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Publisher's **Note**

As we step into June, I'm filled with gratitude—and a whole lot of energy—after a whirlwind month of unforgettable connection, conversation, and community.

Summer is officially on the horizon, and May marks the perfect kickoff to an exciting season ahead with Volusia Flagler Real Producers! As the days get longer and the energy in our community heats up, we're gearing up for powerful networking events, unforgettable experiences, and meaningful connections that spotlight the best in local real estate. From exclusive mixers to impactful collaborations, there's so much to look forward to—and we're just getting started.

Then, just a few weeks later, we gathered again—this time at Starry Night Gallery in Daytona Beach. Whether you were new to the Real Producers scene or already part of the family, this event was all about showing what makes VFRP different. The energy in the room was electric. Surrounded by bold art, bright minds, and powerful conversations, we saw firsthand how collaboration fuels growth in our industry.

These events are about more than cocktails and charcuterie—they're about creating space for top-tier professionals to connect in meaningful ways. And every time we host a gathering like this, it's clear: Real Producers is a community that *gets it*.

Whether you've been with us from the start or are just beginning to explore what we're all about, I'm so glad you're here. The work we do—both in print and in person—is all about celebrating excellence and creating opportunities. I can't wait to see what this next season brings.

Until then, keep doing what you do best—and know we're cheering you on every step of the way.

With gratitude,
Jayme Dickey
Publisher, Volusia Flagler Real Producers



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MIKE CATHEY



Just Results, No Excuses:
Mike Cathey’s Journey from
Music to Mortgages

Mike Cathey’s story isn’t your typical path into the real estate world—and that’s exactly what makes it memorable. Before he was one of the top mortgage professionals in the area, Mike was immersed in the music industry, hustling his way from the mailroom in Miami to the bright lights of New York City. “I was in the music business for 10 years,” he shares. “I started in the mailroom and worked my way up to Universal Records, where I earned the Rising Star award for Artist Development.” The music world taught him a lot—about relationships, persistence, and performance. But it was a different stage that would eventually become his passion: helping people finance their dream homes.

The spark that lit his mortgage journey? His wife, Stephanie. “Before we were even married, she got her real estate license,” Mike explains. “That’s when one of my best friends called me and said, ‘You need to get your mortgage license and join my team.’ I jumped right in.” At the time, Mike was bartending at a private golf course on the side (perks included free rounds, of course), but the opportunity to make a bigger impact—and build something sustainable—was calling.

Since stepping into the world of home loans, Mike hasn’t looked back. He earned his stripes at Hamilton Group Funding, where he spent nine years consistently ranked in the top five out of nearly 300 loan officers. “Several times I even earned the top honor,” he says proudly. After transitioning to Rize Mortgage, Mike kept that momentum going—earning top-five status and the highest award in just his first year.

But for Mike, success isn’t measured in trophies or accolades—it’s in the lives he changes. “The most fulfilling part of

“
**It makes
or breaks
the deal.”**

my work is getting a client who never in a million years thought they could buy a house to the closing table,” he says. “Seeing those smiles—there’s nothing like it.”

Behind every loan is a story, and Mike is the kind of originator who rolls up his sleeves and digs into the details, no matter how complex the case. “I’ve worked with clients for over a year, helping them build credit and save money just to get into a position to buy. Sometimes it takes patience and creativity. But that’s what I love—it all comes with the job.”

What separates Mike from others in the industry is simple: Service and communication. “I’m the main contact for my clients 24/7. I don’t hand them off to anyone else. That level of personal attention keeps things moving smoothly and helps everyone stay on the same page.” That commitment to clear, consistent communication—combined with honesty, work ethic, and competitive rates—has become Mike’s signature style. “In this business, communication with all parties is everything. It makes or breaks the deal.” If he could go back and do one thing differently? “I would’ve studied the loan guidelines more when I was starting out,” he admits. “It would’ve made me more confident and knowledgeable



“ Family is everything.”

early on.” That said, Mike’s on-the-job experience and tenacious learning have built a career that many admire.

