EMERALD COAST MARCH 2025 REAL PRODUCERS

AGENT TO WATCH: TAMMY LABORDE

PARTNER SPOTLIGHT: JAMIE PROCTOR, HOME WARRANTY OF AMERICA

> RISING STAR: ABIGAIL DAVIS

Jacqui Luberto

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EMBRACING CHANGE AND BUILDING RESILIENCE

2025 has been a ride so far, and full of unexpected lessons.

It's easy to get caught up in the fast pace of "hustle culture", with its constant and neverending to-do lists. But life has a way of throwing curveballs, and those moments force us to slow down, reassess, and adjust. For me, this came in the form of two consecutive back surgeries that unexpectedly threw my carefully planned schedule into disarray. Our big 2025 kick-off event had to be rescheduled, and I had to lean on the support of others more than ever before. What I've realized through these challenges is that flexibility is key. No matter how well we plan, things will come up that we didn't expect. Having a solid foundation whether in business, relationships, or personal health—provides a level of security when life takes an unexpected turn. In those moments, improvisation and a willingness to rely on others are critical.

In this business, we build trust, friendships, and partnerships that can withstand the toughest of times. So, as we navigate the unpredictability of life and work, let's keep in mind that it's not the

sale, the commission, or the closing that defines us—it's how we make others feel and the legacy of care we leave behind.

Here's to embracing change, adapting when needed, and staying focused on what truly matters: the relationships we build along the way.

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When I'm not whipping up PB&J sandwiches for my daughters, tending to my sourdough starter, or obsessing over my growing jungle of houseplants, you'll find me behind the lens, doing what I love most - freezing memories in time for my clients.

Photography has always been a passion, but it wasn't until I lived overseas with my husband that I truly fell in love with the art of storytelling through a camera lens. Becoming a mom deepened that love, showing me how precious and fleeting the

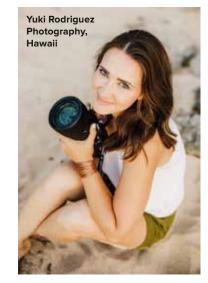
moments of life are—and just how important it is to preserve them.

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New Year, New Room

Can a Kitchen Makeover Make Your Listing Stand Out? BY PHIL CRESCIMANNO, CANDLE CABINETS

The Kitchen: Heart of the Home

As the new year unfolds, it's the perfect time for families to reimagine their spaces—starting with the heart of the home: the kitchen. While sellers are busy planning their next chapter, buyers are envisioning how a bold, stylish kitchen could transform their lives. And here's the exciting news: color is making a comeback, and that includes kitchens!

Why Color Matters

Although the timeless appeal of an all-white kitchen can't be denied, today's buyers are increasingly drawn to spaces with personality and flair. With home inventories rising, a standard, uninspired kitchen risks being overlooked. This is where realtors can shine by guiding their clients toward impactful updates that make listings unforgettable.

Trending Kitchen Colors

So, what colors are turning heads in 2025? Leading the way are earthy greens, from soft fern to rich forest shades. These hues bring warmth and elegance, a far cry from the avocado kitchens of the past. Another standout trend is the classic blueand-black combination, paired with crisp white accents. Whether it's navy cabinetry or moody gray-blues, these colors create striking contrasts that elevate any kitchen.

Highlight the Kitchen Island

Don't overlook the kitchen island—a prime opportunity for adding a pop of color. From greens and blues to soft grays and even country-inspired reds, a wellchosen island hue can set the tone for the entire space. Pairing these bold choices





with quality materials like upgraded cabinet doors, sturdy hinges, and stylish handles adds both charm and value.

Realtors: Make the Difference

Realtors who encourage sellers to embrace these updates not only increase a property's visual appeal but also create an emotional connection for buyers. Kitchens are where memories are made, and a thoughtfully designed space can be the key to standing out in a competitive market. With the right mix of color and quality, you can turn a listing's kitchen from ordinary to extraordinary and secure a faster, more lucrative sale.

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A Journey Rooted in Resilience

Tammy Laborde's journey into real estate is nothing short of inspiring. Born and raised on the bayous of Louisiana, Tammy's path to success has been shaped by resilience, determination, and a deep desire to create a better life for herself and her family.

