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Moms. MILESTONES, AND MAKING CONNECTIONS

Dear Real Producers of Naples,

Spring is in the air... and Mother's Day is just around the corner. This month is the perfect time to celebrate the incredible women in our lives who have given us so much. My own mother, Kim Regenhart, has been a tremendous blessing in every aspect of my life—and an integral part of my *Real Producers* business from day one. She has supported me, helped at events, and been a familiar, friendly face to many of you. If you've met her, you know how amazing she is! Inspired by all of you, she launched her own home staging business last year—Palm Staging and Design—and would love to connect with anyone in need of top-notch staging services. You can reach her at (612) 840-1534 or visit palmstaginganddesign.com to see how she can help you and your clients give your listings the facelift they need to sell for top dollar.

We had an incredible time in late February kicking off the new year at Naples Therapeutic Riding Center, welcoming many new faces—including agents who made it into the Naples Top 500 for the first time! We can't wait to see everyone again at our next event in August. In the meantime, I'd love to meet

with both longtime and new agents in this amazing community to learn more about you and explore the opportunity to feature you in the magazine. We are so grateful to everyone who has shared their inspiring stories with us, and we hope that with each top performer we feature, you all take away something valuable. At the very least, you'll recognize a few more friendly faces at our next gathering!

Agents, don't be shy—give me a call or text at (239) 290-0692. Let's set up a time to chat about your journey and see if we can showcase your story in an upcoming issue!

Wishing a Happy Mother's Day to all the incredible moms in our *Real Producers* community—you are truly amazing!

Very respectfully yours,



Andrew Regenhart
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LISA & ANGIE

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COMMITTED TO THE SUCCESS & HAPPINESS OF OTHERS

BY ELLEN BUCHANAN • PHOTOS BY NEW FRAME PHOTOGRAPHY

Every top-performing real estate professional understands that success in the industry is built on relationships. For Lisa Kohan and Angie Hernandez Perez—the powerhouse duo behind The Kohan Perez Team at Marzucco Real Estate—this is more than a guiding principle, it’s a deeply ingrained commitment. Their dedication to helping others isn’t just part of the job—it’s the driving force behind everything they do.

Formerly solo agents with Keller Williams Realty, Angie and Lisa teamed up in 2021 and made the move to Marzucco Real Estate in 2025. By delivering a highly personalized, concierge-level experience, they have established themselves as a formidable presence in the Naples luxury real estate market.

The Path to Real Estate

Lisa Kohan, originally from Geneva, Ohio, began her career in banking before relocating to Southwest Florida in 1980 to join Naples Federal Savings

and Loan. She later became a branch manager at Citizens & Southern National Bank and spent seven years as a private banker for the Ritz-Carlton, an experience that instilled in her the highest standards of customer service—values she upholds today.

“Back in those days, there were no ATMs—customers had to come into the office and interact face-to-face,” Lisa explains. “This experience taught me the importance of personal service, building relationships, and always going the extra mile for clients. Those values

remain at the core of how I approach my work today.”

After her banking career, Lisa spent 13 years working with her husband’s jewelry manufacturing sales team while raising their children. However, real estate had always been in Lisa’s blood. Her grandfather, an industry pioneer in Ohio, served as president of the Ohio REALTORS® Association and the National Association of REALTORS®. When her husband



Angie Hernandez Perez

retired from retail sales, Lisa obtained her real estate license and quickly hit the ground running.

A native Floridian, Angie Hernandez Perez grew up in Hialeah and has called Naples home for over 20 years. She earned a bachelor’s degree in business management and legal studies from the University of Miami, furthered her education at Ave Maria School of Law and Hodges University, and began her career in medical oncology, where she spent over 15 years as a financial director.

Angie’s interest in real estate was sparked when she helped a family member navigate a challenging home purchase. Overwhelmed by the process, Angie stepped in to research, connect with agents, and guide them through the decisions. “I realized then that real estate wasn’t just about houses—it was about helping people feel confident and secure in one of the biggest decisions of their lives,” she recalls.

Shortly after this experience, Angie obtained her license and launched

her real estate career. Her extensive background in finance and strong negotiating skills allow her to guide clients in making sound decisions that align with their long-term goals.

Becoming The Kohan Perez Team

Lisa and Angie met at Keller Williams Realty, where Angie worked as a productivity coach, helping new agents develop the skills needed for success. Their professional relationship began with Angie coaching Lisa, and as they collaborated, they recognized their complementary strengths, a shared a client-centric approach, and genuine passion for helping others. With their combined years of local experience, they saw an opportunity to make a greater impact for their clients and, in 2021, formed The Kohan Perez Team. Since then, they have established themselves as specialists in luxury properties across Southwest Florida,



Lisa Kohan

offering concierge-level service and connecting clients with exceptional homes and lifestyles.

Their dedication to their clients and in-depth knowledge of the area, along with their relentless hustle and hard work, has proven to be highly effective. In the past year alone, Angie and Lisa closed \$19 million in sales across 33 transactions. Looking ahead, they aim to achieve \$40 million to \$50 million in 2025. Their success is reflected in a growing list of accolades, including *Gulfshore Life* magazine’s Five Star Real Estate Agent award from 2022 through 2025.



Angie Hernandez Perez (left) and Lisa Kohan (right) teamed up in 2021 to form The Kohan Perez Team.

Additionally, Lisa was named a Rising Star in real estate in both 2023 and 2024.

A Data-Driven, Relationship-Based Approach

What truly sets this powerhouse team apart is their extensive local knowledge, professionalism, deep commitment to helping people, and keen understanding of the emotional and financial impact of real estate transactions. They excel in personalized consultations, tailoring their approach to each client’s unique needs, lifestyle, and investment goals. Additionally, their intensive market

analysis before every client meeting positions them as loyal, trusted advisors.

“Whether we are farming an area, meeting with a new client, going in for a listing appointment, or working with a buyer interested in a particular area, we do a full, thorough search on that market to see what’s recently sold, what’s pending, and what is active. We want to be well-versed in the competition and the inventory in that area. We make sure that by the time we sit in front of the client, we already have the answers to their questions,” Lisa explains.