Today, he’s looking to the future with optimism—“Lower mortgage rates would be nice,” he laughs—but regardless of market shifts, his mindset remains the same: “Just results. No excuses.”

Outside of work, Mike finds his balance in family, fun, and fresh air. He and his wife Stephanie are raising two energetic boys—Lennon (8) and Jagger (5)—alongside their two cavapoos, Kaiser and Kona. Whether it’s beach days, travel adventures, or catching a game together, the Catheys make the most of their time as a unit. “Family is everything,” Mike says. “They’re my biggest inspiration.”

He also draws strength from his roots. “My grandfather, who’s passed, my parents, my wife, and my kids all inspire me in different ways,” he says. Whether it’s on the golf course, surfing waves, or snowboarding down a mountain, Mike knows the value of presence—and he brings that same intentionality into his business.

For clients, agents, and partners alike, Mike Cathey is a dependable force in the industry. His past may have started with stage lights and album releases, but today his biggest hits are measured in keys handed over and homes unlocked. Because for Mike, real estate isn’t just about closing deals—it’s about opening doors.

Call Mike at (386) 316-7716 or email him at michael.cathey@rizemtg.com to learn more.



RYAN ADAMS

Generations of Service and a Splash of Laughter:

The Legacy of Ryan Adams

PHOTOS BY: XAVIER WALTON OF WALTONS PHOTOGRAPHY



For Ryan Adams, real estate isn't just a profession—it's a calling that's been woven into the fabric of his family for generations. "It's in my blood," he says with conviction. Raised in a household where real estate was more than just business—it was tradition—Ryan was steeped in stories of client success, hard work, and community impact from an early age. "Like any family tradition, it was simply something that grew inside of me from a young age."

The decision to officially enter the industry didn't come as a surprise to anyone who knew him. It was a matter of timing—something Ryan and his family understood well. "I had many long conversations with my dad and my grandmother before jumping in feet first," he recalls. "Deep down, I always knew I would join them in this work. I never looked back."

Ryan's early career was marked by immediate success. In 1999, he received the Rookie of the Year award, a moment he still reflects on with pride. "I remember standing at the podium while GG Galloway presented the award with my father and grandmother in attendance. I worked hard that first year, and it was an exciting time." That recognition wasn't just a personal achievement—it was a tribute to the legacy he was continuing.

Over the years, Ryan has built a reputation rooted in integrity, loyalty, and an unwavering commitment to his clients. "I love helping buyers and sellers get the very best in price and terms," he says. "It's a skill set that requires finesse and sensibility. 'Fiduciary' is the most important word in our day-to-day work, and practicing that responsibility can be exciting—downright fun—when negotiating."

What Ryan finds most rewarding is the long-term relationships that come from doing business the right way. "It's always fulfilling when business relationships become beautiful friendships," he says. One of his most cherished aspects of the job is working with families across generations. "I've worked with parents and grandparents for years, and now I get to help their kids find their first homes. Sometimes they even come along on showings—it's like a family reunion."

As someone who's seen the industry evolve over decades, Ryan admits there's one thing he might've done differently. "In the late '90s, I wish I had immersed myself in technology," he reflects. "I never would've dreamed how quickly the mechanics of the industry would change." Even so, he's stayed true to the timeless principles that never go out of style—honesty, responsiveness, and treating every transaction as if it were his own.

Looking ahead, Ryan is filled with pride and hope for the future. The next generation of Adams professionals is already in motion, with two of his nephews currently studying real estate at Florida State University. "They're close cousins and both brilliant," he beams. "I have a feeling I'll be learning plenty from them—and hopefully sharing a thing or two as well."

Outside of real estate, Ryan finds joy in the same places that have always centered him: family, the water, and a healthy dose



of fun. Boating is another Adams family tradition that spans generations. "We spend the majority of our free time on the water," he says. From cruising along the Halifax and St. John's Rivers to making annual trips to The Bahamas by boat, it's a lifestyle that brings his family together and keeps their roots strong.