Her story begins at a young age, getting married at 16 and becoming a mother by 18. Life was busy and full, but after having four children, Tammy began her professional career in auto sales before making a major career shift to become a Junior High School librarian. This change came after battling cancer, a pivotal moment in her life that encouraged her to reassess her future.

The Spark That Led to Real Estate

Her great Uncle Bud was the one who first suggested she get into real estate. Though she didn't initially see herself as a "salesperson," his unwavering belief in her potential sparked something within her. Little did she know, his encouragement would help set her on the path to becoming a top Realtor.

Today, Tammy thrives in the real estate industry, helping others achieve the dream of homeownership that she once dreamed of for herself. She reflects on the personal impact real estate has had on her life: "I grew up in poverty. My family never owned a home, so we were always moving for one reason or another. I never knew what it was like to have my own room or the stability of having a home to call my own," she shares. "When I bought my first home at 20, I'll never forget the feeling. It was all mine. I had stability, and I finally understood what homeownership really meant."

Memorable Success Story

Tammy's empathy and dedication to her clients shine through in her work. She recalls one particularly memorable success story where she helped a woman who had been through difficult circumstances. Despite facing numerous obstacles, the client had a strong desire to become a homeowner. "It took months, but I earned her trust, and together we made a plan," Tammy says. "We got her to the point where she was able to buy her first home. The joy and relief she felt that day will always be a cherished moment for me."



Overcoming Challenges

Like many Realtors, Tammy faces challenges in this competitive industry. One of the toughest parts is telling clients that they're not yet ready to purchase a home. "It's hard, especially when people have such a strong desire to own a home," she says. "But we work with amazing partners who help guide these clients toward homeownership. Sometimes it's just about finding a plan and a way to get them there."

The Power of Mentorship

Mentorship has played a key role in Tammy's success. As the leader of her team, Blue Wave Group, she is committed to lifting others up, a sentiment she credits for the team's success. "Being a mentor to the agents on my team is the most fulfilling part of my career," she explains. "When I help them grow, they help me grow. It's a mutual relationship that keeps us all moving forward."

Balancing Work and Life

Balancing the demands of real estate with personal life is another area where Tammy admits she could improve. "I'm always working even when I'm on vacation. I'm single, so that helps a bit, but my kids don't always appreciate me working during dinner or while we're away," she laughs. "It's something I definitely need to work on to create more balance."

The American Dream of Homeownership

Tammy's journey in real estate has come full circle. Her ability to relate to her clients, her commitment to making the American Dream of homeownership possible for others, and her dedication to her team make her our "Realtor to Watch" this month. As she continues to build a successful career, one thing is clear: Tammy Laborde's passion for real estate and helping others will keep her on the path to success for years to come.





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Substantial efforts and great achievements begin with heart and a vision for what the future might be. That's what Jacqui Luberto puts in place each day as Owner/Broker of Realty ONE Group Emerald Coast.





Hers is a calling—one driven by a deep passion for helping others succeed. What began as a career change in 2016 has since blossomed into a thriving business with multiple companies under its umbrella, all aimed at making a difference in the local community and beyond.

FROM THE CHAMBER TO REAL ESTATE

Before entering the world of real estate, Jacqui had a background in business and community service. She worked as Membership Director at the Destin Chamber of Commerce. and before that, she was with a GS employee for the Air Force. In 2014, she and her husband. Matt. a retired Air Force veteran, moved back to the Emerald Coast area—a region near and dear to them, as they both grew up here. And Matt's retirement offered them the chance for a fresh start on familiar ground.

"I was looking for something flexible," Jacqui explains, recalling how real estate caught her attention. "I had been balancing work and family for a long time, and real estate offered the schedule flexibility I needed." Though she had no prior experience in the industry, Jacqui was ready for a new challenge. "There's always a learning curve when you try something new, but I was determined. I made a point to learn from the people who knew the business well," she says. "I learned to sit next to the smart kids and show up early every day. It paid off."

STARTING IN THE **MIDST OF A CRISIS**

In 2020, Jacqui took a major step forward by opening her own brokerage—Realty ONE Group Emerald Coast. The timing, however, was far from ideal. They opened the doors on St. Patrick's Day, the same day that the governor of Florida shut the state down due to the COVID-19 pandemic.

"It was a surreal experience," Jacqui recalls. "We opened the office and then immediately had to close it again. We worked from home for a week, and then we were back in the office. But just as we got back, someone got sick, and we all agreed to head back home."

