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AUGUST 2026

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Partner Spotlight  
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GULF COAST TEAM**

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# Finding the Beauty in Every Season

BY LIZ BISWURM

Providing a platform to celebrate and unite the top real estate professionals across Escambia and Santa rosa County

As August arrives, I always find myself looking forward to what fall means here along the Gulf Coast. While our temperatures may not cool quite as quickly as other parts of the country, there is still a noticeable shift in the air. Football season begins, the beaches become a little quieter, the crowds thin out, and the locals get to enjoy the incredible place we are fortunate enough to call home.

Of course, if you’ve lived in Florida for any length of time, you also know that fall brings another reality—storm season.

Every year, we prepare as best we can, hope for the best, and pray that our families, neighbors, and communities stay safe. It serves as a reminder that while we can make plans, Mother Nature often has plans of her own.

For those of us in real estate, hurricanes don’t just impact our personal lives—they impact our businesses in ways that many people never see. Showings are postponed, closings are delayed, inspections are rescheduled, and our calendars can change overnight. Many of you spend your days helping clients secure their homes before a storm, relocating families from one property to another, coordinating repairs after the weather clears, checking on vacant listings, or simply being a reassuring voice during an uncertain time.

It’s during these moments that I’m reminded our profession is about so much more than buying and selling homes. We become problem-solvers, resources, advocates, and sometimes even a source of calm when our clients need it most. Those are the moments that truly define what it means to serve others.

One of the greatest blessings of publishing *Pensacola Real Producers* has been something I never could have imagined when we launched this magazine. My hope was to create a publication where REALTORS® could get to know one another beyond production numbers and rankings. What I didn’t expect was how many of those professional relationships would turn into genuine friendships.

There is something incredibly special about the culture we have here in Pensacola. Even as our market continues to grow, it still feels like a community where people genuinely care about one another. We cheer each other on, support local businesses, and come together when someone is in need. That sense of community is rare, and I never take it for granted.

I am incredibly grateful that I get to do what I love in a place that I love, surrounded by some of the most genuine REALTORS®, vendor partners, and business leaders anywhere. Thank you for trusting me to tell your stories, for welcoming me into your lives, and for continuing to support the mission of *Pensacola Real Producers*. Together, we’re building more than successful businesses—we’re building lasting relationships and a culture rooted in respect, kindness, and collaboration.

As we head into this fall season, my prayer is simple: that each of you and your families remain safe, healthy, and protected throughout whatever this hurricane season may bring. I also hope you’ll take time to enjoy everything that makes this area so remarkable—whether that’s a Friday night football game, an uncrowded walk along the beach, or simply gathering with friends and family to appreciate the place we are blessed to call home.

Here’s to a safe, joyful, and memorable fall.



**Liz Biswurm**  
Publisher & Owner  
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# Advocacy Delivers

## Why Every Realtor® Wins When We Show Up



BY CHUCK BONFIGLIO JR., 2026  
PRESIDENT FLORIDA REALTORS®



When most Realtors think about a successful year, they think about listings secured, contracts negotiated, referrals earned, and clients served. Those are the numbers that define our businesses. But every one of those successes depends on something much bigger. It depends on protecting the business environment that allows Realtors to thrive.

That is exactly what your Florida Realtors advocacy team accomplished during the 2026 legislative session. This year's session was not defined by sweeping new initiatives. Instead, it required something just as important. We protected the real estate industry from proposals that would have weakened consumer protections, diminished the value of a real estate license, and created unnecessary liability for Realtors across Florida. Sometimes the biggest victories are the ideas that never become law.

### Protecting the Profession

One of our most significant accomplishments was defeating

legislation that would have dismantled Florida's real estate regulatory structure. Had that proposal become law, it would have eliminated the Florida Real Estate Commission and significantly weakened professional education requirements. More importantly, it would have reduced consumer confidence in the licensing system that helps distinguish licensed real estate professionals from everyone else.

Consumers should feel confident that the person facilitating one of the largest financial decisions of their lives is held to meaningful professional standards. Protecting those standards protects every Realtor's business. For top producers especially, reputation is everything. Every transaction you close benefits from a regulatory system that reinforces professionalism, accountability, and consumer trust.