“**WE WANT TO CONTINUE TO GROW OUR BRAND TO BE ONE OF THE MOST SUCCESSFUL IN SOUTHWEST FLORIDA.”**

Angie adds, “Early on, I would get caught up in the excitement of closing deals, but I realized that the most satisfied clients were the ones who felt confident and informed throughout the process. I take the time to educate my clients about the market, explain the ‘why’ behind my recommendations, and help them make data-driven decisions.

“Being able to earn our clients’ trust, educate them on the market, and empower them to make confident decisions is incredibly fulfilling. Every day is different, and that constant growth and learning are what keep us passionate about this work.”

Home and Hearth

Outside of real estate, Lisa and Angie are devoted to their families. Lisa has been married to Michael for 35 years, and together they have three grown daughters—Megan, Elizabeth, and Lindsay—as well as two wonderful grandsons, ages 8 and 2, who all call Southwest Florida home. The family is rounded out with their beloved Australian shepherd, Blu. They spend their time enjoying trips to Disney World, cheering at soccer games, visiting the zoo, and taking in Southwest Florida’s breathtaking sunsets. Classically trained since age 5, Lisa also enjoys playing the piano in her free time.

Angie has been married to her husband, Jerson Labrada, for five years, and has two daughters, Zady (17) and Zoey (13). Their lively household also includes two energetic pups—Fancy, a 4-year-old teacup Yorkie, and Fiji, a 1-year-old toy poodle. In their free time, the family loves staying active, whether it’s

attending softball games, spending days at the beach, boating, or exploring new destinations through travel.

Making an Impact: Giving Back

Aligned with their core motivation of helping others, Angie and Lisa are deeply committed to giving back. Together, they actively support the Make-A-Wish Foundation, the Leukemia & Lymphoma Society, the March of Dimes, and the Urban Land Institute Foundation.

They are also involved with the Mind Your Brain Foundation—founded by Lisa’s best friend—and the Fort Myers Pilot Club, both dedicated to improving the lives of individuals affected by traumatic brain injuries.

The Next Chapter

Lisa and Angie have no plans to slow down as they continue propelling their thriving real estate business forward with a strong focus on growth.

As a community educator and networking expert, Lisa remains dedicated to strengthening her presence within the community, fostering meaningful relationships, and giving back. “We want to continue to grow our brand to be one of the most successful in Southwest Florida,” she shares.

Angie is committed to expanding the team, mentoring new agents, and supporting young women at the PACE Center for Girls. “As a productivity coach, my goal is to continue expanding our team by teaching new agents the skills needed to thrive in the real estate industry. Additionally, as a mentor for PACE Center for Girls, we aim to inspire the younger generation by demonstrating that the sky is the limit,” she says.

Most importantly, Lisa and Angie’s mission remains the same: to make a meaningful difference in the lives of their clients.

“Above all,” Lisa concludes, “we want to continue to have a positive impact as dedicated professionals committed to the success and happiness of others.”



Angie Hernandez Perez was Lisa Kohan’s real estate coach when they first met.



Lisa Kohan’s grandmother was a concert pianist in Cleveland, and Lisa herself has been playing the piano since age 5.





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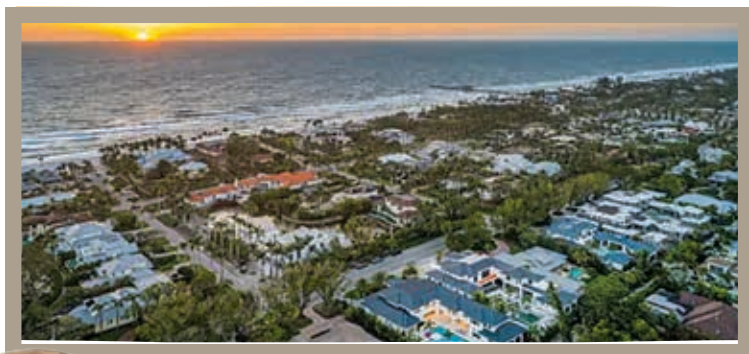


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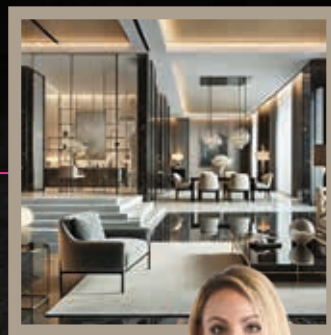
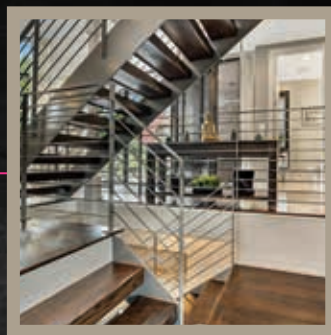
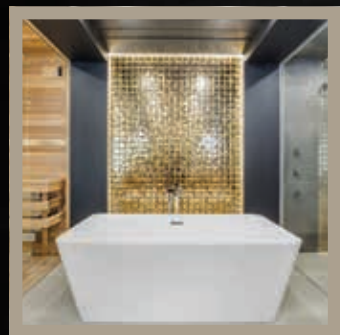


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GROUND ED Growth

The Power of Nature and Movement for Mental Clarity

BY CARLENE MARIE

“Look deep into nature, and then you will understand everything better.”
 – Albert Einstein

Have you ever noticed how your best ideas don’t come when you’re staring at a screen, grinding through tasks, or pushing through exhaustion? Instead, they emerge when you’re moving, breathing, and giving your mind the space to reset—often outdoors, away from distractions.

As high-achievers, we spend so much time in motion, yet ironically, we often forget to move in a way that restores us. The result? Mental fog, stress overload, and the feeling of running “pillar to post,” as my mother would say, or just on empty. But what if the key to greater clarity, sharper decisions, and more resilience was as simple as intentional movement and time in nature?

The Mind–Body Connection in Leadership

The demands of leadership are relentless. Every decision requires focus, confidence, and presence. Yet, when you’re always indoors, glued to technology, and rushing from one task to the next, your brain doesn’t get the reset it needs to function at its best.