Ryan's daughters, Caroline (13) and Mary Ryan (10), are competitive volleyball players who keep him busy in the gym when they're not out tubing or snorkeling. "They love being on the water just as much as I do," he shares. Their energy, laughter, and curiosity reflect the very spirit Ryan brings to his professional life.

But if you think you know everything about Ryan Adams, think again. One fun fact that surprises most people? "I went to clown school," he reveals with a grin. "I was YoYo the Clown." It's a reminder that Ryan doesn't take himself too seriously—and that a little humor goes a long way in both life and business.

When it comes to sources of inspiration, Ryan points to the family members who shaped him—especially his late



grandmother, Helen. "She was a shrewd business leader with a warm soul and a fabulous sense of humor," he says. "We worked side by side for years, and I'm so thankful for those lessons." He also carries his late father's influence with him every day. "I didn't realize how much quiet motivation he provided until he was gone. When I need him now, I just ask myself, 'What would Dad do?' and the answer usually appears. He was calm, a brilliant communicator, and always fair."

As for his guiding philosophy, Ryan leans on a quote by Don Shula: "Success is not forever, and failure's not fatal." It's a line that echoes his grounded approach to both life and work—a reminder that growth is constant, humility is key, and the journey is just as important as the destination.

With a deep legacy behind him and a new generation rising ahead, Ryan Adams continues to be a steady, trusted presence in Volusia Flagler real estate. He may have started with a family tradition—but he's made the story his own.

Phil Reingowsky

BUILDING A LEGACY OF RESILIENCE, RELATIONSHIPS, AND REAL ESTATE

For Phil Reingowsky, real estate isn't just a profession—it's a calling born out of resilience, transformation, and an unwavering commitment to growth. As a first-generation American and the son of legally immigrated Russian parents, Phil's journey didn't begin with open doors and entrepreneurial blueprints. Instead, it began with the hard-earned values of sacrifice, perseverance, and family.

"I wasn't raised in a traditional American environment," he shares. "My parents had never lived in a capitalist country, and while they gave me everything they could, I had to unlearn a lot about money and mindset to thrive here."

Phil's early adulthood was marked by lessons learned the hard way. But everything began to shift in 2017 when he moved to Daytona Beach, determined to change the

trajectory of his life. He poured himself into personal growth, laying the groundwork for what would become a career fueled by both passion and purpose.

Though he didn't officially enter the real estate world until years later, the dream had long been there. "I used to attend open houses just for fun," he laughs. "I always pictured myself not only as the buyer—but as the person helping others find home."

When Purpose Meets Pressure

The real turning point came in 2021, when Phil married his wife, Irina, and became a stepfather to two boys. That same year, Irina fell seriously ill, and one of their sons was hospitalized. Suddenly, Phil found himself as the sole provider for a family of four—and he knew it was time to stop delaying his dreams.





He enrolled at the Bob Fritze School of Real Estate, all while holding down a corporate job. He juggled 40 to 50 hours a week at work with another 30 to 60 hours building his real estate career on the side. Despite the grind, Phil quickly closed over \$10 million in transactions, showing that hustle, heart, and discipline could take him far.

Lessons from the Front Lines

Reflecting on his early days in the industry, Phil is candid about what he would've done differently. "I would have treated it like the business it truly is," he says. "People don't realize how expensive it is to start—branding, marketing, photography, insurance, legal fees—it adds up fast."

Beyond the financial costs, Phil emphasizes mindset as one of the biggest adjustments. "Real estate isn't something you clock in and out of. You are your brand. Every conversation is a potential opportunity."

He also wishes he had focused sooner on time management and system building. "This industry doesn't hand you anything. Everyone is building their own future. I would've set up better routines earlier on."

A Closing Day to Remember

Of the many transactions Phil has managed, one beachside listing stands out—a property filled with charm, urgency, and emotional stakes. His sellers needed to close on their home and buy a new one on the same day. As negotiations progressed, complications emerged during the inspection. And just as repairs needed to begin, Phil's wife went into labor.