### Reducing Risk for Realtors

The Florida Legislature also adopted important measures that reduce unnecessary liability for our members. Florida Realtors successfully prevented implementation of a well-intentioned, but confusing septic disclosure

requirement that would have complicated residential transactions without providing meaningful consumer value. We also secured liability protections related to a new property tax estimator disclosure, ensuring Realtors are not unfairly held responsible for information beyond their control.

Every unnecessary disclosure requirement can increase risk, delay transactions, and create confusion for consumers. Advocacy is not simply about passing legislation. It is equally about preventing unnecessary burdens that make your business more difficult to operate.

### Investing in Florida's Housing Future

Policy wins are only part of the story. The state budget also reflected meaningful investments that support homeownership and strengthen Florida's housing market. This year's budget included \$50 million for the Hometown Heroes Housing Program, \$236.5 million for state and local affordable housing programs, \$405 million to continue helping Floridians

harden homes and condominiums, and \$1.2 billion for water quality and restoration projects that protect Florida's natural resources and quality of life.

These investments do more than strengthen communities. They support long-term housing demand, improve housing opportunities, reinforce economic stability, and help preserve property values. Those outcomes benefit homeowners, consumers, and every Realtor working to build a successful business in Florida.

### Advocacy Is an Investment

Every Realtor pays dues, but advocacy is where those dues produce measurable returns. Most of the clients we serve will never know about the legislation that did not pass or the unnecessary regulations that were stopped before they affected a transaction. That is exactly how effective advocacy should work. When Florida Realtors succeeds in Tallahassee, consumers experience smoother transactions, stronger

property rights, and greater confidence in the real estate marketplace. Realtors can spend less time navigating unnecessary government obstacles and more time serving their customers.

### Your Voice Matters

None of these victories happen by accident. They happen because thousands of Realtors invest their time, support RPAC, participate in Great American Realtor Days, serve as Key Contacts, and build relationships with elected officials throughout the year. When lawmakers hear directly from Realtors, they hear from professionals who understand housing, private property rights, and the real-world impact public policy has on Florida families and communities.

These relationships, along with Realtor Champions serving in the Legislature, result in our collective voice giving our profession tremendous credibility, and it continues to make a difference where it matters most.

### Looking Ahead

Florida continues to grow at an extraordinary pace, bringing new residents, businesses, and investment to communities across our state. With that growth comes both opportunity and responsibility. Florida Realtors will continue advocating for policies that expand housing opportunities, protect private property rights, strengthen homeownership, reduce unnecessary regulation, and preserve the high professional standards that define our industry.

Advocacy is not a once-a-year effort. It is a year-round commitment to protecting your business, your clients, and the future of real estate in Florida. When Realtors speak with one voice, we do more than react to public policy issues. We help shape them, ensuring that Florida remains the best place in the nation to own property, build wealth through real estate, and achieve the American Dream.

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BETTING ON YOURSELF

# TARYN WARD

FOR TARYN WARD, SUCCESS WASN'T INHERITED OR  
HANDED TO HER—IT WAS BUILT THROUGH GRIT, RESILIENCE,  
AND A WILLINGNESS TO KEEP MOVING FORWARD.

PHOTOGRAPHY BY DEAN FAGOT | HOMEGROWN VISUALS

Some people seem destined for success. Their careers appear to unfold effortlessly, each milestone leading seamlessly to the next.

But if you ask Taryn Ward, she'll tell you that's rarely how success actually happens.

Behind every closing, every award, and every milestone is a collection of ordinary days filled with hard work, uncertainty, setbacks, and the decision to simply keep showing up.

Today, Taryn is one of the top-producing agents with the Harmon Murphy Group at Keller Williams Realty Gulf Coast. In

just nine years, she has helped more than 460 families buy and sell homes while closing nearly \$134 million in career sales. She's earned recognition as the team's Top Group Agent for the past three years and continues to build a business rooted in relationships, consistency, and trust.

But long before the production numbers, Taryn was simply a Pensacola girl trying to build a life she could be proud of.