Science confirms that movement—especially in nature—lowers cortisol

(stress hormones), enhances cognitive function, and sparks creativity. When you move, your brain fires more efficiently, allowing you to process information more clearly. That’s why top leaders take walking meetings or step outside when they need to break through mental blocks.

I’ve built this into my coaching practice. Some of my most powerful client breakthroughs happen during walk-and-talk coaching sessions—or even when I step outside for a call with my own coaching mentors. (Even coaches need coaches!) There’s something about the combination of fresh air, movement, and a clear mind that shifts everything. Solutions feel closer. Decisions feel aligned. Energy returns.

How to Build Movement into a Busy Schedule

- Start Your Day with a Walk**
 Before diving into work, take a 10-minute walk outside. This simple shift signals to your brain that you are in control of your day, not reactive to it. Natural light also helps regulate your energy and focus.
- Walk-and-Talk Business Calls**
 Not every conversation requires sitting at a desk. Walking improves verbal fluency and cognitive flexibility, making your thinking clearer and communication sharper.

Next time you have a brainstorming session or strategic discussion, take it on the move.

- Use Natural Pauses as Reset Moments**
 Instead of scrolling between meetings, step outside for a few deep breaths or a short walk. This breaks up mental fatigue and prevents decision overload.
- Make Time in Nature Non-Negotiable**
 High performers don’t just work hard—they recover well. At least once a week, schedule a longer outdoor reset—whether it’s a beach walk, a nature trail, or quiet reflection outside. The clarity it brings is unmatched.

Your Energy Is Your Greatest Asset
 The ability to stay sharp, handle pressure, and navigate uncertainty is directly tied to how well you manage your energy.

For me, prioritizing movement has been a game changer—not just for

my business, but for how I show up in my life. Some of my clearest insights and most aligned decisions have come when I’ve stepped away from my desk and into nature. Whether it’s a morning walk along the beach or a stroll between coaching sessions, I’ve found that movement isn’t just about physical well-being—it’s about creating space for clarity and confidence.

We often believe that working harder means better results, but the truth is, intentional pauses fuel sustainable success. The next time you feel stuck or overwhelmed, don’t push harder—shift your environment. Step outside, move your body, and notice what unfolds when you create that space. Clarity, confidence, and resilience aren’t found in busyness—they’re built in the moments you intentionally create, one mindful step at a time.

Cheering with you and for you as you propel your life forward.



Carlene Marie is a Certified Master Mindpower Coach and Certified Health, Wellness & Life Coach. She specializes in private and group coaching, keynotes, workshops and publications helping high performers cultivate mental toughness and emotional resilience. With extensive expertise in unlocking human potential, Carlene Marie’s programs empower and guide toward lasting change for optimal success in every area of life. CarleneMarie.com 513.383.5647

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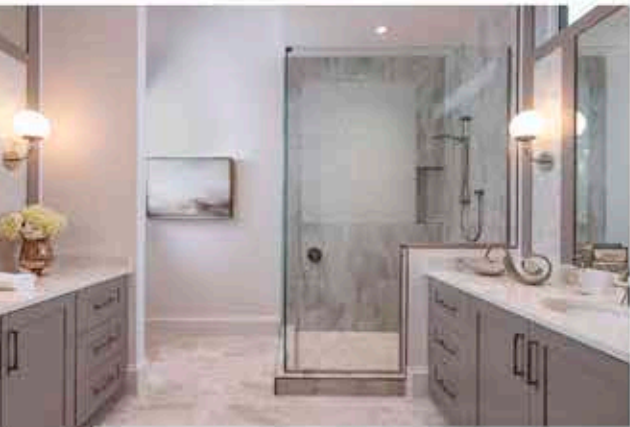
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ALLIE PELHAM

ACTION
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BY ELLEN BUCHANAN
PHOTOS BY
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A LEGACY OF TRUST: MAKING REAL ESTATE TRANSACTIONS A DONE DEAL SINCE 1988

In real estate, few things are as crucial to a smooth closing as skilled title insurance professionals. At Action Title Services in Naples, Florida, Allie Pelham leads a dedicated team committed to seamless transactions. Founded in 1988, the company has built a reputation for meticulous title searches, escrow services, and closings with a focus on accuracy and security.

What sets Action Title apart is its deep experience and resilience in an ever-changing industry. With over 84 years of combined experience, Allie and her team are known for their reliability, professionalism, and proactive problem-solving, making them a trusted partner for real estate professionals in Southwest Florida.

Built on Experience, Driven by Service
For over three decades, Action Title Services has earned a reputation for navigating market shifts with expertise, innovation, and a personal touch. Unlike larger firms, their hands-on approach provides customized support throughout the title process, ensuring smooth, secure

transactions that give homeowners peace of mind.

Allie Pelham, owner and president, leads the close-knit team of six employees, which includes an office manager, two processors, a receptionist, and a bookkeeper. Many employees have been with the company for over 20 years, offering a level of service larger firms can't match.

"We pride ourselves on maintaining long-term employees in a family-like atmosphere," Allie says. "We've weathered the real estate boom of the late '90s, the recession of the early 2000s, and even COVID. Remaining an independent, locally owned business—not backed by a large

corporation—speaks to our resilience and commitment."

Going Above and Beyond
At Action Title Services, protecting homeowners goes beyond typical title company duties. The team ensures smooth transactions while tackling critical issues like fraud prevention and even providing foreclosure assistance to homeowners struggling during economic downturns.

Cyber fraud is an increasing concern, with scammers frequently intercepting wire transfers. To combat this, Action Title Services requires homeowners to verify wire instructions and utilizes secure communication methods, including advanced fraud prevention software. Additionally,



their insurance safeguards clients from financial loss in the event of fraud.

During the recession of the early 2000s, Allie and her team collaborated with banks, REALTORS®, and lenders to help homeowners avoid foreclosure by securing loan modifications and short-sale approvals. Their proactive approach during challenging economic times earned them a reputation for making a meaningful difference in homeowners’ lives.

