the few *impact lenders* in the industry, Sheryl's work goes beyond just mortgages. Movement Mortgage donates at least 10% of its profits to charities, particularly those supporting children—a cause close to Sheryl's heart.

Core Values That Lead the Way

Every transaction Sheryl touches is grounded in honesty, integrity, and a strong work ethic. These core values shape how she and her team operate day-to-day, ensuring that every client experience is built on transparency, trust, and follow-through.

Rescue Lender with a Heart

Sheryl and her team have become known as “*rescue lenders*”—stepping in to save transactions when deals fall apart with other lenders. Through constant communication and an unwavering commitment to finding solutions, they help clients cross the finish line to homeownership, often when hope seemed lost.

Recognized Excellence

Although Sheryl is modest about her achievements, her track record speaks volumes. Out of her 23 years in the business, she's earned a spot on her company's prestigious annual recognition trip 19 times—a reward reserved for top producers with exceptional customer service.

Meeting Challenges Head-On

The real estate market is always evolving, and Sheryl has faced her share of challenges, including shifting interest rates and ever-changing loan guidelines. Instead of being deterred, she adapts, using creative solutions like seller-assisted concessions and specialized loan programs to help her clients secure the best possible deals.

Giving Back Locally

Sheryl's commitment to community impact goes beyond the workplace. She's currently helping organize

a pickleball tournament to benefit the Eleanor Johnson Youth Center in Fort Walton Beach. With proceeds matched by Movement Mortgage, the event promises to make a meaningful difference for local youth.

Life Beyond Lending

Outside of work, Sheryl's world revolves around family. She and her husband are deeply involved with their children and grandchildren, often spending weekends traveling for soccer games and supporting the many activities their growing family participates in.

Through every transaction, every relationship, and every act of service, Sheryl shows what it means to build a career—and a life—centered around integrity, compassion, and a passion for making a difference.

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LINDSAY FRETINA

More than Numbers

With nearly a decade of experience and a heart for service, Lindsay Fretina has carved out her place as one of the most dedicated and compassionate loan officers in the industry. Her journey into the mortgage world may have started unexpectedly—but it was clearly meant to be.

A Career That Found Her

After earning a biology degree, Lindsay wasn't quite sure what would come next—until a call from her best friend's mom (and fellow Movement Mortgage standout, Sheryl Douglas) changed everything. Sheryl needed help in her mortgage office, and Lindsay stepped in without hesitation, thinking it would be a temporary stop on her path. What she didn't expect was to fall completely in love with the business.

“I've never looked back or considered anything else since,” Lindsay says. “Helping people during one of the most personal and emotional milestones of their lives—it's incredibly rewarding.”

A Mortgage Experience With Heart

Now licensed in Florida, Tennessee, Alabama, and Georgia, Lindsay brings passion and precision to every client interaction. What sets her apart is her personal, intentional approach.

“I don't treat clients like numbers. I'm fully invested in their story, their goals, and their future,” she explains. With access to a wide range of loan programs and the support of an incredible team, Lindsay helps clients navigate the complexities of lending with clarity and care.

Authenticity. Compassion. Consistency.

These three values are the heartbeat of Lindsay's business. She leads with honesty and shows up consistently for her clients and her team—no fluff, no pressure, just genuine guidance every step of the way.





“I DON’T TREAT CLIENTS LIKE NUMBERS. I’M FULLY INVESTED IN THEIR STORY, THEIR GOALS, AND THEIR FUTURE.”

“I want everyone who works with me to feel seen, heard, and taken care of,” she says.

Changing Lives, One Home at a Time

One of Lindsay’s most memorable moments came when she helped a single mom of three purchase her first home. After six months of perseverance, setbacks, and shared determination, the moment they cleared to close was filled with joyful tears on both ends of the phone.

“That call reminded me why I do this,” she says. “Helping someone change the course of their life—that’s what success really looks like.”

Resilience Through Every Season

This past year brought its own challenges for Lindsay. After

navigating burnout and personal struggles, she took time to heal, reflect, and realign her purpose.

“I came out stronger—with a clearer vision and deeper passion,” she shares. That resilience now fuels how she runs her business—with balance, purpose, and joy.