Born and raised in Pensacola, she learned early that life doesn't always follow a straight path. Her parents divorced when she was young, and she watched firsthand as her father rebuilt his life after serving five years in prison.

Many people would have allowed those circumstances to define their future.

Her father chose differently.

"He always taught me to never depend on anyone else to create security for me," Taryn says. "Work hard. Be independent. Always be capable of taking care of yourself."

Those lessons became more than words. They became the blueprint for the way she approaches every part of her life.

Long before real estate entered the picture, Taryn worked two jobs.

By day, she worked at the front desk of a boutique real estate brokerage. Later, she accepted a full-time position with benefits at the county jail, eventually building a career in corrections. While most people wouldn't connect corrections with real estate, Taryn laughs knowing just how much one prepared her for the other.

Working inside the jail taught her to communicate under pressure, stay calm during emotional situations, and solve problems when the stakes were high.

"Real estate can be emotional," she says. "People are making some of the biggest decisions of their lives. My background taught me how to be a steady presence when emotions are running high."

Ironically, it was that small real estate office where the seed for her future had first been planted.

Friends—especially longtime colleague Preston Murphy—encouraged her to pursue a real estate license long before she believed she was ready.

She finally took the leap in January 2018.

At first, becoming a REALTOR® wasn't an escape plan—it was a side hustle.

She spent years juggling a full-time career while showing homes on nights, weekends, and whenever she could squeeze another appointment into her schedule. Sleep often came second. Building the business meant saying yes when opportunities presented themselves.

Then came 2020.

Her business was on pace for more than 50 transactions, and she found herself facing one of the biggest decisions of her life.

Stay with the security of a guaranteed paycheck—or bet on herself.

"It was terrifying," she admits.

But growth often begins where comfort ends.

Leaving corrections to pursue real estate full time became the turning point that transformed her career.

Looking back now, Taryn says that decision wasn't about confidence—it was about faith.



“MY BACKGROUND TAUGHT ME HOW TO BE A

STEADY PRESENCE

WHEN EMOTIONS ARE RUNNING HIGH.”



Faith that years of preparation would eventually pay off.

Faith that consistency matters.

Faith that hard work compounds over time.

Those same principles would eventually lead to another life-changing accomplishment—one that had nothing to do with real estate.

Over the course of several years, Taryn lost more than 130 pounds and has maintained that healthier lifestyle for nearly five years.

She doesn’t credit a miracle program or a trendy diet.

Instead, she points to something much less glamorous.

Consistency.

The discipline required to transform her health mirrors the discipline that fuels her business every single day.

Quick fixes have never interested her.

Building something that lasts always has.

That mindset has become one of the defining characteristics of both her personal and professional life.

Today, Taryn’s passion extends well beyond helping clients buy or sell homes.

She’s become increasingly interested in educating families about building wealth, protecting assets, estate planning, trusts, and creating financial security that can last for generations.

She isn’t trying to become an attorney or financial advisor.

She simply believes REALTORS® occupy a unique position to start important conversations and connect clients with the professionals who can help them make wise long-term decisions.

“I want to help people think beyond today’s transaction,” she says. “I want them thinking about their future.”

Perhaps that’s why relationships remain her favorite part of real estate.

The homes matter.

The contracts matter.

But people will always matter more.

Helping first-time buyers accomplish something they never thought possible... guiding families through difficult transitions... watching clients create wealth through homeownership... those moments continue to motivate her after hundreds of transactions.

Like many successful REALTORS®, Taryn has also learned that growth sometimes comes from letting go.

Early in her career, she wanted every client to choose her.

Every “no” felt personal.

Over time, she realized something freeing.

She doesn’t have to be the right REALTOR® for everyone.

She simply has to be the best REALTOR® for the people who trust her.

That perspective has allowed her business—and her confidence—to flourish.

Outside the office, Taryn and her husband, David, recently celebrated ten years of marriage. Together they enjoy life on seven peaceful acres in Pace alongside their three dogs—Millie, Toby, and Brody.

Ask Taryn about her dogs and her face immediately lights up.

She proudly admits she’s a “dog mom,” laughs that Millie is “the air I breathe,” and is happiest when life slows down enough to enjoy the simple moments.