Coming Full Circle

Originally from Santa Cruz, Bolivia, Allie was raised by attorney parents. After high school, she moved to Tifton, Georgia, to pursue electrical engineering at Southern Regional Technical College. When her mother relocated

to the U.S., Allie transferred to Auburn University to be closer to her and, later, when her mother moved to Naples, Florida, Allie followed.

By then, Allie realized electrical engineering wasn’t her true path. Married with a daughter, she began working at Colonial Mortgage, her first step into real estate. She later transitioned to Nationwide Insurance before joining Action Title Services, where her career truly began to take shape.

When Patti Decker, founder of Action Title Services, interviewed Allie for a clerical role, she saw her potential and hired her on the spot. After six months, Allie moved into file processing, and 23 years later, in 2021, Patti retired and sold the company to Allie.



Allie Pelham is the owner and president of Action Title Services in Naples, Florida.



“
At the end of the day,
I think I’m doing
what I was always
meant to do.”

Allie Pelham and her fiancé, Todd

“My dad always wanted me to be an attorney,” Allie recalls. “Even though I didn’t pursue law directly, I ended up doing something that is considered legal work. Life has a funny way of bringing you back to the beginning. At the end of the day, I think I’m doing what I was always meant to do.”

Helping Others Achieve the American Dream

“By buying this company, I truly feel like I’ve achieved the American Dream,” Allie says. But for her, it’s about more than personal success—helping others achieve their dreams drives her work.

Allie is often the last person homeowners see before they take possession of their new homes. “I get excited when young families bring



Left to right: grandson, Sebastian; future son-in-law, Angelo; daughter, Sofia; and Allie Pelham (far right)

their kids in to sign their documents,” she shares. “They’re so excited to own that piece of land, something that will be an asset for their family, a place where they can grow.”

Family Life

Allie has a daughter, Sofia (28), who lives in Naples, and a 6-month-old grandson, Sebastian. She is engaged to her fiancé, Todd, who has three sons: Matt (26), Robbie (22), and Jacob (19). Their household includes Maggie, their lively 15-month-old chocolate Lab.

The family enjoys weekends on the water and shares a passion for football, especially the Miami Dolphins and attends every home game. They travel often and recently spent 10 days in Italy, exploring Venice, Positano, and the Amalfi Coast, which Allie describes as “the most beautiful scenery ever.” Locally, Allie loves to get out and explore new places, whether it’s grabbing a bite to eat, going to an art show, or simply enjoying the outdoors.

As a Miami Dolphins season ticket holder, Allie donates tickets to local

schools for raffles, helping raise funds for education. Inspired by her mother’s work as a victim advocate with the State Attorney’s Office, she also supports Project HELP, a nonprofit dedicated to providing hope, empowerment, and healing to survivors of sexual violence, sudden death, and other crimes.

On the Horizon

Allie is excited to grow Action Title Services, with plans for a new location in Lee County. She’s also focused on community involvement and mentoring younger generations. “I feel like it’s important to motivate young kids,” she says. “It could be a good opportunity for us to have a better generation. I’m not sure if my influence can make someone’s life better, but we can try.”

For real estate professionals, Allie wants them to know that Action Title is a low- to no-claim office with the experience and longevity to prove they are here to stay.

“We’ve built a solid reputation for reliability and professionalism, with positive reviews from our

satisfied clients,” Allie says. “Real estate professionals can feel confident entrusting their precious customers to us.”

For more information on how Action Title Services can help you and your clients achieve the American Dream with seamless closing services, call 239-262-2200 or email customerservice@actiontitenaples.com.





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Health Insurance for Entrepreneurs

Making the Right Choice

BY JOE GARCIA

We all know that being self-employed has its advantages and disadvantages. We also understand that being self-employed puts a lot of burden on our shoulders managing the day-to-day aspect of our business. We must understand things such as marketing, finance, investments, and employee benefits. After all, we don't have the luxury of a large company that has people managing each of these important activities individually.

The self-employed are roughly 25 percent more likely not to have health insurance or retirement benefits, but that doesn't mean that they are 25 percent less likely to need these types of benefits.

The independent business owner often finds themselves in a quandary deciding which type of health

insurance plans they should consider. Health insurance costs are expected to increase in 2025 as the markets become more concentrated with fewer insurance companies. You may ask why having fewer health insurance carriers matters, and the simple answer is economics, supply, and demand. Fewer health insurance companies in the market means less competition, higher prices, decreased access to affordable health care, and fewer options for the consumer.

If you are an independent business owner and find yourself battling over health insurance price increases year after year, maybe it's time to look at how you are purchasing health insurance. There are several important factors to keep in mind when purchasing health insurance. Here are a few key considerations:

- Your age
- Immediate family health history
- Your marital status
- Covering children or no children
- Your current health history
- Providing insurance benefits for just you and your family or providing insurance benefits for a small business of two to 50 employees
- Medications you are taking

These are just a few things to consider when strategizing your health insurance options. If you are younger and healthy, you may want to consider a high-deductible health plan (HDHP) paired with a health savings account (HSA). This will allow you to potentially build a nest egg for the future and avoid paying federal tax on income you earn that goes toward qualified medical expenses.

If you have a family with young children or are expecting to add more children to your family, then you may want to consider a more comprehensive health insurance plan and design benefits around co-pays. The most important thing you should consider is the network. You should make sure your providers are in the network and understand what it means if you go outside the network.

As an independent business owner, you should also understand that not all insurance companies are created equal.

The insurance companies have different pricing, different variations on how plans work, and different networks. Why is this important to understand? Because more than likely, you will not remain with the same insurance company you started with, and if you are still with the same insurance company, you may be paying too much—or you sacrificed benefits to make the health insurance plan more affordable.

There are many decisions that need to be made when

considering health care. For some people, it might make sense to use the marketplace, and if this is the case, then it's important to understand the rules that are set by the government. It also may make sense to purchase the health insurance plan in the private marketplace.

When it comes to choosing your health insurance as a self-employed individual, it's important to explore all your options and select a plan that meets your needs and budget.