Despite the uncertainty and the challenges of navigating a pandemic, Jacqui's team quickly adapted. "After





that week, things got crazy busy. We were able to bring on more agents, and it was clear that people were still moving and buying homes—just in a different way than we expected."

Today, Realty ONE Group Emerald Coast boasts a team of 172 agents, and Jacqui's entrepreneurial spirit has led to the creation of several other ventures, including ONE Family Property Services, a referral network for agents in referral status, and NEST Home Protection, a home watch service. Additionally, she runs Defender Insurance, adding further value to her clients and the community.

THE POWER OF PEOPLE

For Jacqui, real estate is much more than closing deals; it's about the people. She is passionate about helping her agents discover their own strengths and excel in their chosen areas of expertise. "I love working with my agents," she says. "Helping them find their unique greatness and guiding them to succeed in ways that work for them—that's what I enjoy the most. It's not just about the volume of transactions; it's about empowering people to grow in their careers and lives."

Her company's success is a direct reflection of this philosophy. "We have around 1,500 people in our network that we affect by simply showing up to work every day," Jacqui notes. For her, it's not just about business; it's about the legacy she leaves behind—a legacy that focuses on value and community impact.

A LEGACY OF FAMILY AND SERVICE

Jacqui's family plays an essential role in her work life. Her husband, Matt, is the Director of Operations



ensuring that the fastmoving companies have a steady hand at the wheel. "He's the guardrails for this train that's moving very fast," Jacqui says with a laugh. "Matt is my right hand, and I couldn't do it without him."

The couple's teamwork extends beyond business. They share a love for the outdoors, especially anything that involves being on the water. "We love to boat, and we've paddleboarded in the past," Jacqui shares. "Spending time on the water is one of our favorite ways to unwind." Their time spent together also includes relaxing poolside, enjoying the peaceful atmosphere they've worked hard to build around them.

Their commitment to family also includes a sense of responsibility to their community. "We always encourage our agents to get involved in service work," Jacqui says. "We support their causes and make sure that community service is highlighted within our team."

ADVICE FOR ASPIRING AGENTS

Jacqui's journey into real estate has been one of persistence and learning. When asked for advice for aspiring agents, she emphasizes the importance of using the resources available to you.

"The most successful agents have access to the same tools as you do," Jacqui says. "It's all about learning how to use those tools effectively. The resources are out there—what you need is the determination to learn and implement them." She also stresses the importance of caring about the success of others. "I genuinely care about my agents' success," Jacqui adds. "But success is different for everyone. It's important to figure out what success looks like for you personally, and surround yourself with the right people who will help you achieve your goals."



BUILDING FORWARD

Looking ahead, Jacqui is excited about what the future holds for Realty ONE Group Emerald Coast and her other ventures. Her drive for success is not just for herself—it's for the people she works with and the community she serves. She's dedicated to creating an environment where agents can thrive, families can find their perfect homes, and everyone can enjoy the fruits of hard work and dedication.

The most successful agents have access to the same tools as you do. It's all about learning how to use those tools effectively. The resources are out there—what you need is the determination to learn and implement them."

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A Passion for Relationships and Service

Jamie Proctor's journey into the home warranty industry is rooted in a deep passion for building lasting relationships and providing meaningful value to homeowners and realtors. After spending years in real estate brokerage recruiting and management, Jamie realized her true calling lay in supporting homeownership and enhancing the experience for both buyers and sellers.

With nearly seven years of experience in real estate and almost two years with Home Warranty of America (HWA), Jamie transitioned into the home warranty industry, where she could leverage her industry expertise and desire to make a positive impact in the community. "It's been incredibly rewarding to work with local realtors to provide added value to their clients, helping to enhance the home-buying process and ultimately strengthen partnerships," Jamie shares.

What Sets HWA Apart

Home Warranty of America stands out in the crowded home warranty industry thanks to its commitment to customer satisfaction, innovative coverage options, and local expertise. HWA offers customizable plans tailored to homeowners' and realtors' specific needs, ensuring comprehensive protection for critical home systems and appliances. "We take pride in offering personalized support and trusted solutions," Jamie says. "By working with local realtors, I aim to be more than just a warranty provider. I want HWA to be a valued resource, strengthening relationships and providing added value to the homeownership experience."