Camping in their RV.

Driving with the top off the Jeep.

Trying a new local restaurant.

Cooking dinner together after a long day.

Relaxing in the hammock while listening to nature.

Those quiet moments provide balance to a career that’s anything but predictable.

She’s equally proud of another title she holds.

“Cool Aunt.”

Spending time with her nieces and nephews reminds her that success isn’t measured solely by production or awards—it’s measured by relationships and the memories we create with the people we love.

When asked what she hopes other REALTORS® take away from her story, Taryn’s answer reflects everything she’s lived.

Success isn’t built overnight.

It doesn’t require perfect timing.

It doesn’t require a perfect background.

It simply requires showing up—especially on the days when quitting feels easier.

Along the way, she’s experienced plenty of victories.

She’s also experienced failure.

She openly shares that co-owning a sports bar with her sister ultimately wasn’t the right venture. But she refuses to view it as wasted time.

“It was an education,” she says.



Every setback taught her something.

Every detour prepared her for what came next.

If there’s one lesson woven throughout Taryn Ward’s journey, it’s this:

Your past doesn’t determine your future.

Your willingness to keep moving forward does.

That philosophy has carried her through every chapter of life—from working two jobs, to taking the leap into real estate, to transforming her health, to building one of Pensacola’s most respected businesses.

And if history is any indication, she’s just getting started. ▀

# TOP 300



## 2025

### BY THE NUMBERS

WHAT DID THE TOP 300 DO LAST YEAR IN RESIDENTIAL REAL ESTATE?

Source: Paragon PAR MLS

### \$4,536,601,838



TOTAL VOLUME SOLD

TOTAL NUMBER OF  
TRANSACTIONS

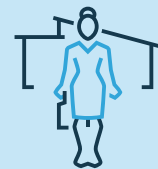


### 11,284.50



AVERAGE VALUE  
PER TRANSACTION  
OF THE 11,284.5

### \$553.925



THE PERCENTAGE  
OF VOLUME  
FOR PAR

### 60%



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Building More than a Brokerage

LARRY KUHN

PHOTOGRAPHY BY: DEAN FAGOT | HOMEGROWN VISUALS



Success in real estate is often measured in numbers—sales volume, rankings, awards, and milestones. By those standards alone, Larry Kuhn has built an extraordinary career. Since entering the business in 2012, the Broker/Owner of Kuhn Realty has surpassed \$500 million in career sales, closed more than \$70 million in volume last year, and earned recognition as a Top 50 REALTOR® in Florida for the past three years. He has also been recognized as a RealTrends Verified Agent, named to the Inweekly Power List in 2024, 2025, and 2026, earned EntreCon’s Entrepreneur of the Year honors, and has been voted one of Pensacola’s Best of the Bay REALTORS® multiple times.



Yet if you ask Larry what matters most, the conversation quickly shifts away from awards and toward people.

“I look at every transaction as an opportunity to meet someone new, help them, and hear their story,” he says. “Every client teaches you something.”

That perspective has become the foundation of both his business and the culture he’s built at Kuhn Realty.

Born and raised in Gulf Breeze, Larry’s connection to real estate started long before he earned his license. His grandmother Patrica Kuhn operated one of the largest Keller Williams offices in South Tampa for three decades, while his father worked in real estate development in Perdido during the early 2000s. Real estate wasn’t simply a career option—it was woven into his family’s story.

After graduating from the University of West Florida in 2007 and later attending Louisiana State University in 2010-2012, Larry returned home to the Gulf Coast. Before becoming a REALTOR®, he worked as Supervisor of Maintenance for the Santa Rosa Island Authority, a role he still remembers fondly.

“It was the best job ever,” he says with a smile, giving credit to those who helped shape that chapter of his life.

But timing has a way of opening unexpected doors. In 2012, Larry

earned his real estate license while continuing to work full-time with the Santa Rosa Island Authority. Combining his family’s influence with his desire to build something meaningful, he took the leap into real estate—and never looked back.

Today, Larry describes his journey as “still being defined.”

That mindset may explain why he continues to evolve, not only as an agent but also as a broker and business owner.