With timing critical, Phil's colleagues Susan and Jamie Barkley of Oceans Luxury Realty stepped in. They took over coordination, managing contractors and repairs while Phil focused on his growing family. Thanks to their teamwork, both homes closed on time. "It was a beautiful collision of personal joy and professional success," Phil says. "I couldn't have done it without them."



What Sets Him Apart

Phil's edge comes from more than work ethic. With nearly a decade of corporate project management experience, he brings strategy, structure, and detail into every deal. "I've managed full condo renovations after closing—whatever it takes to deliver," he says.

His background in purchasing also gives him a sharp analytical advantage. "Understanding pricing and value is everything. I bring that to every client conversation."

Having traveled widely across the country, Phil also relates easily to clients from all walks of life. His ability to connect, build trust, and stay grounded through the highs and lows makes him stand out in a competitive field.

Looking Ahead

While he's achieved a great deal already, Phil sees real estate becoming an even larger part of his future. Right now, he balances it with a full-time job to provide stability for his young daughter, Maya. But the long-term goal is crystal clear: "I want to build a life of freedom, purpose, and success—on my own terms," he says.

He also finds deep fulfillment in the closing process itself. "No matter the

story, everyone lights up at the closing table. That shared joy is why I do what I do.”

A Life Beyond Business

Outside of real estate, Phil is driven by faith, family, and financial strategy. He’s passionate about cryptocurrency, precious metals, and civic engagement. He’s also a dedicated husband and father, relishing weekly Sunday cookouts, movie nights, and time spent around the dinner table with Irina, Mikhail (19), Ilia (13), and baby Maya.

Basketball is another favorite outlet—both on the court and virtually in NBA 2K. “Competition, strategy, teamwork—it mirrors so much of what I do professionally,” he says.

Mentors and Motivation

Phil credits key mentors like Bob Fritze, Lancelot Lenard, Justin Falb, and Jim Morlock for shaping his real estate journey. “Each one taught me something essential—about business, character, or how to be a better version of myself,” he says.

But his greatest source of inspiration remains his parents. “Their sacrifices made all of this possible. I’m standing on their shoulders every day.”

Words to Live By

Phil’s favorite quote is one that defines how he shows up in life: “Life begins on the other side of fear.” It’s a reminder that the most meaningful growth often lies just beyond the limits of our comfort zones.

Whether he’s guiding families through milestone moments or rewriting his own story, Phil Reingowsky is living proof that courage, conviction, and connection can transform lives—and build legacies.





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Closing Table Crashers: How Insurance Gaps Can DERAIL YOUR DEAL

BY O'QUINN INSURANCE SERVICES INC.

Imagine your client at the closing table ready to sign—only to have the deal fall apart because of insurance. This happens often. Don't let insurance cost your clients—and your commission. Here's what to watch on every sale.

“Cheap” Doesn’t Mean “Good”

Many insurers sell policies that only pay the depreciated value in a claim. In the fine print you'll find **Actual Cash Value (ACV)**.¹ If you haven't had the ACV conversation with your agent—walk away. An agent that writes an ACV policy by default is cutting coverage corners that will cost you when you need it most. For an \$800,000 property, an ACV policy might pay only \$480,000 after a claim—leaving a \$320,000 repair gap. Instead, opt for **Replacement Cost (RC)** coverage, which pays to replace at today's prices.² RC may cost more upfront but shields your client from big bills later.

Secure Quotes Early

Never assume the buyer will pay the same premium as the seller—Florida rates can vary **20–50%** from policyholder to policyholder.³ Assuming a new policy will cost the same as the current is a trap setting you up for failure. Instead, have buyers get quotes as soon as possible to lock in realistic premiums. And start flood insurance applications immediately—unless it is a new purchase, flood policies can take up to **30 days** to activate, so delaying could derail financing.⁴

Check Flood History

Knowing a property's flood history is crucial. It can negatively affect home value by **up to 25%** in some markets,⁵ and FEMA flags homes with large or multiple flood claims as “high risk”.⁶



When that happens, carriers can surcharge premiums by **up to 150%** per year until the home meets code by elevating, demolishing, or rebuilding.⁶ In addition to asking sellers about flood claims, ask if they've received FEMA assistance—many payouts count as claims against the home.

