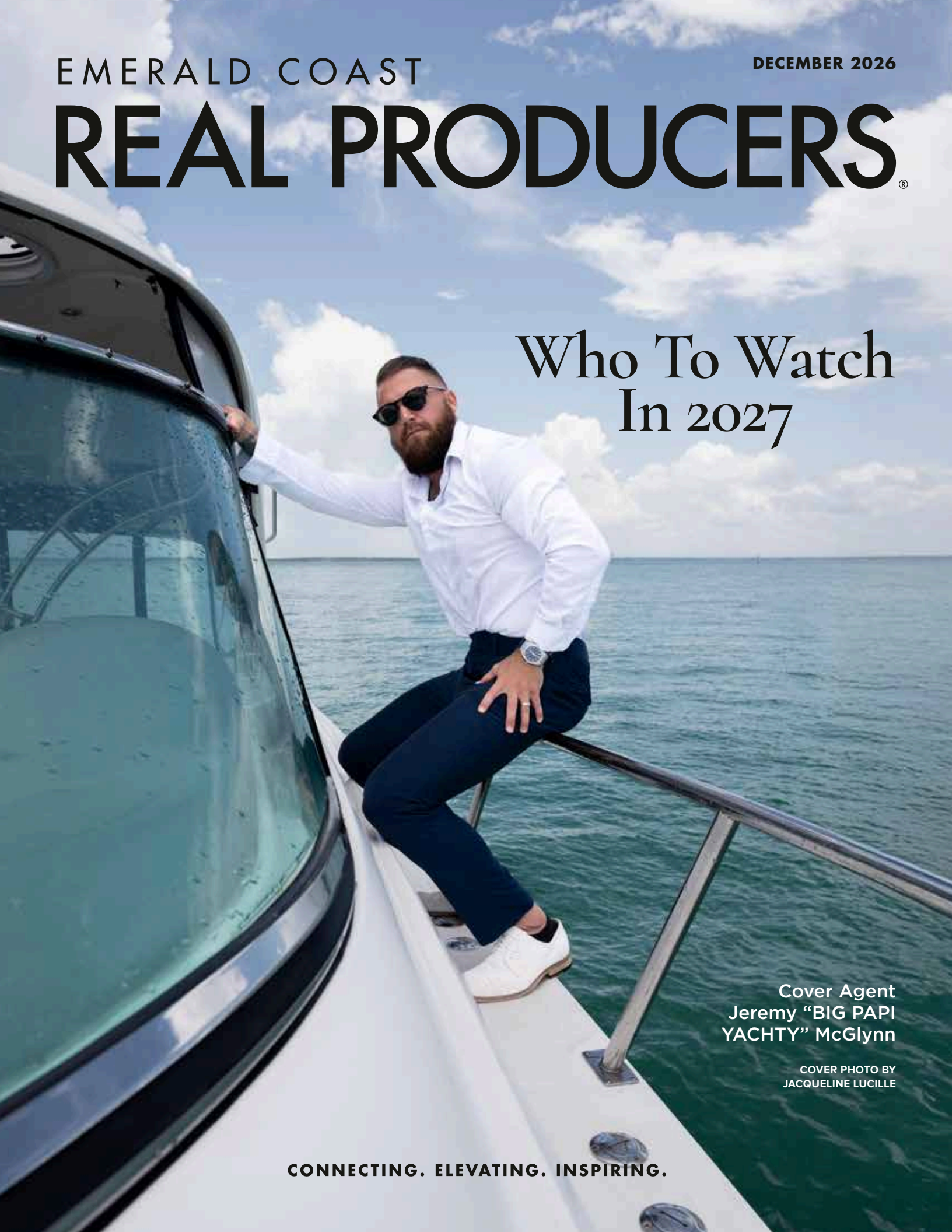
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Who To Watch In 2027