Unlike many brokerage owners who step away from production, Larry continues to actively sell real estate while leading his company. He believes remaining in the trenches allows him to better serve the agents who depend on him every day.

“As a broker, you’re helping agents navigate a business that changes constantly,” he explains. “I think agents benefit from having someone leading them who’s actively experiencing those changes alongside them.”

That hands-on leadership has helped shape Kuhn Realty into one of the area’s fastest-growing independent brokerages.

One milestone stands above the rest.

Within just seven years, Kuhn Realty is on pace to surpass \$1 billion in residential sales—an accomplishment Larry believes has never before been achieved by an independent brokerage in the local market within that time frame.

For him, however, that number represents something much bigger than production.

“The most rewarding part has been watching our agents build this company together.”

That emphasis on teamwork is evident throughout the organization. Rather than focusing on individual recognition, Larry describes Kuhn Realty as one team working toward a common goal: helping clients achieve the outcome they want.

His philosophy is refreshingly simple.

“We want to make buying and selling real estate easy, simple, and painless.”



He believes too many transactions become complicated by egos, branding, commission checks, or personal agendas.

“Our focus is making sure the transaction closes and the consumer gets the outcome they’re hoping for.”

That client-first mentality has guided him through some of the biggest challenges of his career.

One of the most demanding came shortly after launching Kuhn Realty in 2019. The company was simultaneously developing 17 new homes in East Hill when the COVID-19 pandemic disrupted nearly every aspect of construction and real estate.

Managing timelines, contracts, supply challenges, and a rapidly changing marketplace required patience, adaptability, and relentless problem-solving.

Looking back, Larry says every challenge was worth it.

“Driving by that block today and seeing those homes there—it makes everything worthwhile.”

Outside the office, Larry’s greatest source of motivation is his family.

His wife, Samantha, daughters Scout and Stowe, and their corgi, Tiger, are at the center of everything he does. Whether they’re traveling together, spending time with friends, attending LSU football games, fishing, cooking, or exploring Florida’s rivers, springs, and Forgotten Coast, Larry treasures every opportunity to create memories.

When asked who has influenced him most, he doesn’t hesitate to begin with family.

“They’re my why.”

He also credits a long list of mentors, friends, and business leaders throughout Pensacola who believed in him early and encouraged his growth. Those relationships have reinforced

something he values deeply: success is rarely achieved alone.

That same spirit of giving back extends into the community.

Several years ago, Kuhn Realty committed to making a donation to Sacred Heart Children’s Hospital after every closing. What started as a simple idea has grown into a significant impact, with more than \$40,000 donated to date and approximately \$50,000+ expected by year’s end.

It’s one of several organizations Larry supports, alongside Gulf Breeze Rotary, the American Heart Association, SCI Light Up Learning, GBSA, Pensacola Beach Elementary, and LSU Alumni and TAF.

When asked what advice he would offer newer agents entering the business, his answer reflects the discipline that has fueled his own success.

“Stress comes from putting things on the back burner,” he says. “Finish the job. Finish the task. Always follow up.”

He also reminds agents that real estate rewards consistency more than immediate gratification.

“What you do today may not pay off until months down the road.”

It’s a lesson every successful REALTOR® eventually learns.

Perhaps the best summary of Larry’s approach comes from his favorite quote from Steve Spurrier: “Give Fate a Chance.”

For Larry, those words represent being willing to step forward, trust the process, and embrace opportunities when they appear.

As impressive as his career accomplishments have become, they’re not what he hopes people remember most.

Instead, his answer is beautifully simple.

“I want to be remembered as the best husband, dad, and the most fun. I also want to be remembered as a great ambassador for Pensacola. Life is too short to be remembered for anything else.”

It’s a perspective that explains why clients feel comfortable working with him, why agents enjoy building alongside him, and why Kuhn Realty continues to grow.

Because at the end of the day, Larry isn’t simply building a brokerage.

He’s building relationships, strengthening his hometown, and creating a legacy rooted not just in success—but in service, family, and helping others write the next chapter of their own story. ▀



“Every client teaches you something.”