Core Values That Guide HWA's Success

At the heart of Jamie's business approach are values like integrity, relationship-building, reliability, service excellence, and community focus. These principles influence every aspect of her operations, from client engagement to decision-making, ensuring that all actions align with her mission to deliver exceptional care when it matters most.

• **Integrity:** Honesty and transparency in every interaction ensure that Jamie is seen as a reliable resource.



- Relationship-Building: Focusing on creating genuine, long-lasting connections with realtors, homeowners, and colleagues fosters partnerships beyond the transaction.
- **Reliability:** Jamie makes a point of delivering on promises, ensuring prompt and consistent service.
- Service Excellence: Going above and beyond to meet client needs and ensure satisfaction is always a top priority.
- **Community Focus:** Supporting and contributing to the local community is central to both Jamie's personal and professional brand.

A Memorable Success Story

One of the standout moments for Jamie and HWA was helping a local realtor and seller secure a challenging home sale. The property had older systems and appliances, which were a concern for the buyers. HWA stepped in with a customized home warranty solution that not only protected the seller but also addressed the buyer's concerns.

"This partnership helped ease the buyers' worries and empowered the realtor to close the deal confidently," Jamie recalls. "It saved the sale and created lasting trust between HWA, the realtor, and the new homeowners. That's exactly the kind of impact we strive to make in the community."

A Legacy of Service

One of Jamie's proudest moments outside of her professional career was serving as the honorary commander of the 53rd Computer Systems Squadron at Eglin AFB during the COVID-19 pandemic. "My grandfather was a retired Chief Master Sergeant in the Air Force, and his example of service inspired me throughout my life," Jamie reflects.

During the pandemic, Jamie worked closely with military members to foster community, boost morale, and ensure that the squadron remained missionfocused. This role reinforced her commitment to supporting and serving her community, both professionally and personally.

Customer-Centered Approach

Jamie ensures exceptional customer service through a multi-faceted approach:

- Understanding Client Needs: Listening carefully to clients' challenges and goals allows Jamie to offer tailored solutions that provide real value.
- Accessibility and Responsiveness: By keeping open lines of communication, Jamie builds trust and confidence with her clients, ensuring they feel supported at every step.
- **Education and Transparency:** Jamie takes the time to educate clients about their home warranty options, helping them make informed decisions with confidence.
- Follow-Through: Timely, reliable service is a core commitment, and Iamie ensures that all issues are resolved quickly and effectively.
- Building Relationships: Jamie's focus is on creating lasting partnerships, fostering loyalty through genuine care.
- Feedback and Improvement: Actively seeking feedback allows Jamie to improve HWA's approach and better meet client expectations.

Navigating Challenges and Growing the Business

As with any business, Jamie has faced challenges. A key hurdle was educating local realtors and homeowners about the value of HWA's offerings, especially when many agents were hesitant to include home warranties in their transactions. "During the

COVID market, agents were reluctant to ask listing agents to pay for a warranty," Jamie explains. "But now, home warranties are back in style!"

Jamie overcame these challenges through networking, hosting lunch-and-learns, and leveraging personal connections to demonstrate HWA's value. Her focus on customized solutions, exceptional service, and local expertise has positioned HWA as a trusted partner for realtors looking to add value to their transactions.

Exciting Future Projects

Looking ahead to 2025, Jamie is excited to seek new brokerage or team partnership opportunities. She's passionate about collaborating with top-producing teams and realtors to enhance



the home-buying experience and provide home warranty solutions that add value for their clients.

Passion Beyond Business

Outside of her professional life, Jamie is deeply passionate about being a mother to her three children—Barrett (10), Raya (9), and Clayton (2). "Family is at the heart of everything I do," she says. "Balancing business with sports schedules, school functions, and just everyday life is a challenge,



but it's truly a blessing to watch my kids grow into confident, funny, and smart little people."

Jamie's commitment to her family and her business exemplifies her ability to balance personal and professional success while making a positive impact in her community.

Conclusion

Jamie Proctor is not just a representative of Home Warranty of America; she's a trusted partner, a community advocate, and a dedicated professional who's always looking to provide value. Whether she's working with local realtors or helping homeowners secure peace of mind, Jamie's mission is clear: to enhance the homeownership experience for everyone she serves.