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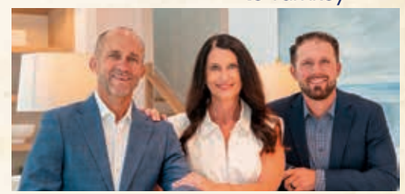
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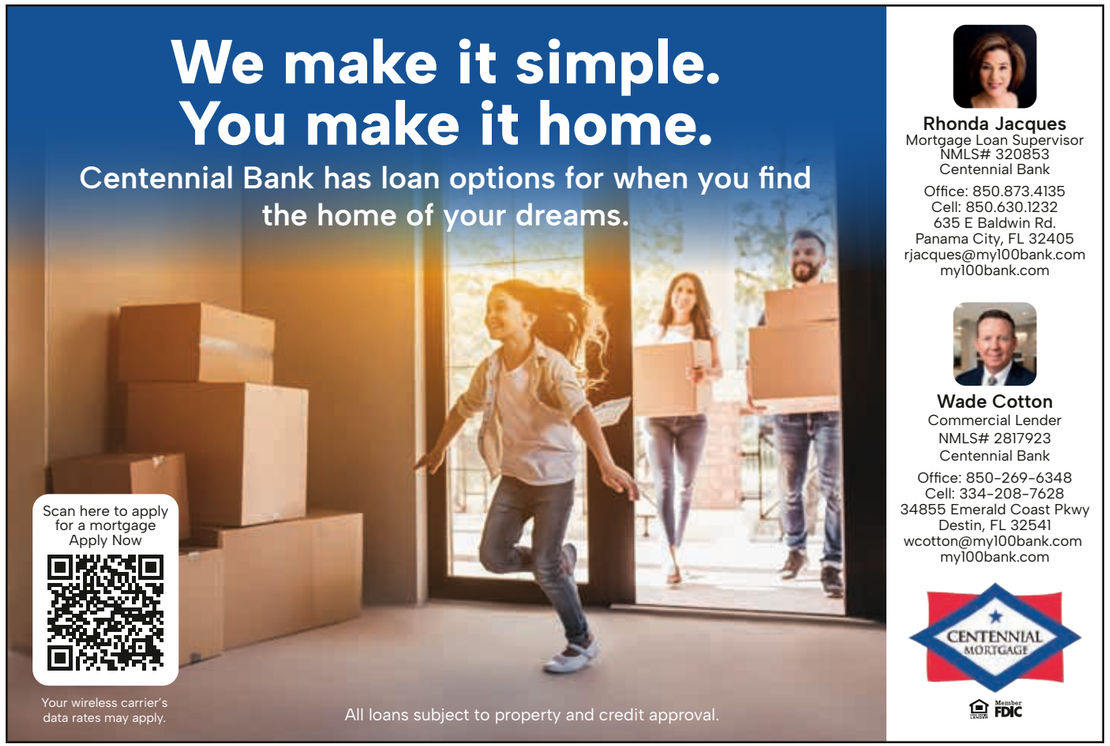
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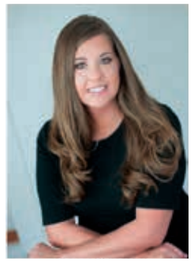
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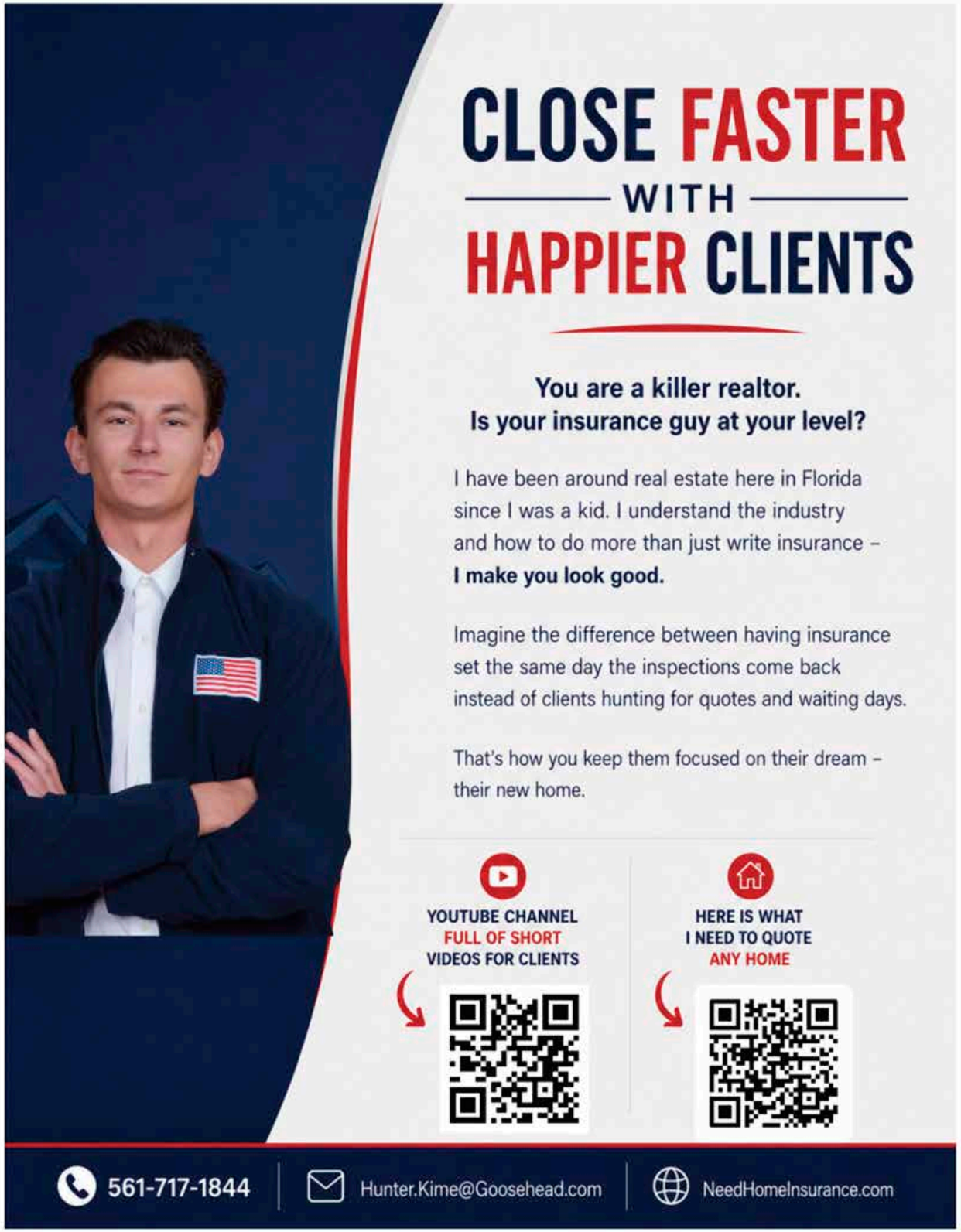
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A SEASON OF *Gratitude*, AND New Beginnings



As we close the chapter on 2026, I can't help but look back with a grateful heart and a whole lot of excitement for what's ahead.

What a year it has been!

If there's one thing we can all agree on, it's that this real estate market has been anything but predictable. It's been challenging, unconventional, and at times downright weird. We've seen shifts that have tested our patience, pushed us outside our comfort zones, and forced us to rethink how we do business. But through it all, I've witnessed something pretty incredible: a community that continues to show up, adapt, and grow.

And that's exactly what we've done here at *Emerald Coast Real Producers*.

This year, we've grown in more ways than one. We've welcomed new industry partners, expanded the number of pages in our magazine, shared more stories, and created even more opportunities to bring our real estate community together. Every new partnership, every additional page, and every event represents something much bigger than business growth. It represents relationships, trust, and people who believe in what we're building.

For me, that's what makes this so special.

Real Producers has never been about simply putting a magazine in someone's mailbox. It's about recognizing the people behind the production, celebrating the hard work that often goes unnoticed, and creating a community where success isn't just measured by transactions but by the relationships we build along the way.

And as we look toward 2027, I believe we're just getting started.

That's why I'm especially excited about this month's Rising Stars issue, featuring our "Ones to Watch" for 2027.