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PHOTOGRAPHY BY DEAN FAGOT | HOMEGROWN VISUALS

In every successful real estate transaction, there is a team of professionals working behind the scenes to help buyers move confidently from contract to closing. For the Gulf Coast Team at University Lending Group, that responsibility goes far beyond securing financing. Their mission is to build relationships, solve problems, communicate consistently, and help create successful outcomes for both clients and the REALTORS® they serve.

As a full-service mortgage lender, University Lending Group proudly serves Pensacola, Gulf Breeze, Navarre, and the surrounding Northwest Florida communities with a comprehensive range of mortgage solutions. From Conventional, FHA, VA, and USDA loans to Jumbo financing, renovation loans, construction-to-permanent financing, and investment property lending, the team is equipped to help buyers at every stage of homeownership.

What makes University Lending Group unique is its ability to combine hometown service with the resources of a nationally recognized financial institution. As a division of University Bank, the company offers clients the financial strength, innovative lending programs, and stability of a respected national lender while maintaining the accessibility and personalized attention of a local team.

That combination has become a significant advantage for both homebuyers and the real estate professionals who rely on them.

Collectively, the Gulf Coast Team brings more than 100 years of mortgage and financial experience to the closing table. While individual team members have earned numerous professional recognitions throughout their careers, they believe their greatest accomplishment is much simpler: helping thousands of families purchase, build,

refinance, and renovate homes while creating lasting relationships along the way.

Their path into the mortgage industry may have come from different backgrounds, but each team member shares the same passion—helping people achieve homeownership and long-term financial success.

For the team, every loan represents far more than numbers on an application. Buying a home is one of the most significant financial decisions many families will ever make, and they understand the responsibility that comes with guiding clients through that process. That perspective continues to fuel their commitment to exceptional service and has become the foundation of the relationships they’ve built with both clients and REALTOR® partners.

One philosophy guides every interaction:

**Mortgages are about people, not just transactions.**

That belief shapes everything they do.

Rather than taking a one-size-fits-all approach, the Gulf Coast Team focuses on personalized service, proactive communication, and finding financing solutions that fit each client’s unique goals. Their collaborative team model allows clients and REALTORS® to benefit from decades of combined knowledge and experience while ensuring every



Tracy Frick | VP/Branch Manager

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Stacy Dempsey  
Sr. Loan Officer  
and  
Amanda Adamson  
Loan Officer

transaction receives the attention it deserves.

Living and working in Northwest Florida also gives the team a unique understanding of the local market. They recognize the challenges buyers face throughout the region and combine that local perspective with the lending resources, technology, and flexibility available through University Bank.

For REALTORS®, that partnership can make all the difference.