Growth, Expansion, and Exciting New Chapters

Lindsay’s career continues to evolve as she expands her licensing across the Southeast and builds new relationships in Tennessee, Alabama, and Georgia. Movement Mortgage’s ever-evolving loan programs and tools are helping her serve more families than ever before—and she’s embracing the growth with enthusiasm.

Life Outside the Loan Desk

When she’s not helping clients, Lindsay is soaking up the sunshine—boating, playing pickleball, painting, and exploring the outdoors with her Aussie Doodle, Billie. She splits her time between Florida and Tennessee and always makes room for family, creativity, and connection.

Lindsay Fretina is more than just a mortgage professional—she’s a trusted guide, a tenacious problem-solver, and a heart-led partner who shows up for her clients with intention and integrity. Through every home loan, she brings more than numbers to the table—she brings joy.

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NO LIMITS Cora Rasmussen

BY CINDY BELL

PHOTOS BY FALTISEK & GLORIA

When you meet Cora Rasmussen, you instantly feel her authenticity. Behind her easy smile and quick wit is a woman who has built her real estate career on hard work, honesty, and an adventurous spirit that's carried her across industries, states, and unexpected opportunities.

A Journey Rooted in Resilience

Born and raised as the youngest of four daughters in Washington State, Cora grew up in a home where strength, work ethic, and faith were cornerstones of daily life.

“My parents, Doug and Heidi McComas, raised us to work hard, take no crap, and love the Lord and each other,” she says with pride. “My dad may have gone bald raising four girls, but he raised four warriors.”

From an early age, Cora learned to navigate responsibility with grit—taking her first job at a funeral home, where she brewed coffee, filed paperwork, and even drove a hearse at just 16 years old. After high school, her dreams of becoming a chef led her through professional kitchens across Tacoma and Gig Harbor, Washington, where she trained in classical techniques and honed her craft.

Her culinary ambitions were redirected when love intervened. After marrying her husband, Erik, a soldier in the Army's 7th Special Forces Group, Cora moved to Florida. It was a new world—and her introduction to the realities of



the restaurant industry in her new home was far from glamorous.

“On my first night as a Kitchen Manager, I was handed a 2x4 to beat rats off the dumpster. Not exactly Michelin star dreams,” she laughs.

Disillusioned, Cora pivoted to bartending, thinking it would be a temporary move. Little did she know that fate had another plan when she met Jacqui and Matt Luberto at her bar in December 2019. Impressed by her quick wit and attention to detail, Jacqui offered her a position as a personal assistant. A few months later, she invited Cora to join her in launching a new brokerage as a marketing manager—and then encouraged her to get licensed as an agent.

“Every good thing in my career has come from saying yes,” Cora reflects. “Yes to marrying a 19-year-old Army E1. Yes to leaving kitchens behind. Yes to getting my license.” By early 2021, Cora was officially a licensed Realtor—just in time to cut her teeth in one of the most competitive markets in history.

Building a Career on Honesty and Heart

For Cora, the biggest early challenge was learning how to balance her natural people-pleasing tendencies with the demands of the job.

“I had to learn that honesty and awareness beat out people-pleasing every time,” she explains. “I don't promise the impossible anymore. I deliver what I know I can—and that honesty has helped me build a clientele I actually love working with.”

Motivation, she says, comes easily when you're surrounded by good people. “I've lost clients by being honest, but I've never had to work with someone who didn't respect me. That's worth it.”

Rather than chasing big moments, Cora views success as a gradual, personal journey: building a sphere of clients who trust her,



establishing a reputation as a smart, capable, and fun agent, and finding her own people along the way.

Mentorship, Networking, and Growth
Cora credits her mentor, Jacqui Luberto, for being a critical part of her success.

“Being in the office as much as possible, learning the market, having real conversations—it’s been everything. I believe there’s always enough to go around in this industry. We should learn from each other, share with each other.” An open door and an open phone line are her standard policies: “Let’s talk about how to be better.”

“FROM THE OUTSIDE, REAL ESTATE LOOKS SO DIFFERENT THAN WHAT IT REALLY IS. IT’S NOT A SOLO GAME—IT’S A TEAM SPORT. THE MORE WE TAKE CARE OF EACH OTHER, THE MORE WE TAKE CARE OF OURSELVES.”