These individuals represent the next generation of leaders, innovators, and difference-makers in our industry. They're building their businesses, finding their voices, and making an impact in a market that hasn't exactly made things easy. They remind us that success isn't always about how long you've been doing something. Sometimes it's about the determination, heart, and willingness to keep showing up.

There's something beautiful about the beginning of a new season.

One of my favorite reminders comes from Isaiah 43:19:

"Behold, I will do a new thing; now it shall spring forth; shall ye not know it?" (KJV)

I love this verse because it reminds us that new beginnings don't always arrive when everything is perfect or when we have everything figured out. Sometimes they come right in the middle of uncertainty. Sometimes growth happens in the most unexpected seasons.

And maybe that's exactly what 2026 has taught us.

As we head into a new year, my hope is that we don't just focus on what the market is doing, but on what we're capable of doing within it. That we continue to support one another, celebrate each other's wins, welcome new faces, and make room for the next generation of leaders.

To our incredible partners, featured agents, brokers, and everyone who has supported *Emerald Coast Real Producers* this year, thank you. You've helped turn a vision into a growing community, and I'm incredibly grateful to be part of it.

Here's to closing out an incredible year, embracing new opportunities, and making 2027 our best chapter yet.

Because the best is still ahead of us.

With gratitude,



Taylor Labno
Publisher
Emerald Coast Real Producers







2025

BY THE NUMBERS

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$6,221,400,000
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$20,738,000
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AVERAGE TRANSACTIONS PER AGENT

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Who's Running Your *Tuesday?*

BY TIM WEISHEYER

You sit down at 8:30 on a Tuesday intending to rework your listing presentation, something you have meant to do since spring. By 8:40, the phone has other plans. A buyer wants to know whether the repair addendum went over. Your buyer's lender needs an updated bank statement by noon and can't reach them, so now it's your problem. The agent on the other side of your pending deal finally returns the call you have been chasing for two days, so of course you take it. By lunch you have handled fourteen things, every one of them legitimate, and the presentation is still open on your laptop where you left it.



What the Ceiling Looks Like on a Tuesday

Last month I wrote about the income ceiling, the point where a business built entirely on personal effort runs out of person to give. That idea is easy to agree with on paper, but in practice, it looks like that Tuesday morning, repeated until it stops registering as a problem and starts feeling like the job. Nothing in that morning was wasted. Each call served a customer or protected a deal, which is why the pattern is so hard to see. Plenty of agents at this level have a transaction coordinator or an assistant, and the phone still finds them because customers and cooperating agents quickly learn that the fastest answer comes from you. A reactive day feels productive from the inside because it is full, and in this business, full has been the measure of a good day for as long as most of us have been in it.

What an Interruption Actually Costs

Most agents measure a phone call by its length. The lender call took four minutes, so it cost four minutes. That math leaves out what happens after you hang up. When you put down work that requires real thought, your focus does not come back the moment the call ends. You reread the last paragraph, try to remember where you were headed, and glance at the texts that came in while you were on the line. Gloria Mark, who studies workplace attention at UC Irvine, found that people need more than twenty minutes on average to get back to an interrupted task. Apply that to fourteen interruptions in a single morning and the presentation was never really started. The calls took less than an hour. The re-entry took the rest of the day, and nobody puts re-entry on a calendar.

Where Your Best Thinking Goes

When I ask the agents I coach when they do their clearest thinking about their business, the answers are remarkably consistent: before anyone else in the house is awake, in the car after a closing, or at the kitchen table on Sunday night once things finally settle. I have heard some version of that answer for years. I have rarely heard anyone say two o'clock on a Tuesday.

That pattern says something about how the day is built. The hours between nine and five, the ones the rest of the world calls your working day, go almost entirely to response. The thinking that grows a business, like deciding which customers to pursue and where next year's income will come from, gets whatever is left after everyone else has been served. Those are tired hours, often borrowed from sleep or family, and they are the hours when many very successful agents make the biggest decisions in their business.

Who Is Setting Your Agenda

Here is what I know to be true. Whoever controls your morning controls your business, and for most agents at this level, that is anyone with your cell phone number. Each of those people has a reasonable claim on your attention, and almost none of them are thinking about your business when they call. They are thinking about theirs, as they should. No one in that line of callers is responsible for the direction of your company. That job belongs to you, and it is very hard to do when you haven't set aside the protected time to do the work.

Most agents never chose this arrangement. Answering on the first ring is how many of them won listings and earned referrals early on, and a habit that built a reputation is a hard one to question. Running my own companies, I have always believed that knowing what to say no to matters as much as knowing when to say yes. A reactive day takes that decision away from you, because every call arrives as a yes before you have had a chance to actually weigh it.

Look back at last Tuesday and ask how much of it you decided and how much was decided for you. Agents who have yet to ask that question keep calling it a busy season, and busy seasons have a way of becoming a career. The ones who do ask rarely like the answer at first, and that discomfort is useful, because a day that was built one call at a time can be built differently.



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ERICA DAVIS
Of United Direct Lending

BUILT TO KEEP GROWING

PHOTOS BY JAQUELINE LUCILLE

Erica Davis has spent much of her career learning when to listen, when to make a change, and, perhaps most importantly, when to trust herself.



Today, known professionally as Erica Davis, Emerald Coast Lender, she is a mortgage professional with United Direct Lending serving Florida's Emerald Coast. But her foundation in finance began long before she ever originated her first loan.

Originally from South Carolina, Erica was drawn to business early on, although it wasn't the only path she considered. She loved singing and theater and initially studied music before her interest in business ultimately won out. Banking became a natural fit, and after moving to Northwest Florida, she worked for several financial institutions in the area, including Regions Bank and PenFed Credit Union.

Then, in 2017, a conversation with another mom at her son's Little League games introduced her to an opportunity as a loan officer assistant at Beach Community Bank.

That opportunity changed the direction of her career.

"I was hungry to learn," Erica says.

And learn she did.

At the time, much of the mortgage process was still done the old-fashioned way. Erica printed documents, collected paperwork, scanned files into underwriting, and worked closely with processors and underwriters. She was surrounded by experienced women who were willing to answer questions, offer advice, and teach her what was happening behind the scenes.

