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Benmbark

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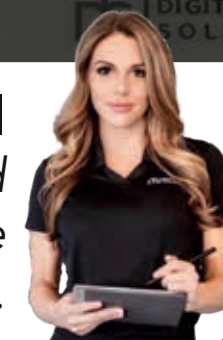
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With over 30 years of experience in the real estate industry, I bring a well-rounded background that includes serving as a Real Estate Paralegal, Licensed Title Agent, Former Loan Officer, and Former Realtor®. My experience on every side of the transaction gives me a deeper understanding of the closing process, allowing me to anticipate challenges, communicate effectively, and help keep transactions moving smoothly from contract to close.

MY COMMITMENT

I believe this business is built on relationships, communication, and trust. My commitment is to provide personalized service, proactive support, and dependable guidance every step of the way. I believe Realtors® and clients deserve a title partner who is accessible, solutions-driven, and fully invested in creating a seamless and successful closing experience.

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FROM THE
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WRITTEN BY ELIZABETH MCCABE
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FIERCE. FOCUSED. FAITH-FILLED.

Adam Benmbark has all of those qualities. He rose from the bottom to become the trusted real estate professional that he is today. With his drive and dedication, he makes real estate look easy.

Not everyone starts their real estate career with a trust fund, a business plan, or even a safety net. For Adam Benmbark, it all began with \$500 in his pocket, a couch to crash on, and an iron-clad determination to make it work. His story is one of bold leaps, big risks, and an unshakable belief that sweat equity can outpace circumstance. Today,



the former boat captain has traded the open seas of Key West for the luxury real estate market of St. Pete—where he's charting new waters and building a thriving business deal by deal.

From Jet Skis to Boat Captain

Adam grew up in New Jersey, went to college there, and afterwards, felt the pull of adventure. He landed in St. Thomas for a year, then took a leap to Key West with just \$500 in his pocket. He gave \$300 to crash on a friend's couch and hustled to get work right away—leading tourists on jet ski tours. “The tourists had been in town five days,” Adam recalls, “and I had just arrived the day before.”

That willingness to dive in turned into a 15-year-long career on the water. Adam eventually became a boat captain in Key West, spending his days leading fishing charters, parasailing trips, and diving excursions. What started as a stopover became a salty way of life, anchored by the birth of his son in 2006. Though he



once dreamed of Hawaii, Adam stayed in the Keys another ten years before steering his course toward St. Pete.

Bootstrapping His Way Up

When Adam pivoted into real estate, he didn't start with deep pockets. Instead, he launched his business the old-fashioned way: hard work and hustle. He kept expenses minimal—an \$850 apartment, a small car payment—and continued working as a St. Pete Beach parasail captain on Fridays and Saturdays while spending the rest of his week navigating the world of real estate.

He relied on sweat equity to stay afloat: holding open houses every weekend, circle dialing, mailing, door knocking, and showing up consistently. “I didn’t have money to spend, but I could put in sweat equity,” Adam explains. “Consistency was the secret.” That consistency eventually created a strong tailwind, with annual growth that accelerated after his third year.

A turning point came in 2022, when Adam had to borrow money to pay rent for the first time and nearly considered abandoning ship. Then a miracle deal arrived—a 1031 exchange referral that went under contract within 24 hours and closed in just a week. That \$625,000 transaction kept him on course, and from there, momentum surged.

By 2023, Adam was closing multi-million-dollar deals, including a \$7.325 million sale that cemented his place in KW Luxury Pro, an exclusive network of top luxury agents nationwide.

Faith, Family, and Philanthropy

Adam doesn’t measure success in numbers alone. Faith plays a central role in Adam’s life and approach to work. He believes in doing the work wholeheartedly and trusting God with the results, a mindset that brings clarity, humility, and peace to everything he does.

It’s also about giving back. Adam and his fiancée have donated \$5,000 this year to the Children’s Dream Fund, a Tampa Bay organization that grants wishes for children with life-threatening illnesses. They sponsored a little girl with a liver disorder whose dream was to experience Disney World in a special way. Seeing the photo plaque they gave



him with her smile was priceless. He has also supported the Lupus Foundation of America for the past four years, honoring a fellow agent who lost her daughter to the disease.

Now 45, Adam looks back at his leap-of-faith moments—jumping into Key West with just a few hundred dollars, captaining boats while grinding out open houses, starting over in St. Pete with nothing but determination, staying the course when quitting and comfort seemed easier—and sees how every storm he weathered prepared him for the bountiful seas ahead. He recently got engaged at the Four Seasons in Maui, with his fiancée, who’s been by his side through every chapter of his rise.