Joe Garcia is an experienced insurance and investment advisor representative with nearly three decades of experience. He has been helping clients with their insurance and retirement planning since 1996 and specializes in helping the self-employed navigate health care. Joe also provides retirement planning solutions and shows clients how to protect their greatest asset: the ability to make an income.

In addition to being a Navy veteran, Joe earned a Bachelor of Business from Western Michigan University and an MBA from Michigan State University. Joe has also acquired a Certified Long-term Care designation. (239) 319-3062 | www.oursmg.com



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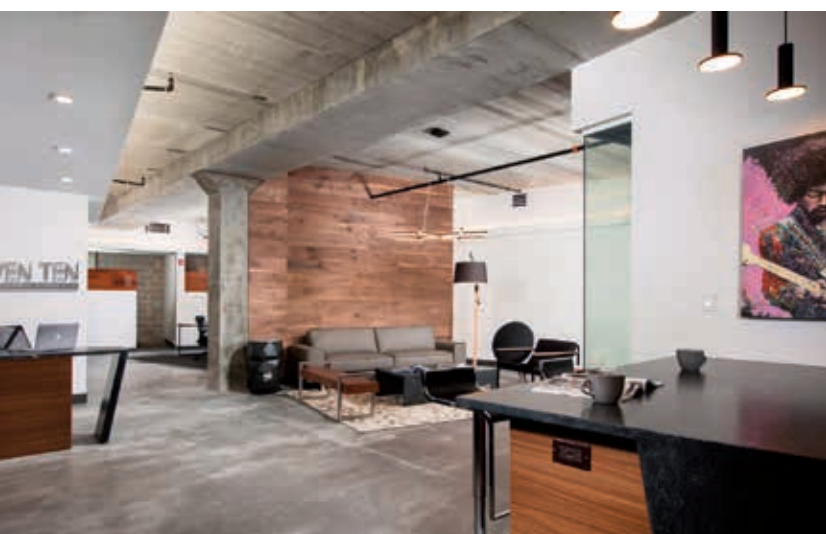
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Heather BRODERS

No Time
to Wait

BY JESS WELLAR
PHOTOS BY LACASATOUR (TAKEN AT AN EXCLUSIVE DESIGNS HOME IN CAPE CORAL, FL)

“We came to Southwest Florida for a visit in Spring of 2017,” Heather Broders recalls with a grin. “We loved it so much that we went back to Washington State and listed our house for sale. That July, we quit our jobs, filled our two cars with everything we still owned, and moved here!”

“People thought we were insane... But we were tired of working all year for a one-week vacation and decided we wanted to live where we wanted to vacation. Life is too short.”

That bold decision to uproot has paid off in more ways than one. Today, Heather is a thriving broker associate with Alfred Robbins Realty Group in Naples, with an impressive \$18.5 million in sales volume across 28 transactions last year alone — and, more importantly, a career that allows her to enjoy life, raise her children with flexibility, and continue to pursue her passion for helping others.

From a Desk Job to Real Estate

Heather knew early on in life that school wasn’t her strong suit. “I was always referred to as the social butterfly,” she laughs.

“I’ve started at nearly entry-level at every job I’ve had and moved up fairly quickly because I show up, learn rapidly, and stay curious,” she shares.

Heather initially aspired to become a nurse, but after giving birth to her son at 20, she shifted to dental and medical management. Over 10 years, she worked her way up through the ranks, gaining valuable experience and sharpening her skills in organization, client care, and communication.

When Heather and her husband moved to Florida, she decided it was time to try something new.

“I was working at the VA in Vancouver when we decided to move,” Heather explains. “I thought about transferring, but the closest VA was over an hour away.”

Instead, she took an executive assistant position for a local real estate agent — and that’s when everything clicked into place. “Within a year, I became a transaction coordinator and then decided to obtain my real estate license in 2019,” she recalls.

Winning Together

Heather’s passion for learning has been a powerful driving force in her career. She loves attending masterminds and conferences to network with like-minded people.

“It’s motivational for me,” she smiles. “I enjoy listening to people who are doing big things to remind myself that nothing is impossible.”





That attitude is evident in her impressive career, and so is the guidance of those who helped her along the way. Heather credits fellow Naples-area agent Renee Hahn for providing valuable mentorship early on.

“I met Renee at a home inspection while I was an executive assistant,” Heather recounts. “We instantly clicked. We’re still friends and grab lunch together often.”

Just two years into her new career, Heather earned her broker’s license to expand her knowledge and refine her expertise.

Perhaps what makes Heather stand out from the crowd the most, though, is her ability to be a team player. Heather’s positive attitude and warm demeanor have solidified her reputation as an agent who other agents love working with. In fact, most of her friends are other agents.

“I’m not in competition; I play well with others, and we all win together,” she affirms. “The buyer, the seller, and the other agent ... all four of us at the closing table have a role to play, and I want it to be a positive experience for everyone.”

Heather Broders is a broker associate with Alfred Robbins Realty Group in Naples, Florida.



Heather’s ability to stay positive and productive stems from her strong commitment to setting boundaries.

“When I got into real estate after my daughter was born, I wanted to be there for my kids and work from anywhere,” she offers. “So I have to be firm on my ‘why,’ and I’m not afraid to set boundaries.”

Balancing Act

Originally from the Dallas area, Heather’s proudest achievement is finding success in her career without sacrificing her role as a devoted wife and mother. She and her husband, Elliot — a talented builder — recently celebrated their seventh wedding anniversary. Heather is also the proud mom of two wonderful children: Evan (18) and Haylee (6). Rounding out the Broders’ brood is their German shepherd, Sherman.

“We love to boat, travel, and eat!” Heather laughs. “We all crave adventure and fun.”

The Broders’ favorite thing to do is explore in their own backyard: taking the boat to Islamorada and snorkeling near the Alligator Reef Lighthouse, catching a game in Tampa, or enjoying the theme parks.



“Nothing compares to a random Thursday beach sunset here in Southwest Florida, though — absolutely magical,” Heather adds.