Rather than simply learning how to sell a mortgage, Erica learned how a loan actually worked.

Combined with her previous banking experience, those years gave her a foundation she still relies on today.

"SUCCESS ISN'T ALWAYS ABOUT DOING MORE. **It's about building something that allows you to grow** PROFESSIONALLY WHILE STILL BEING PRESENT FOR THE PEOPLE WHO MATTER MOST."

ERICA DAVIS



Eventually, she began wondering what would happen if she took everything she had learned and bet on herself.

Her first year originating loans gave her the answer.

Without purchased leads, Erica self-sourced approximately $9 million in production by getting into the community, networking, building relationships, and working for every opportunity that came her way.

By 2020, her business had taken off. While navigating a year unlike any other, Erica closed nearly $30 million in volume. At times, she was managing 20 to 25 loans a month, often working long days without an assistant.

It was proof of what she could build, but the years that followed also taught Erica something equally valuable: success isn't always about doing more.

Her career has taken her through both retail and broker lending environments, giving her firsthand experience with different sides of the mortgage industry. She has worked through changing markets, stepped away from the business for a period of time, returned, rebuilt referral relationships, and continued evolving along the way.





At the end of 2024, Erica set a goal of closing $15 million the following year.

She finished 2025 at approximately $19 million.

For Erica, that accomplishment represented more than production. It showed her that she could rebuild a business with greater intention, stronger boundaries, and a clearer understanding of how she wanted to work.

In November 2025, Erica joined United Direct Lending, where she says she has found a balance that fits the way she serves clients. The company combines the flexibility and product options of the broker world with infrastructure Erica values, including in-house processing, team-based support, and an in-house underwriter who can review files before they are submitted to the wholesale lender.

That support allows Erica to focus on something that has always come naturally to her: relationships.

She continues to build connections with real estate professionals, explore different loan products, educate borrowers, and look for creative ways to help clients reach the closing table. For Erica, a strong lending partnership is about more than one transaction. She wants to provide consistency, creative financing solutions, and a relationship agents can count on through the inevitable ups and downs of the business. Her goal is to be a steady resource for her partners, no matter what the market brings.

She has also become more intentional about quality over quantity. After years of measuring growth by how much she could accomplish, Erica is now equally interested in building a business she can sustain.

That shift extends beyond mortgages.

Family remains at the center of Erica's life, and being a mom has been one of the greatest motivations behind the career she has built. Her son, Emmett, is 15, her stepson, John, is 17, and then there is the youngest of the crew, Allie, her spirited, almost 4-year-old, whom Erica affectionately calls "Hurricane Allie." With kids in very different stages of life, Erica understands more than ever why creating a career with both stability and balance matters. So much of the drive behind what she has built comes back to them and creating a life that allows her to provide for her family while still being present for it.



More recently, Erica has found herself drawn to helping people in another way. She has spoken at women's events and sees motivational speaking becoming a larger part of her future. After attending a recent conference filled with successful women openly sharing ideas, advice, and encouragement, she left feeling energized by what can happen when people choose collaboration over competition.

It is the kind of environment Erica wants to continue creating around herself and extending to others.



She knows she will keep learning. She knows the mortgage industry will keep changing. And she knows there will always be another goal ahead.

But after everything it took to build, pause, rebuild, and grow again, Erica isn't trying to become anyone else's version of successful.

She's building one that fits her.

What Every Emerald Coast Realtor Should *Know About Property Management*

BY DANIELLE FAYE KING



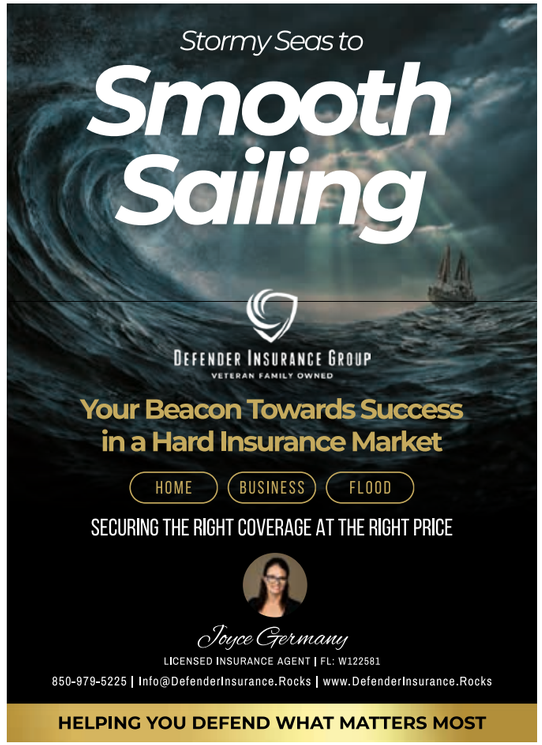
Property management on the Emerald Coast is about more than collecting rent. It means protecting an owner's investment, creating a positive experience for residents, and keeping properties competitive in a market shaped by military relocations, seasonal demand, insurance costs, HOA requirements, and changing rental inventory.

One of the most important things Realtors should understand is that rental pricing must reflect current competition, property condition, location, and what tenants can realistically afford. A home may be beautiful, but if it is priced above comparable properties or lacks the updates renters expect, it can sit vacant. Every day a property remains empty affects an owner's income, making accurate pricing and effective marketing essential from the start.

Realtors can add real value by helping owners prepare before a property reaches the rental market. That means ensuring the home is clean, safe, and rent-ready while confirming HOA requirements and planning for ongoing maintenance. Owners should also understand their financial responsibilities, including approved repairs, insurance, taxes, applicable utilities, and maintenance reserves.

Tenant screening is equally important. Consistent income verification, credit and rental history reviews, background screening, and landlord references help identify qualified applicants while keeping the process fair and professional. A well-prepared lease, thorough move-in documentation, and clear communication help protect both owners and residents.