From boat captain to luxury real estate leader, Adam proves that with a steady hand at the helm, consistency, and faith, you can chart a course to success far beyond the horizon. 🌊



“I didn’t have money to spend, but I could put in sweat equity. CONSISTENCY WAS THE SECRET.”



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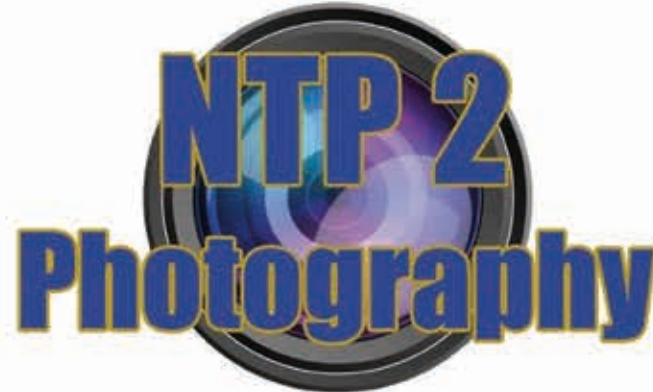
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Disciplined. Driven. Determined to Succeed.

“Success in real estate comes down to two factors: taking care of and valuing the customer.” — Michael Miedler

“I got my license in 2008,” says Stephen Katsaros. Not exactly the easiest time to enter real estate. The market was crashing, uncertainty was everywhere, and many were running for the exits.

Stephen ran toward it.

That decision says a lot about who he is. Before real estate, Stephen was already deep in the world of business, co-owning a busy diner in Lincoln Park, Chicago. It was fast-paced, high-pressure, and centered entirely around people. That environment would quietly shape everything that came next.

“Everything I needed to know about business, I learned at the



restaurant,” he explains. He learned the basics: take care of people, create a great experience, and they’ll come back.

While running the restaurant, Stephen began working in real estate on the side, learning the ropes through a friend who owned a brokerage. That early exposure lit a spark. Once he leaned in fully, there was no looking back. He later joined Redfin when it was still in its startup phase. It was a different model, one built on systems, support, and volume. Stephen thrived in it.

Within a year, he was one of the most improved agents in Chicago. At his peak, he was closing 50 to 70 deals annually on his own. Over time, he completed more

than 430 closings and over \$150 million in personal sales.

What’s the secret to his success? “I don’t compare myself to agents who focus on marketing,” he says. “I compare myself to the skill of serving clients, winning business, and doing deals.” That client-centered approach consistently set him apart.

During his nine years with Redfin, Stephen was part of the President’s Club, regularly outperforming expectations and producing at a level far beyond the average agent. But even with that success, he knew growth required change.

In 2021, he made a major life move, relocating to Tampa, Florida. The market was booming,





and Stephen once again hit the ground running, completing 121 deals in the Tampa area alone.

Now, after recent transitions to new brokerages and exploring innovative, tech-driven platforms, he's entering a new phase of his career, one that feels more intentional than ever.

After Redfin, he went to a new brokerage, Compass. Stephen has also taken his foot off the pedal with a new focus. To date, he has done over 430 closings with over 150 million in sales.

"I'm focusing on being more local," he says. "Becoming a neighborhood specialist and really helping people in a more personal way." It's a shift from high-volume production to deeper connection. It's also where real fulfillment lies.

"I love helping people get to their happy place."

It's worth every ounce of effort. People need help in real estate and Stephen genuinely cares. He realizes that behind every transaction is a story, a family, and

a turning point. And storytelling, in many ways, has always been part of who Stephen is.

Before business ownership and real estate, he studied film and video production at Columbia College Chicago, one of the largest film schools in the country. He earned a 3.95 GPA and worked in the industry before choosing a different path.

But the creative side never left.

"Real estate is about telling stories," he says. "The story of the home, the seller, the buyer."

Today, he blends that background with modern technology, creating high-quality video content and leaning into digital marketing in a way that elevates his listings and brand.

"If you don't pay attention to it, you'll fall behind," he adds.

Beyond business, Stephen is deeply rooted in community and family. He's involved with the



“
Real estate is about telling stories.

The story of the home, the seller, the buyer.”

Natalie is currently finishing her master's degree at the University of Florida.

And when it's time to travel, Stephen doesn't hesitate.

From the mountains of Jackson Hole and the Grand Tetons to frequent trips back to Greece, where his family is from, he makes time to experience the world beyond real estate.

But no matter where he goes, one thing remains constant: His commitment to people.

From restaurants to real estate, from Chicago to Tampa, Stephen has built his career the same way by showing up, putting in the work, and never losing sight of what matters most.