She is also passionate about giving back and her faith. While Heather’s family runs a busy schedule, they attend church locally and have been supporters of Biz Kids, Special Olympics, and “A Night to Shine.”

Looking Ahead

Last year was a banner year for Heather on all levels. After years of helping others buy their dream homes, her family bought theirs. They also checked a major travel goal off the bucket list with a memorable family trip to Europe. Work-wise, Heather’s success also enabled her to expand her support system by hiring an assistant and a transaction coordinator to help manage her workload.

As for what’s next? Heather is open to building a small team if the right candidates should come along.

“I miss working with people on a day-to-day basis,” she admits. “There’s only so much you can do by yourself as a solo agent. But I want to work with someone who genuinely wants to help people, someone like-minded — not just an agent chasing a deal.”

Ultimately, Heather wants to maintain her business momentum, her lifestyle, and enjoy time with her loved ones. She has no plans to work nose-to-the-grindstone and encourages others to enjoy their precious time on this earth as well.

“You are the creator of your life,” she declares. “If you don’t like it, change what you can, pray about the rest, but just keep moving. Do something, not nothing. It all starts with your mindset and remembering that tomorrow is not promised.”



After moving from Washington State to Southwest Florida in 2017, Heather Broders quickly transitioned from executive assistant to licensed real estate professional within two years.

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Developing KEY MANAGEMENT Skills

BY MICHAEL DILL

In this article, I'll share the key leadership and management skills I've developed—and how you can cultivate them too.

The first step is recognizing the key differences between leadership and management. Leadership is where you're leading by example. I believe the number one cornerstone of leadership is taking 100 percent ownership and responsibility for oneself. When you are focusing on showing up as your absolute positive best, you become a beacon of light and an example for others. Management is about delegating and following up, giving directions, etc. There are many more leadership and management skills I could discuss at length. I offer a boot camp

where you can learn these essential skills. However, let's first define what it means to show up as a leader or manager.

First, you need to learn the different behavioral patterns of people. I use an assessment called DISC. D is dominant, I is influencing, S is steady, and C is compliant. Each behavior possesses a different type of communication. I's are friendly, they're joyful, and they like to have fun. They're fast-paced people, so they're not very good at tasks or taking direction sometimes. It's best to ask them to repeat what you said or there's a possibility that they may immediately forget. Ds are fast-paced, task-oriented. Boom, boom, boom is how they move, talk,

and listen. You have to get to the point. Don't sit there and talk about the weather. They don't care. S's are slow, steady, and reserved. They're people persons. They're not outgoing. You can't take them too far outside their comfort zone. You slow down when you're speaking to them. And Cs are all about compliance. They're task-oriented, not people persons, they're guarded and reserved. Think of a CPA—dot the I's and cross the Ts.

You have to understand these behavioral patterns and how to make the shifts in yourself to communicate with each type properly. This will give you gained awareness of how you and they may show up. You can then begin to migrate your communication style with different people to get the best out of them. When you master the different behavioral styles and how to communicate effectively, you should then begin asking insightful questions. Slowing down as a leader or a manager and asking good questions forces people to think and use their brains more deeply, which will help them arrive at the answer. By asking versus

telling, you're putting the weight on them and forcing them to think and grow versus you doing all the work.

Master the art of feedback as people are answering those questions, complimenting and stroking when they are giving you good feedback, and challenging them to go deeper when they haven't arrived at the answer yet. Let them know when they're doing well and when they need to improve. Learn the art of having those simple conversations correctly. This rewards you with a new sense of accountability and responsibility, and a feeling of pride that you're leading people the right way by slowing down, understanding their behaviors, understanding the type of feedback you'll get from them, and understanding how to ask engaging questions while giving them proper feedback, knowing when to stroke them and when to challenge them in the conversation to help them grow.

Develop these key leadership and management skills and watch everyone around you rise to the occasion.



Coach Michael Dill is an award-winning, certified business coach, global speaker, and published author. He is a proud ActionCOACH franchise partner, as well as the president of Power & Ice Wealth Creation, a strategic leadership company. Michael brings more than 40 years of business and entrepreneurial experience to his leadership, team training, and mentoring practice. To learn more, call 954-675-9536 or visit BusinessCoachMichaelDill.com.

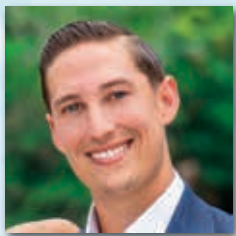


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Hailing from Salt Lake City, Rick J. Lindsey got his start in the mailroom of his father’s insurance brokerage, working his way up to underwriter, risk manager, entrepreneur, and now CEO of Prime Insurance Company. His relentless drive, business acumen, and demand for excellence are ingrained in every aspect of his work.

With over four decades in the industry, Rick brings extensive experience as a licensed surplus lines broker in every U.S. state, and territory, leading a diverse team of over 250 employees committed

to insurance that serves more as a shield than a sword. Deeply invested in relationships, Rick takes a personal approach—even piloting his helicopter coast to coast to uphold the partnerships that define his business.

Filling the Gaps in High-Risk Insurance
Rick recognized a critical gap in the insurance market—one that left high-risk clients struggling to find reliable coverage. Rather than following the industry’s cautious approach, he sought to build a model that offered

protection where others would not. His vision for a more responsive and customized insurance solution led to the development of true (TRU) insurance, which prioritizes long-term partnership and support for policyholders facing unique challenges. Under his leadership, XINSURANCE has become a go-to provider for specialty liability coverage, with offices in Salt Lake City, Chicago, Philadelphia, and Naples, Florida.

XINSURANCE has been at the forefront of crafting specialized risk management strategies and insurance solutions



Rick Lindsey (second from left), CEO of XINSURANCE, provides high-risk coverage nationwide as a licensed surplus lines broker in all U.S. states and territories.

for homeowners situated in areas prone to natural calamities such as wildfires, floods, and hurricanes. The company's mission is to offer bastions of protection to those forsaken by conventional insurance markets, ensuring they are not left vulnerable in the wake of disasters.