For agents, property management can also create long-term relationships. A renter today may become a buyer tomorrow. An owner who trusts you to manage one property may later buy, sell, or add another investment property. By partnering with an experienced property management team, Realtors can continue serving clients beyond the closing table and build a business rooted in lasting relationships.





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GULF COAST COLLECTIVE
PROPERTY MANAGEMENT

BeGenerous, Inc.

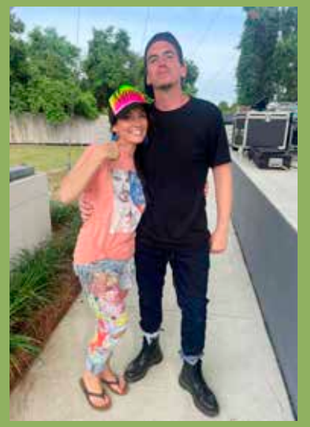
WHERE GENEROSITY GROWS

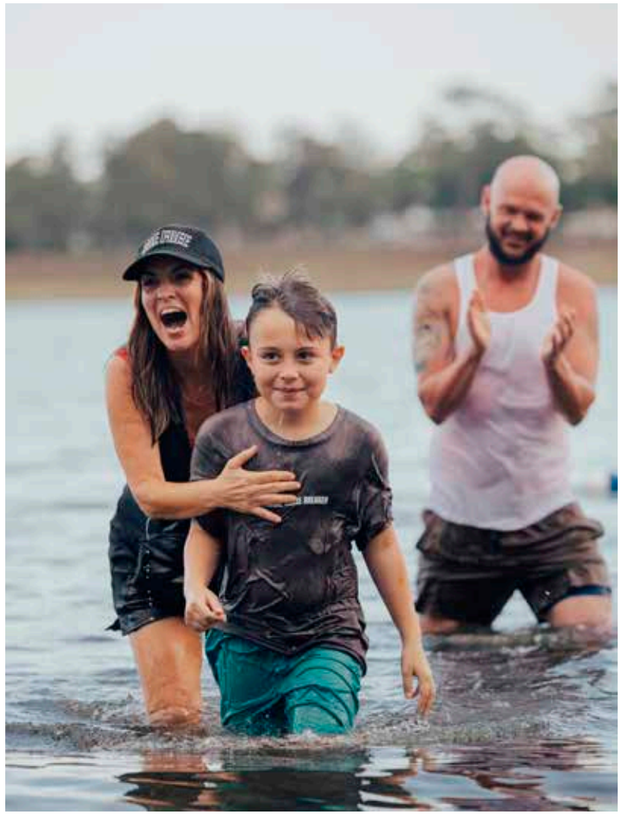
For 16 years, BeGenerous, Inc. has been filling gaps in the Walton County community, meeting women and families in difficult seasons with practical help, recovery resources, housing, employment opportunities, and something equally important: a place to begin again.

What started as an effort to provide diapers and basic necessities has grown into an organization with two local homes, a social enterprise, recovery and reunification support, overdose-prevention initiatives, and partnerships reaching across the community. Today, Stephanie and the dedicated BeGenerous team work together to carry that mission forward.

Yet, BeGenerous has never been about creating programs simply for the sake of having them. Each piece of the organization exists because, at some point along the way, founder and executive director Stephanie McMinn encountered a need that wasn't being met.

It began when Stephanie volunteered in a children's closet at a local Walton County school.





Teachers would identify students coming to school in the same clothes or wearing shoes that were falling apart, and volunteers would gather the items their families needed.

Not long after, Stephanie learned about diaper insecurity and called the local health department to ask whether it was a problem in their community. A caseworker shared that she had recently visited a mother who couldn't afford enough diapers for her baby. To make them last, the family only used diapers when they left the house.

Stephanie began collecting.

Churches and community members joined in, donations grew, and soon she needed a storage unit to hold everything. Diapers led to baby clothes and other necessities, but more importantly, delivering those items brought Stephanie directly into the lives of the families BeGenerous was serving.

That was when the mission began to grow.

"I was seeing things that I couldn't unsee," Stephanie says.

Some women needed far more than basic supplies. They were facing substance use disorder, unstable living situations, and other barriers that made it difficult to move forward. BeGenerous began connecting women with recovery programs and other resources, sometimes looking





beyond Northwest Florida when local options weren't available.

Eventually, the organization expanded to address one of the most significant needs Stephanie had encountered: safe, stable housing.

THERE'S POWER IN *testimony.*

we share our experiences, even the most painful ones, we have an opportunity to bring awareness, offer hope, and help someone else find a way forward."

Stephanie McMinn

Today, BeGenerous operates two local homes where women can focus on recovery, stability, and rebuilding their lives. When appropriate and approved as part of their individual case plans, women may also have the opportunity to reunify with their children.

The Yellow House provides transitional housing, allowing graduates to stay longer as they work toward greater independence.

The goal isn't simply to provide somewhere to live. With the support of the BeGenerous team, women are given the resources, encouragement, and opportunities they need to begin rebuilding their lives.

That philosophy extends into All Things New, the organization's social enterprise and local tea, coffee, and gift shop. Women can find employment through the organization while participating in creative workshops that help build skills and confidence.

Donated and discarded items are given a new purpose there. Broken jewelry can become one-of-a-kind pieces. Furniture is repurposed. Women can learn sewing, stained glass, and other creative skills. The workshops serve as a form of art therapy while also creating inventory for the shop.

The name All Things New reflects a belief woven throughout BeGenerous: something that has been through difficult circumstances can still have value, purpose, and a future.

BeGenerous' impact also reaches far beyond its homes. The organization is actively involved in substance use disorder education, awareness, and prevention, including Narcan distribution. It works alongside law enforcement, health departments, recovery programs, and other agencies and takes a leadership role in local opioid and overdose task-force efforts.

For Stephanie, that part of the mission eventually became deeply personal.

Her own family has experienced the devastating effects of addiction. In 2011, her husband suffered a traumatic brain injury after a four-story fall while struggling with addiction. Years later, in 2021, Stephanie lost her son Gage after he took what he believed was Percocet that contained a lethal dose of fentanyl.