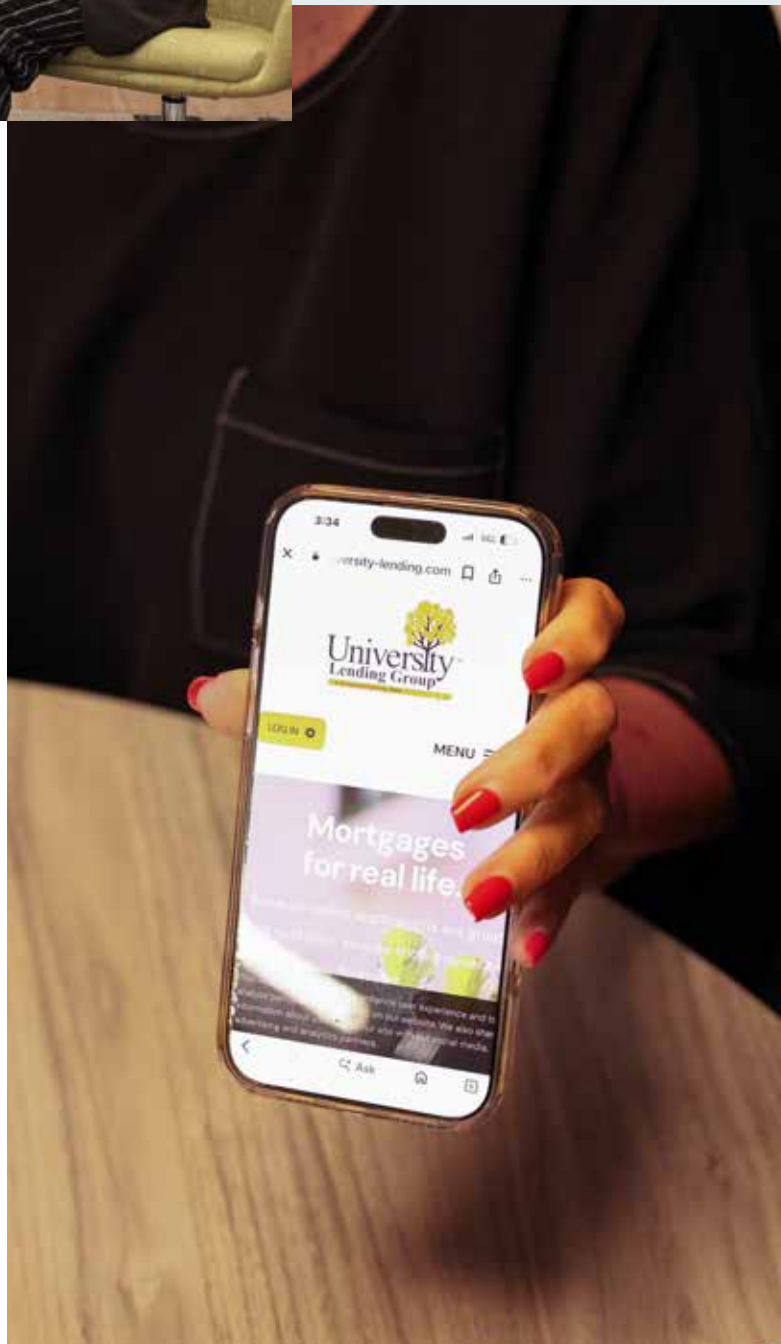
The Gulf Coast Team understands that successful agents need lending professionals who communicate clearly, provide reliable pre-approvals, anticipate challenges before they become problems, and consistently close on time. Their goal is to become an extension of each REALTOR®'s business by

helping buyers navigate the financing process with confidence while keeping everyone informed from application through closing.

Whether assisting first-time homebuyers, military families relocating to the Gulf Coast, self-employed borrowers, investors, or clients building custom homes, the team brings creative financing solutions and a problem-solving mindset to every transaction.

Their commitment to excellence has remained constant despite significant changes within the mortgage industry.

Over the years, changing interest rates, evolving regulations, and rapid advances in technology have transformed the lending process. Rather than resisting change, the Gulf Coast Team has embraced it through continued education, ongoing professional



**MORTGAGES  
ARE ABOUT  
PEOPLE,  
NOT JUST  
TRANSACTIONS.**

development, and investments in technology designed to improve the client experience.

Yet despite today's increasingly digital environment, they believe one thing hasn't changed.

People still want trusted professionals.

While online tools have streamlined many aspects of lending, clients continue to value experienced advisors who can answer questions, provide guidance, and offer reassurance throughout one of life's biggest financial decisions. Maintaining that personal connection remains a priority for the team and continues to be one of the reasons clients and REALTOR® partners return year after year.

Outside the office, the members of the Gulf Coast Team remain deeply connected to the communities they serve. With offices in

Pensacola, Gulf Breeze, and Navarre, they are proud to call Northwest Florida home. They enjoy spending time with their families, supporting local organizations, participating in community events, and investing in the places where they live and work.

When asked how they define success, the answer extends far beyond production numbers.

Success, they believe, is helping others achieve their goals while building relationships grounded in trust, integrity, and exceptional service. Although loans closed are certainly an important measure of performance, the confidence

their clients and REALTOR® partners place in them year after year is the achievement they value most.

Looking ahead, the Gulf Coast Team remains committed to delivering the same high level of expertise and service that has defined their reputation throughout Northwest Florida. Whether financing a first home, a luxury

property, a renovation, a custom build, or an investment opportunity, they remain focused on finding the right lending solution for every client.

Their mission is straightforward: deliver exceptional service, create lasting relationships, and help more families achieve the dream of homeownership. ▼

Donna K. Smith | VP/Sales Manager



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