Finding Balance in a Demanding Industry

Treating real estate like a real job—with real structure—has been key to Cora’s work-life balance. She holds herself accountable to a clock-in, clock-out schedule and designs systems to minimize after-hours stress. “If I work all weekend, I’ll take Tuesday off. It’s not about being perfect—it’s about protecting personal time and giving yourself permission to recharge.”

A True Team Player

At the end of the day, Cora loves what the real estate industry has revealed to her.

“From the outside, real estate looks so different than what it really is. It’s not a solo game—it’s a team sport. The more we take care of each other, the more we take care of ourselves.”

With a mindset rooted in service, learning, and saying “yes” to the unexpected, Cora Rasmussen is just getting started—and there’s no limit to how far she’ll go.



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Marie Babin

No Excuses...Just Solutions

BY CINDY BELL • PHOTOS BY FALTISEK & GLORIA

When you meet Marie Babin, it's easy to see why she's among the top 1% in the real estate industry on the Emerald Coast. With a spirit defined by resilience, adaptability, and an unmistakable passion for real estate, Marie's journey stands out as a true testament to perseverance and heart.



earning her real estate license and helping to co-found Southern Resorts (now Southern Vacation Rentals) alongside Kevin Veach.

It was a different world back then: no websites, no cell phones, and a lot of uncharted territory. Yet Marie thrived, helping to grow the company into a powerhouse managing over 2,000 short-term and long-term rentals. After two decades of success in the vacation rental sector, she made a pivotal decision in 2017 to transition fully into residential real estate—a move she describes as “life-changing.”

“I LOVE IT,” she says with a spark that’s impossible to miss.

From Sweden to Florida's Shores

Born and raised in Sweden, Marie took a leap of faith in 1990, leaving behind her family, friends, and a thriving professional life to start a new chapter in the United States. Landing first in San Diego, she and her husband quickly embraced entrepreneurship,

operating both a computer supply company and a gift shop.

In 1996, the couple made another bold move, relocating to Florida—her husband's home state—in search of fresh opportunities. Faced with limited prospects in the area, Marie once again adapted,

Building a Legacy at RE/MAX

Marie's passion for real estate found its perfect home at RE/MAX. After beginning at RE/MAX Southern Realty, she later transitioned to RE/MAX By the Sea, where broker Robert Ward and his wife, Sherry, offered unwavering support.

Today, as a Broker Associate, Marie is more than just a top producer—she’s a true leader. She cultivates a team environment built on collaboration, trust, and continuous learning. Weekly team meetings aren’t just a formality; they’re dynamic forums where challenges are tackled, ideas are exchanged, and the team’s vision is consistently realigned.

At the heart of her leadership philosophy is a simple yet powerful mantra: “No Excuses... Just Solutions.” It’s a mindset that fuels her team’s success and fosters a culture of accountability and empowerment.

“I listen and ask questions,” Marie explains. Empowering others and fostering open, genuine communication are the cornerstones of her success—and of the culture she’s helped build.



Advice for the Next Generation
When asked what advice she would give to aspiring real estate leaders, Marie doesn’t hesitate:

“Listen to your team and empower them.”

Simple, profound, and deeply reflective of the values that have guided her remarkable journey.

Marie Babin’s story is more than one of success in real estate. It’s a story of courage, transformation, and wholehearted leadership—an inspiring example of the lasting impact one person can have on a community when they lead with both strength and heart.

“

**No Excuses...
Just Solutions.”**

It’s a mindset that fuels her team’s success and fosters a culture of accountability and empowerment.



Staying Ahead in a Changing Market
Marie’s dedication to professional growth never wavers. She actively works with a real estate coach and consistently participates in industry events and conferences. Staying connected and informed ensures she’s always one step ahead—ready to navigate the ever-evolving real estate landscape with confidence and care.

A Life Well Lived
Away from the world of contracts and closings, Marie leads a rich, joyful life. She has raised two accomplished daughters, Desiree and Lexi, who have found

their own success in medicine and healthcare. Her close-knit family spans two continents, with visits from her mother and brothers in Sweden and strong ties with her former in-laws, who remain like family.

Marie also cherishes her life with her significant other of 11 years, Joe. Together, they enjoy weekends spent boating and hosting friends and family at their beautiful home. Her passion for creating memorable, welcoming experiences mirrors the way she approaches her work—with dedication, authenticity, and an open heart.



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