Those experiences didn't create the mission of BeGenerous, but they gave Stephanie an even deeper understanding of the families the organization serves.

"There's power in testimony," she says.

In Gage's memory, BeGenerous created EnGage, an annual community event focused on overdose awareness and prevention, education, and Narcan distribution. The organization has also received opioid settlement grant funding to expand its prevention efforts and help reduce overdoses throughout the community.

Today, all of those pieces work together.

A woman may first encounter BeGenerous because she needs basic necessities. Another may need help finding recovery resources. Someone else may need housing, employment, or support while working toward reunification with her children. A family may simply need education and resources to help a loved one struggling with substance use.



There is no single path through BeGenerous because there is no single story behind the people it serves.

What began with meeting one basic need has become a network of support built around helping people move forward with dignity, resources, and hope.

Sixteen years later, BeGenerous continues to grow by doing what it has done from the beginning: paying attention to the gaps, bringing people and resources together, and finding a way to help.

I WAS SEEING THINGS THAT *I couldn't unsee.*

What started with providing basic necessities became something much bigger as I began to understand the challenges these women and families were facing."

Stephanie McMinn

What began with Stephanie's determination to make a difference has become a shared mission, strengthened by a dedicated team and a community that believes in the power of generosity.



COACHES CORNER

THE ONE PAGE BUSINESS PLAN

BY JEFF LEVINE, LEVINE COACHING COMPANY

Most agents wait until December or January to write next year's business plan. By then, they're already behind. Deals that go under contract in November and December are the first closings of 2027, which means your 2027 pipeline starts building next month. Write your plan now, while there's still time to act on it.

And keep it simple. A lot of plans end up in a folder nobody opens because they're too long and too complicated to use. Your plan should fit on one page. If you can't see it at a glance, you won't look at it.

START WITH YOUR NUMBERS FROM THIS YEAR

Before you plan next year, take an honest look at this one. You have nine months of results to work with. How many transactions did you close? What was your average commission? Where did your business come from? Past clients, referrals, open houses, online leads, your sphere? And what did you spend to get it?

Most agents are surprised by what they find. The source they spend the most on often isn't the one producing the most business.

SET AN INCOME GOAL

Start with what you want to earn after expenses. Divide by your average commission to get the number of closings you need. Then use your own conversion numbers to figure out how many appointments you need to get those closings, and how many conversations it takes to get those appointments.

Here's an example. If you want 24 closings and you close about half of your appointments, you need 48 appointments. If you set one appointment for every 10 real conversations, that's 480 conversations a year, or about 10 a week. Now the goal isn't a big scary number. It's 10 conversations this week. Break that down further, and it's two a day.

PICK THREE TO FIVE PRIORITIES

Don't list 20 things you want to do. Pick the three to five activities that will produce the most business for you based on this year's numbers. For a lot of agents, that's something like calling past clients every quarter, holding two open houses a month, and asking for referrals at every closing.

Write down how often you'll do each one. "Stay in touch with my database" is a wish. "Call 10 past clients every Tuesday morning" is a plan.

SET A BUDGET

Decide what you'll spend on marketing, technology, education, and coaching, and put a cap on each. Spend money on what worked this year. Cut what didn't. Look at every subscription and ask whether it brought you a single closing. Also set aside money for taxes before you spend anything else. Too many agents have a great year and then a rough April.

PUT IT WHERE YOU'LL SEE IT

Print your one page and put it somewhere you look every day. Your desk, your bathroom mirror, the dashboard of your car. Review it every Monday. At the end of each month, check your numbers against it and adjust as you go.

YOUR ONE PAGE SHOULD ANSWER FIVE QUESTIONS

What do I want to earn? How many closings does that take? What activities will get me there, and how often? What will I spend? How will I track it?

YOUR ACTION STEP

Block two hours before the end of October. Pull your numbers, answer those five questions, and get it on one page. Then go into November knowing exactly what you need to do every week, with your 2027 pipeline already taking shape.

The agents who have a great year usually decide what that year would look like before it started.

FREE ONE-HOUR BUSINESS CONSULTATION

Want help putting this month's tip to work in your business? Jeff is offering Real Producers readers a free one-hour business consultation. Scan the QR code to book your time.

LEVINE COACHING COMPANY



Jeff Levine is Broker Associate and Team Leader of Lux Places Group at RE/MAX Services in Boca Raton and Founder and CEO of Levine Coaching Company. He has 29 years in the business, has overseen more than 10,000 transactions, and is the 2027 President-Elect of Florida Realtors and a John Maxwell Team Certified Coach, Speaker, and Trainer. Learn more at levinecoachingcompany.com.

















ASHLEY MCKEE



> "I TRULY DO LOVE THIS INDUSTRY FOR THE *CONNECTIONS* I MAKE. WHEN I MOVED HERE, I KNEW NO ONE. NOW, I HAVE SO MANY FRIENDS, COLLEAGUES, AND MENTORS THAT I AM THANKFUL FOR."
>
> **ASHLEY MCKEE**

PHOTOS BY JACQUELINE LUCILLE



MAKING THE MOST OF IT

Ashley McKee didn't enter real estate simply looking for a new career. The decision came during a time when she and her family were taking a much bigger look at the life they wanted to build.

Ashley had owned several businesses throughout her life before spending 15 years in the medical field, first as a physical therapy technician and later in medical billing. Then, her husband suffered a heart attack at just 31 years old.

While he recovered, the couple began talking seriously about their future. The experience had given them a different perspective on waiting for "someday." They wanted to live somewhere that made them happy and spend their time doing something that made them happy, too.

For Ashley, that something became real estate.

Once she made the decision, she didn't waste much time. Ashley took her real estate course in September, earned her license in November, and by December, the family had packed up and moved to Fort Walton Beach.

She arrived knowing no one.

Determined to make connections, Ashley began reaching out to local agents and asking if she could host their open houses. It was through those early efforts that she met Melissa Haworth, who would eventually become her business partner and a close friend.

"I am forever grateful for her friendship, partnership, and support," Ashley says.