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Building Dreams



Building Dreams: From Peru to the Panhandle

Some careers are written into a person's story from the beginning, while others take shape through unexpected experiences, shaped by instinct, resilience, and a leap of faith. For Abigail Davis, real estate was both an inheritance and a choice—a legacy passed down through generations and a path she ultimately forged on her own terms. Rooted in a family with deep ties to construction and real estate, shaped by a global upbringing, and drawn to the undeniable allure of Florida's Emerald Coast, Abigail's story is one of reinvention, perseverance, and an enduring passion for helping others build not just homes, but legacies.

A Childhood Between Worlds

At the age of two, Abigail's journey took her across continents when her family moved to Arequipa, Peru, where her parents served as missionaries. Immersed in the culture, she quickly became fluent in Spanish, learning early on the power of connection and the richness of different ways of life. The warmth of the community, the traditions, and the landscapes of Peru left a lasting imprint—one that would shape the way she approached relationships and the meaning of home.



When her family returned to the United States, they settled in Cohutta, Georgia, a quiet town on the Georgia-Tennessee border. Her childhood was anything but conventional. With parents involved in both community service and construction, Abigail's world was one of contrast—one day rollerblading through the hallways of an old jail at a probation office, the next walking through the framework of custom-built homes. She grew up with an innate understanding of craftsmanship, structure, and the way spaces shape lives.

Finding Her Way to the Emerald Coast

Nearly a decade ago, Abigail and her family made a lifechanging decision to relocate to Florida's Emerald Coast—a place that held deep significance for a late family member. But this move was more than just a change in scenery. It was a reinvention.

Determined to find her own path, Abigail immersed herself in the community, taking on a role as Office Manager for Live Well 30A, a luxury beach concierge company where she introduced visitors to the coastal lifestyle. From there, she launched a boutique marketing firm, helping local businesses thrive, dabbled in wedding coordination, and even collaborated on innovative ventures like a local trolley concept.

Yet, despite her exploration of different industries, real estate and construction were part of her DNA. The pull toward the industry that had always surrounded her became undeniable. She took a leap of faith, embracing her family's legacy while carving her own space within it—a space where her marketing expertise, deep community ties, and innate understanding of what makes a house a home would all come together.

A Bold Step into Real Estate

In 2019, newly married and ready to build something of her own, Abigail stepped fully into real estate. With the steadfast support of her husband, she set out to do more than sell homes—she wanted to help others build a lifestyle and a legacy along the coast.

Her commitment to excellence was immediate. She pursued a series of prestigious industry designations, including:

- Pricing Strategy Advisor (PSA)
- Resort & Second Home Property Specialist (RSPS)
- Commitment to Excellence (C2EX)
- Graduate Realtor Institute (GRI)
- Accredited Buyer Representative (ABR)
- Broker Associate License

This dedication to education was more than professional development—it was a promise to her clients that she would provide not only market expertise but also the strategic insight and care that real estate decisions demand.

Beyond Transactions: A Business Built on Relationships

For Abigail, real estate has never been just about transactions. It's about people. It's about the moment when a client finds the home where their family will make memories, the second home that will become their escape, or the investment that will create generational wealth. Seeing her clients transform their lives through real estate is what fuels her passion.

That same passion extends into her personal life. Today, Abigail and her husband are building their dream home on five acres just north of 30A—a project they have prayed over and envisioned for years. For her, this is more than just a house; it's a symbol of the very thing she hopes to create for others—a home, a lifestyle, and a future designed with intention.

A Family Legacy in Business

Real estate isn't just Abigail's career—it's a family affair. She works alongside both her mother and mother-in-law, blending experience, knowledge, and trust into every transaction. Her husband, a civil engineer and owner of Thor Construction



& Design, leads a thriving general contracting firm. Their combined expertise allows them to provide an unparalleled level of service, ensuring every home they work with is built on a solid foundation—both literally and figuratively.

Embracing the Lifestyle She Helps Others Find

Abigail thrives on movement, ambition, and the thrill of building something meaningful. Yet, with a husband who knows the importance of balance, she's learning to slow down and savor the very lifestyle she helps others achieve—whether that's a walk on the beach with their beloved German Shorthaired Pointer, Boone, discovering live music, or strolling through a local farmers' market.

With an eye for opportunity, a deep-rooted understanding of the Emerald Coast, and an unwavering dedication to her clients, Abigail Davis is redefining what it means to be a real estate professional. She is not just an agent—she is a guide, an advocate, and a builder of dreams. And for her, this is only the beginning.



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