For homeowners seeking to mitigate risks associated with their high-value property or geographic susceptibility to natural disasters, XINSURANCE TRU Homeowners insurance offers a fortified line of defense. By engaging directly with policyholders to understand their individual needs, XINSURANCE crafts coverage that precisely fits the distinctive circumstances of each homeowner. This tailored service, coupled with the company's solid capability to underwrite diverse risk categories and its steadfast commitment to client service, positions XINSURANCE as a reliable partner in the insurance landscape.

Commitment to Clients and Community

For Rick, insurance isn't just about policies—it's about action. In the wake of Hurricanes Helene and Milton, XINSURANCE deployed specialized teams to assist affected Florida communities, reinforcing its dedication to customer support and rapid claims resolution. This hands-on approach not only expedites recovery efforts but also reassures policyholders that they have a true partner standing beside them in times of crisis.

Life Beyond the Boardroom

Rick's passion for high-stakes challenges extends beyond insurance. A dedicated adrenaline junkie, he is actively involved in Offshore Racing and often pilots the XINSURANCE helicopter, capturing HELICAM footage of thrilling powerboat races. Whether navigating turbulent waters—both literal and figurative—or helping clients find coverage when no one else will, Rick embraces every challenge head-on. His leadership continues to push



Rick Lindsey pilots the XINSURANCE helicopter, capturing HELICAM footage of powerboat races and flying coast to coast to support key partnerships.



Rick Lindsey and the XINSURANCE team at a powerboat race, where his active involvement in Offshore Racing keeps him at the center of the action.



Rick Lindsey works wherever he goes, as seen here at Lake of the Ozarks.

XINSURANCE forward, ensuring it remains a trusted partner for those who need coverage the most.

Looking Ahead

At home in Heber, Utah, with retreats in Naples and Key West, Florida, Rick's

life is as multifaceted as his insurance solutions. Whether he's flying across the country to meet clients, strategizing new coverage options, or pushing the limits in high-speed offshore racing, he brings the same level of energy, passion, and dedication to every endeavor.

Looking ahead, Rick continues to challenge the status quo in the insurance industry. He remains committed to evolving XINSURANCE and expanding its reach, ensuring that those who need protection the most have access to solutions that truly work for them.

As the industry shifts and new risks emerge, Rick is at the forefront, ready to provide innovative answers to complex problems. Rick views insurance as more than just policies—it's about building trust and offering peace of mind in times of uncertainty, ensuring that when the unexpected strikes, there's a safety net in place.

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PRO MORTGAGE TIPS FOR 2025

BY HEATHER CALL & ANGELA HERNANDEZ PEREZ

As mortgage trends evolve, staying informed is essential for both real estate agents and their clients. With decades of experience in Southwest Florida, we've seen how important it is for top REALTORS® to understand mortgage strategies to better serve their buyers. As we move through 2025, here are some pro mortgage tips to guide Realtors and their clients toward successful homeownership.

1. Understand the Impact of Rising Interest Rates
Interest rates are expected to stabilize in 2025 but may be slightly higher than recent lows. This will affect monthly payments and purchasing power. Realtors should educate buyers on how rising rates impact affordability and explore options like temporary or permanent rate buydowns to make financing more affordable.

2. Leverage Local and Specialized Loan Programs
Southwest Florida attracts a diverse range of buyers,

making it essential to understand local loan programs. Florida Housing Finance Corporation (FHFC) and State Housing Initiatives Partnership (SHIP) assist first-time buyers with down payments. For luxury properties, jumbo loans are crucial. Be sure to confirm with your lender that they provide various financing options for such properties.

3. Encourage Pre-Approval to Strengthen Offers
Preapprovals are critical. They show sellers that buyers are financially qualified. Realtors should encourage buyers to get pre-approved before starting their home search to save time and be competitive in multiple-offer situations.

4. Consider the Benefits of a Seller Concession
Seller concessions, where the seller pays part of the buyer's closing costs, provide financial relief, especially when interest rates are higher. Encourage buyers to ask for concessions,

particularly in situations where the property has been on the market for a while or when sellers are motivated to close.

5. Bridge Loans for Buyers Who Need to Sell First
For buyers who need to sell their current home before purchasing a new one, a bridge loan can help. This short-term loan "bridges" the gap by using equity in the current home as a down payment for the new property. Bridge loans offer flexibility, allowing buyers to act quickly in competitive markets without waiting for their home to sell.

6. Understand Condo Financing Rules and Special Assessments
Condo financing is more complex due to stricter requirements, including condo association approval and financial stability. Realtors should be aware of the association's financial health and pending litigation. Additionally, condos may have special assessments

or fees for repairs and improvements, which affect a buyer's budget. Buyers should review the association's financial records and consult with a mortgage professional to determine whether the property qualifies for standard financing or is non-warrantable.

7. Stay Informed About Florida-Specific Lending Rules
Florida's property laws and insurance requirements, particularly in coastal areas, can affect a buyer's ability to secure financing. Realtors should be familiar with Florida's property insurance laws, especially flood insurance, and how they impact mortgage options. Working with a

local mortgage professional ensures that buyers won't encounter unexpected issues during closing.

8. Open Communication is Key
Effective communication between Realtors, buyers, and mortgage professionals is essential for a smooth home-buying process.

Realtors should regularly check in with clients and lenders to stay updated on loan progress and avoid delays. Clear communication ensures buyers get the best mortgage terms and a seamless experience.

For all real estate professionals, understanding the mortgage landscape in

2025 is crucial. By staying informed about mortgage trends, local programs, and regulations, Realtors better serve their clients while navigating the evolving real estate market. These mortgage tips help buyers secure the right loan and achieve their homeownership goals in beautiful Southwest Florida.



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Heather Call and Angela Hernandez are seasoned mortgage advisors with decades of experience in the South Florida market. Heather's deep understanding of the region's culture and Angela's bilingual skills enable them to effectively serve a diverse clientele. Their expertise spans various sectors of the mortgage industry, allowing them to bridge gaps between Realtors, builders, and clients. With an extensive network of industry professionals, they have earned a reputation as trusted advisors in the region. Committed to providing personalized solutions, Heather and Angela offer exceptional service for clients buying their first home, refinancing, or navigating the mortgage process.