Citizens Should Be Your Last Resort

Homeowners choose Citizens Property Insurance because of its low quotes, but it's actually a government-owned insurer of last resort.⁷ Because it holds smaller reserves, Citizens can hit policyholders with surprise fees—**up to 25%** of their annual premium.⁸ Its policies often skip or limit coverage for screened porches, detached garages, and certain water damage. Claims can drag on because Citizens isn't held to the quick-response deadlines that private insurers follow.⁹ And if a private company later offers coverage, Citizens can force you to switch with little warning.¹⁰ Realtors should think twice before referring clients to agents who default to Citizens.

Document Everything

Protect yourself and your brokerage from litigation by asking the right questions and documenting appropriately. Keep documentation for at least two years.

Good News in the Insurance Industry

Recently, **13 new carriers** entered the Florida market, bringing more homeowner policies to the table—driving down premiums and expanding underwriting guidelines to make coverage more accessible.¹¹ Simultaneously, **new laws** have simplified how realtors verify coverage and refer prospects.¹² With more carriers to choose from and streamlined processes, you can close deals faster and sidestep last-minute insurance snags.

Don't Manage Insurance Alone

Florida's rules and prices change all the time. Trying to figure it out yourself can put deals at risk. O'Quinn Insurance is here to help. Need a quick quote or expert local advice? Call or text us at **386-673-5550**. With over 50 years of experience and access to 60+ companies, we'll lock in the right coverage and keep closings on track—so you sell homes, not insurance headaches. Visit **www.FloridasInsuranceAgency.com/RealProducer**.

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Tortuga Music Festival 2025 Delivers

*Sun, Stars, and
Sustainability*



The 12th Annual Tortuga Music Festival lit up the beaches of Fort Lauderdale with a weekend of unforgettable performances and a powerful message of ocean conservation. Hosted by Rock The Ocean in partnership with Live Nation, this year's lineup featured headline acts like Luke Combs, Jelly Roll, and Keith Urban, alongside crowd favorites Ludacris, Parker McCollum, Megan Moroney, and Shaboozey.

More than 40 artists performed across multiple stages, blending country, rock, reggae, and hip-hop to create a high-energy, sun-soaked experience. Highlights included Jelly Roll's explosive opening night set, Keith Urban's Saturday night singalongs, and a festival-closing performance from Luke Combs that left fans buzzing.





Beyond the music, Tortuga continued its mission of sustainability. Through Rock The Ocean's Conservation Village, attendees learned how their support fuels real ocean conservation efforts. In 2024 alone, the festival diverted over 114 tons of waste from landfills. This year, the focus was on "Reduce, Rethink, Restore," reinforcing Tortuga's commitment to a cleaner planet.

From hit songs to hands-on eco-education, Tortuga 2025 proved once again why it's more than just a music festival—it's a movement.

My experience at the Tortuga Music Festival was nothing short of impressive. The energy was electric — from an incredible music lineup to the stunning view of the ocean and the sand beneath your toes. But beyond the star-studded performances, the heart of the festival beats for a bigger cause: supporting marine conservation through Rock the Ocean.



Jayne Dickey-
Publisher
Renaee Ann- VFRP
Ambassador

Florida is home to countless festivals that not only entertain but also give back to our communities. Events like Tortuga are crucial, especially with the influx of visitors and new residents shaping our state. They create a sense of connection, strengthen local culture, and highlight what makes our coastal communities so special. As Florida's real estate landscape continues to evolve, community-driven events play a vital role in attracting new buyers and investors who value lifestyle, purpose, and a sense of belonging. It's a powerful reminder that real estate is about more than just property — it's about community.





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