Helping people.

And doing it well. 🏡

West Pasco and Pinellas Business Association, a group that supports local charities and hosts events benefiting causes like cancer research and underprivileged children during the holidays.

At home, he and his wife enjoy relaxing and unwinding by walking their dog, spending time outdoors, and taking in everything Florida living has to offer. They've also raised two children, Natalie and Thomas, who they're incredibly proud of.

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MEET
Jennifer Spinelli
AT THE AGENCY



WRITTEN BY ELIZABETH MCCABE
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Jennifer Spinelli doesn't just sell homes. She builds them. Designs them. Studies the codes behind them. And, if you give her a vision and a vacant lot, she'll take you from dirt to dream keys.

"I do it all," she says. And in her case, that's not bravado. It's the truth.

Jennifer's professional story actually began in nursing. She earned her degree and worked in the medical field while balancing family life and entrepreneurship.

In 2003, Jennifer built her first home. What started as a personal project became a turning point. When the home sold for three times what they had invested, she realized the tremendous value that thoughtful design, construction knowledge, and vision could create. That experience sparked a passion that would eventually shape her future career.

"I saw how much value I could bring to the table," Jennifer says. That realization changed everything.

She invested in land. Turned it for a profit. Began building spec homes in St. Petersburg. At the time, she was still working as a nurse and involved in a family-owned restaurant. Real estate wasn't a side hobby, however. It was becoming a second engine.



What started with smaller projects evolved into multi-million-dollar custom luxury homes. She steadily moved into the high-end space, designing and building elevated

waterfront properties along the Gulf Beaches.

Then 2020 hit.

Her nursing specialty was deemed elective, and she



was shut down. Instead of waiting, Jennifer wisely pivoted. She obtained her real estate license during COVID and stepped fully into the industry she had already been operating in for years.

By 2021, she stopped nursing altogether and committed full-time to real estate and development.

Her transition into brokerage was fast and decisive. She quickly became a mentor, guiding agents through contracts and closings from start to finish. “Anyone I mentored never wanted to leave,” she says. Her mentees became team members.

By 2023, after bringing on a partner, her team had grown from 15 agents to 55. That year, they closed \$40 million in production, with 15 highly active agents driving the volume.

But growth at that scale came with pressure.

“I got burnt out,” she admits.

She made a strategic move, downsized intentionally, and joined The Agency as a founding member in the Tampa Bay market. Today, she continues to serve in a leadership and growth role with The Agency, which is currently launched and operating throughout the Tampa Bay area.

“I want to bring a new collaborative approach to our brokerage,” she says. “I love to mentor.”

Her long-term vision includes stepping further into leadership while continuing to build high-end

waterfront homes—where her true passion lives.

And when it comes to local expertise, she is unapologetically loyal to her market.

“I don’t sell in Tampa,” she says with a laugh. “Us St. Pete people don’t go over the bridge unless we have to.”

St. Petersburg and the Gulf Beaches are her territory. She has built extensively on the beaches and understands waterfront property at a granular level with FEMA regulations, new building codes, evolving coastal requirements, and future development shifts.

“When it comes to waterfront living, I am very educated on FEMA and the new building codes and everything that’s going to be happening with our beach homes,” she says. “I know the value of what I can bring to the table with new waterfront residences.”

Her upcoming project? A French château-inspired spec home in Yacht Club Estates in Treasure Island, expected to land in the \$3–5 million range.

She calls her construction standard “The Spinelli Grade.”

“I always build my homes as if I were to live in them,” she says. “Not builder grade. Not cookie-cutter finishes. Nothing prefab.”

From scouting the lot to designing the floor plan, working with her engineer, managing construction, and listing the property through



her brokerage, Jennifer oversees every phase.

“I’ll find the lot, design the home, put a spec on it, manage the entire project from start to finish, and then sell it with my company.”

Her business is also fueled by loyalty. Nearly 90 percent of her clients come from vendors she has worked with for decades, including electricians, roofers, suppliers, engineers, and medical professionals from her nursing years.

“I’m all about loyalty,” she says. “I’ve been loyal to my

vendors from day one, and they’re loyal to me.”

At her core, Jennifer still sees herself as a caregiver. Nursing fulfilled that role in one way. Real estate fulfills it in another.

“Nursing satisfies me because I’m a caregiver,” she explains. “Real estate is caregiving on a different level. I’m making their dreams come true.”

She works with clients navigating emotional transitions with career shifts, family changes, first-time buyers unsure where to

start with loans. Education is part of her service model. So is steadiness.