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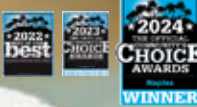
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LAUREN

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Best Decision of Her Life

Photo by Michelle Reed

BY JESS WELLAR

Lauren Brooker always did the sensible thing. She followed the traditional path, guided by her love of sports: earning a master's degree in sports management, securing a full-time position at Georgia State University's athletic department, and beginning what seemed like a stable, promising career. But when her free-spirited sister invited her to join her as part of the crew of a private yacht that spent its winters in Naples, Florida, Lauren decided to throw caution to the wind—changing the course of her life forever.

"I had always done what I thought I was supposed to do," Lauren reflects. "But my sister was different. She was spontaneous, and I admired that about her. When a position opened up on the yacht, I jumped at the chance. It was one of the best decisions I've ever made."

Lauren spent two years on the yacht, learning to cook, traveling the Caribbean and Eastern Seaboards, and soaking in the excitement of a less conventional lifestyle. But the biggest life change came when she met her now husband, Clay, on the beach at the old Naples Beach Club during a beach volleyball

match. The connection was instant, and within months, Lauren decided to leave the yacht and plant roots in Naples.

"I obtained my real estate license in October 2005, and Clay and I married the following July," Lauren smiles. "I'd grown up in North Carolina surrounded by a real estate family — my dad owned a brokerage, my mom worked for him, and my aunts and uncles were all involved. But I wanted to carve my own path elsewhere. I thought that path involved sports management at Georgia State. But after moving to Naples, real estate seemed like the perfect fit."



Top producer Lauren Brooker is a principal of the powerhouse Brooker McMurray Group with Compass. (Photo by Michelle Reed)

Rocky Start, Then Soaring Success

Lauren entered the real estate world during one of the most challenging times in recent history: the market crash of the mid-2000s. With no mentorship or established network in Naples, she relied on her own determination to learn the ropes.

“Besides Clay, I didn’t know a soul when I moved here,” she explains. “I joined a tennis team, held open houses six days a week, and put myself out there. It was tough, but it was also a great way to learn. That first year taught me the most about perseverance and the importance of building relationships.”

Fast forward nearly 20 years, and Lauren has become one of Naples’ most respected real estate professionals. She’s now a principal of the Brooker McMurray Group at Compass, specializing in luxury real estate.

Lauren’s team has roots in an unforgettable, harrowing experience. During Hurricane Irma in 2017, Lauren

and her friend Melissa McMurray, who had moved to Naples from Ohio, evacuated together with their families.

“We were staying in the same home and stayed up all night chatting after everyone else went to bed,” Lauren recounts. “By the end of the night, we had decided to work together.”

That decision turned into a powerhouse partnership, with Lauren and Melissa co-leading the group. Their third teammate, Eliza Pearo, joined the team as a dedicated sales associate, rounding out the trio of luxury real estate specialists.

In 2024 alone, Lauren personally closed 24 transactions totaling \$45 million in sales. Meanwhile, her team was the number one group in Compass’ Naples office in 2023, collectively achieving \$82.5 million in sales.

“I think what sets me apart is my approach to the business,” Lauren offers. “This is a relationship business. I’m not here to convince people to buy

or sell. Instead, I take the time to learn about my clients; I get to know who they are and what they like. Then, I can educate them about their options and assist them in making informed real estate decisions they are excited about.

“That’s why I’m patient. I once had a client who took five years to buy a house, and we easily looked at over 100 homes! I honestly don’t care about the price point; I care about the person.”

Balancing Act

Although Lauren is devoted to her work, her family is at the heart of everything she does. She and Clay, an attorney at the Cheffy Passidomo law firm in Naples, have been married for 19 years and are busy raising their 13-year-old daughter, Taylor.

“Taylor is our one and only, and I want to be present for all her milestones,” Lauren

shares. “She loves horseback riding and trains on her own horse, Fever Pitch — or ‘Jimmy,’ as we call him in the barn — for equestrian shows. Taylor also plays club volleyball and excels in running, being awarded as county champion in cross-country last year and track the year before that. Watching her grow up and pursue her passions has been one of the greatest joys of my life.”

Lauren is also involved in her community, helping at her daughter’s school when time allows and serving as a volunteer volleyball coach at North Naples Middle School for the past two years. A former Division I volleyball player herself, she enjoys every moment on the court with the players.

“Middle school can be such a challenging time,” she points out. “I love helping these kids discover the sport of volleyball and build each other up.”



Lauren’s daughter, Taylor, trains on her horse, Fever Pitch, for equestrian shows. (Photo by Katie Faircloth Photography)



“I’m not here to convince people to buy or sell.”

Photo by Michelle Reed

When she's not working or coaching, Lauren enjoys spending time with her brood on the water. "We love boating and have spent many summers down in the Keys lobstering. This past summer, we chartered a boat in the Caribbean, and I'm hoping we'll have more time for boating again this year," she grins.

Staying Grounded

After so many years in the business, Lauren continues to focus on what matters most: providing exceptional service to her clients while maintaining her top priority — relationships.

"Success, for me, is about the relationships I've built along the way," she states. "The fact that clients come back to me after five or 10 years is incredibly rewarding."

While she plans to keep her business moving forward, Lauren is also mindful of delegating tasks and carving out precious time for her loved ones. "I don't want to grow too big; I want to stay hands-on with my clients," she emphasizes. "But I've realized that balance is so important. This time with my teenager is precious and fleeting."

Reflecting on her incredible path from yacht stewardess to real estate leader, Lauren is, above all else, extremely grateful.

"After I met my husband, I decided this was the place where I wanted to plant my roots and build my life," she concludes. "It's hard to believe 20 years have gone by, but this has been the most rewarding career I could ever possibly imagine."

**"Success,
for me,
is about the
relationships
I've built along
the way."**

A former Division I volleyball player, Lauren Brooker has spent the past two years volunteering as a volleyball coach at North Naples Middle School. (Photo by Michelle Reed)



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