Through the industry, Ashley began building relationships and finding her place in a completely new community. Today, she looks around at the friends, colleagues, and mentors in her life and realizes just how much has changed since those early days.

"I truly do love this industry for the connections I make," Ashley says. "When I moved here, I knew no one. Now, I have so many friends, colleagues, and mentors that I am thankful for."

Those relationships are also shaping what Ashley wants the next chapter of her career to look like. Her goals include continuing to grow her network, becoming more involved in giving back to her community, and ultimately earning recognition as an eXp Icon Agent.

But the title itself isn't what motivates her most.

At Toast to the Top, Ashley heard Pauley Domenech say something that stayed with her: "It's not for the trophies, it's for the people."

It resonated because it reflected what Ashley had already discovered for herself. Her career has given her an opportunity to build a business, but the people she has met along the way have made that success meaningful.

Life outside of real estate matters just as much. Ashley's son is a sophomore, and with him growing up far too quickly for her liking, she cherishes their time together. She loves having friends and family come to visit, and any chance to spend time on the water is always welcome.

There is also Tilly, the family's rescue from PAWS, who has no shortage of attention or opportunities to be spoiled.

Ashley and her family came to Fort Walton Beach because they had been reminded, earlier than most, how quickly life can change. They decided they wanted to make the most of theirs.

Real estate has become part of that life, bringing Ashley not only a new career, but also a community, meaningful relationships, and a place where she and her family are happy to be.

And for Ashley, that's worth far more than a trophy.





"I WANT MY CLIENTS TO KNOW THEY HAVE SOMEONE THEY CAN CALL LONG AFTER CLOSING. IT'S ABOUT *BUILDING RELATIONSHIPS*, NOT JUST COMPLETING TRANSACTIONS."

JIMMY CLECKLER

JIMMY CLECKLER

A FAMILIAR KIND OF SERVICE

Jimmy Cleckler may be relatively new to real estate, but helping people navigate high-pressure situations is anything but new to him.



Before becoming a Realtor with Jon Howard Real Estate, Jimmy spent 22 years in the United States Air Force. He deployed 11 times, served as a Special Tactics Officer, and retired as a Major. Now, he is building the next chapter of his career along Florida's Emerald Coast, a place that has already been home for much of his family's military life.

Originally from San Antonio, Jimmy enlisted in the Air Force and continued his education throughout his career, earning a bachelor's degree in Organizational Management as well as an Executive Leadership Certificate from Wharton. He later commissioned as an officer and spent eight of his 22 years of service in Northwest Florida.

When it came time to transition out of the military, real estate gave Jimmy an opportunity to use many of the skills he had spent decades developing, just in a very different setting.

For him, the connection is pretty straightforward: understand the problem, come up with a plan, and help someone through it.

That approach is particularly valuable for the military families Jimmy serves. He understands PCS moves, VA loans, tight timelines, and the uncertainty that can come with relocating because his own family has lived that life. His wife remains on active duty, and together, they chose Northwest Florida as the place they wanted to call home.

Now, Jimmy wants to make that transition a little easier for other families arriving in the area.

Over the next year, he plans to continue growing his military-focused business throughout Eglin, Hurlburt, Pensacola, and Panama City Beach. He hopes to work with more VA and relocation clients, strengthen relationships with local housing offices, and provide education to buyers who are PCSing into the area and may be trying to make major decisions from hundreds or even thousands of miles away.

Just as important is **how** he wants that business to grow.

Jimmy isn't looking to build his career around a string of one-time transactions. He wants clients to come back, refer their friends, and know they have someone they can call long after closing. He also wants to earn the trust of other agents, recognizing that a strong reputation within the industry matters just as much as the relationships he builds with clients.

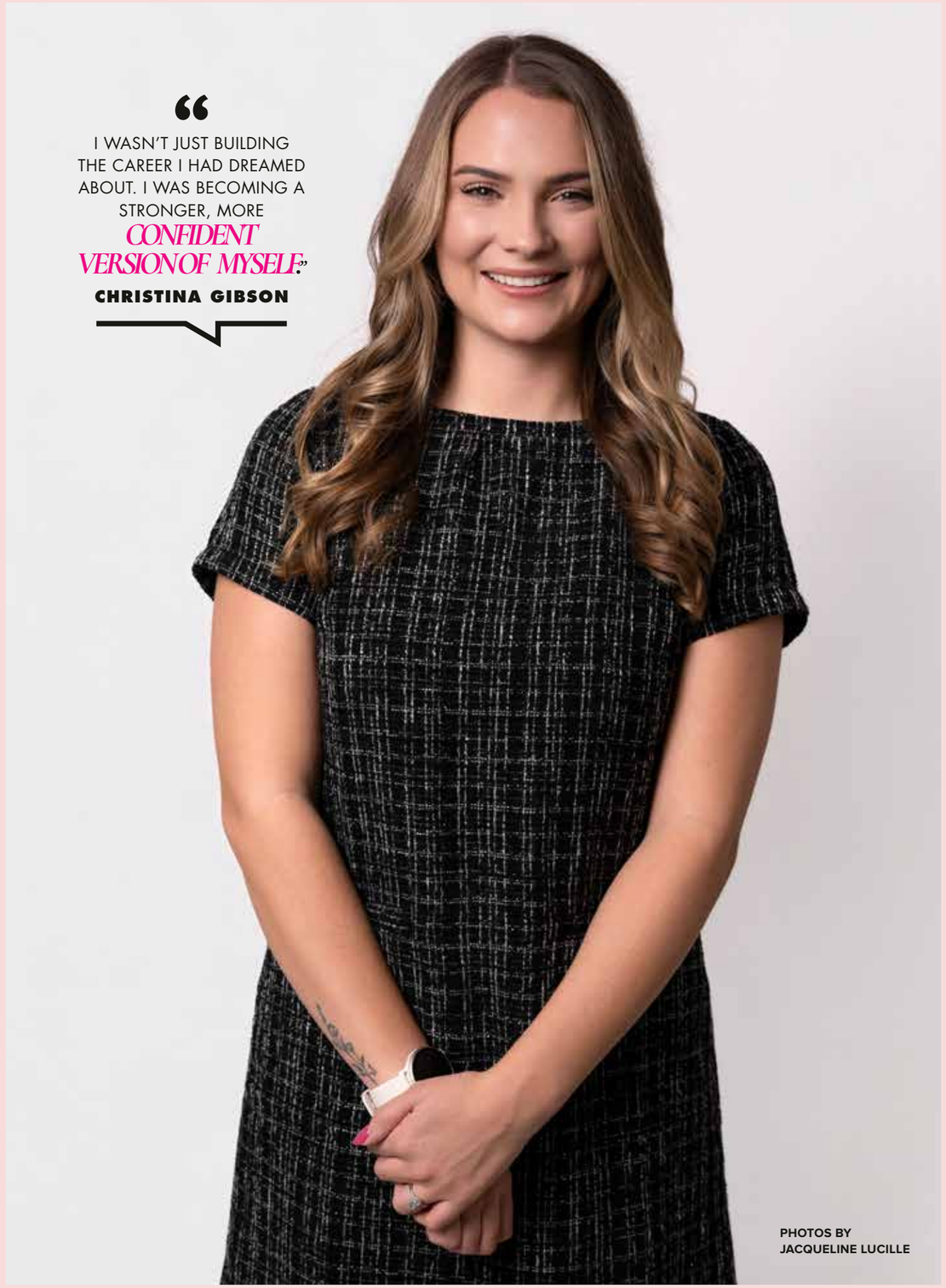
Outside of real estate, Jimmy's priorities are clear. Family comes first. When he gets the chance, Jimmy enjoys working out and woodworking.