Outside of business, Jennifer is a proud mom to two children: a 21-year-old daughter and a 13-year-old son. Her daughter earned her real estate license straight out of high school and runs her father’s restaurant. Her son is preparing for high school next year.

When she’s not building, leading, or mentoring, she’s traveling (that’s her favorite indulgence) or spending time with her kids and pups. Golf occasionally makes the list, too.

From nurse to developer to brokerage leader, Jennifer Spinelli has built a career defined by evolution, resilience, and precision.

And in St. Pete?

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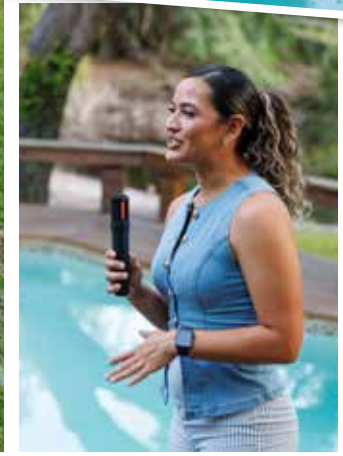
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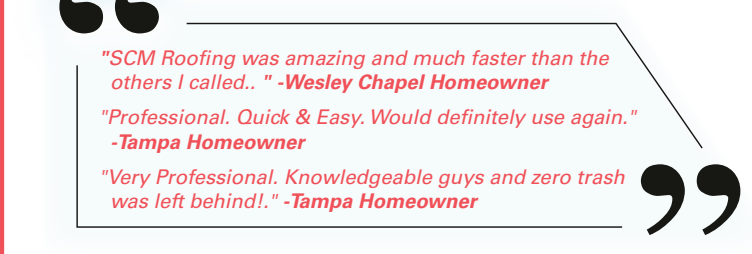
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FLORIDA'S REAL ESTATE ECONOMY: A Foundation for Opportunity, Growth & Wealth

BY CHUCK BONFIGLIO JR., 2026
PRESIDENT FLORIDA REALTORS®



Florida has long been recognized as one of the most desirable places to live, work and build a future. Today, new research confirms what many Floridians already know: Real estate is not just part of Florida's economy. It is one of its defining strengths.

According to the recent National Association of REALTORS® research, real estate now accounts for more than one quarter of Florida's Gross Domestic Product (GDP), the highest percentage of any state in the nation. The industry contributes nearly \$474 billion to Florida's economy and supports countless jobs, businesses and investment opportunities across our communities. Every home sale creates economic activity that extends far beyond a single transaction, supporting construction, lending, insurance, title services, local businesses and the many professionals who help families achieve the dream of homeownership.

These numbers tell an important story about Florida's economic vitality. They also highlight why our state continues to attract new residents, entrepreneurs and investors from around the world.

Florida's business environment remains one of the strongest in the country. Our state offers a favorable tax structure, a growing and diverse

workforce, a strategic location for domestic and international commerce, and a pro-business climate that encourages innovation and investment. Companies continue to relocate and expand here because they recognize the opportunities Florida provides for growth and success.

At the same time, Florida offers an unmatched quality of life. From our world-class beaches and natural resources to vibrant cities, thriving cultural centers and year-round outdoor recreation, Florida continues to be a destination where people want to put down roots. Families, retirees, young professionals and business leaders are all drawn to the opportunities that exist here.

For investors, the case for Florida is equally compelling. Population growth, economic expansion and ongoing demand for housing continue to make real estate one of the most attractive long-term investments available. Whether purchasing a primary residence, a second home, commercial property or investment real estate, Florida remains a market built on strong fundamentals and enduring demand.

As Realtors®, we have a unique perspective on these opportunities because we help people build wealth through real estate every day. We see firsthand how homeownership creates financial stability, generational wealth and stronger communities. We also

understand that the opportunities available to our customers should inspire us to think about our own futures.

Every Realtor spends their career helping others achieve their real estate goals. But it is equally important that we develop a plan for our own financial future. Florida provides an extraordinary opportunity for real estate professionals to build wealth through strategic real estate ownership and investment. Whether through personal homeownership, investment properties, commercial real estate or long-term portfolio growth, Realtors have the knowledge and market insight to participate in one of the most powerful wealth-building tools available.

The future of Florida remains bright. Our economy is growing, our communities are thriving and real estate continues to serve as a cornerstone of prosperity for millions of Floridians. As Realtors, we should take pride in the role we play in that success while also taking advantage of the opportunities around us to build lasting financial security for ourselves and our families.

Florida is more than a great place to live. It is a great place to invest, a great place to do business and a great place to build wealth. The data confirms it, the market demonstrates it and our future depends on continuing to embrace the opportunities that make the Sunshine State unlike anywhere else in America.

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