He also continues to mentor people preparing for special operations selection, allowing him to remain connected to a community that shaped more than two decades of his life.

Real estate may be a new chapter for Jimmy, but the part that matters most hasn't changed much. He is still solving problems, working through challenges, and helping people move forward.

Only now, he's helping them find home.





> “I WASN’T JUST BUILDING THE CAREER I HAD DREAMED ABOUT. I WAS BECOMING A STRONGER, MORE *CONFIDENT VERSION OF MYSELF.*”
>
> **CHRISTINA GIBSON**

PHOTOS BY JACQUELINE LUCILLE

CHRISTINA GIBSON





JUST GETTING STARTED

Christina Gibson had wanted a career in real estate for years. What stood between her and that dream wasn’t a lack of interest. It was the security of the life she would have to leave behind.

Before real estate, Christina worked in federal housing management with a stable GS career and a path she could have comfortably followed. Walking away for an entirely commission-based business was not a decision she made lightly.

“It took a lot of prayer and a lot of trust that I was following where God wanted me to go,” Christina says. “Eventually, I realized I had to stop waiting until I felt completely ready and trust Him enough to take the leap.”

When Christina joined the Abbott Martin Group at eXp Realty, the timing was anything but easy. Her husband, Jake, was deployed, leaving Christina to build a new business while raising their daughter and managing life at home.

Naturally shy, she also had to push herself far outside her comfort zone.

In the beginning, even calling someone she didn’t know made her nervous. But real estate required her to network, negotiate, follow up, and confidently advocate for her clients.

So she kept showing up.

“I wasn’t just building the career I had dreamed about,” she says. “I was becoming a stronger, more confident version of myself.”

Just as important has been discovering the kind of agent Christina wants to be. Her philosophy is simple: people over profit.

“I don’t see my clients as a closing, a number, or another sale,” she says. “These are people trusting me with one of the biggest financial and personal decisions they may ever make, and I don’t take that lightly.”

That mindset shapes the way Christina approaches each relationship. She wants clients to know they have someone who will answer the phone, listen when things become stressful, advocate for them when challenges arise, and remain a resource long after the closing table.

As Christina enters her second year, she wants growth to come from serving people well. Rather than chasing transactions, she hopes to build a business where past clients trust her enough to send their own friends and family her way.

She is particularly passionate about growing the military and relocation side of her business. As a military spouse, Christina understands that a PCS involves far more than changing addresses. Families may be purchasing from across the country, navigating a deployment, leaving people they love, or moving somewhere they have never been.

“I want to be someone who can take some of that weight off their shoulders and make them feel like they already have someone in their corner before they ever arrive,” she says.

Jake returned home in June, making Christina even more appreciative of ordinary family moments. Outside of work, faith and family remain at the center of her life. She loves the beach, traveling, concerts, and spending time outdoors, but being a mom remains her favorite role.

Christina hopes her daughter grows up seeing that it is possible to chase a dream, work hard for it, and trust God through the uncertainty.

“My first year was about proving to myself that I could do this,”

Christina says. “My second year is about seeing how far I can take it without ever losing sight of why I started: my faith, my family, and the opportunity to genuinely make a difference in people’s lives.”

One year in, Christina has already come a long way.

And she is just getting started.



“MY GOAL IS TO EARN THE KIND OF TRUST THAT TURNS CLIENTS INTO *LIFELONG FRIENDS.*”

BRITT MCPHAIL

PHOTOS BY JACQUELINE LUCILLE

BRITT MCPHAIL



FROM HOSPITALITY TO HOME

Britt McPhail spent years helping people discover exactly what they were looking for, long before she ever handed someone the keys to a home. As a sommelier, she learned that the secret to finding the perfect wine wasn't simply knowing what was on the menu. "Being a Sommelier is really the art of listening to someone describe what they love and finding the perfect match," Britt explains. It's a philosophy that translates naturally to helping someone find a home. Today, she's bringing that same intuition to real estate, along with two decades of experience in an industry built around relationships.

Before making the Emerald Coast her home, Britt spent 20 years in sales and hospitality in New Orleans, including 15 years in the wine and spirits industry. Most recently, she served as a regional sales manager for a premium tequila brand. Her career taught her how to navigate different personalities, build trust, and deliver exceptional service, skills that would eventually give her an advantage in an entirely new profession.

Real estate and interior design had always interested Britt, but it wasn't until she and her husband relocated to the Emerald Coast that she decided to pursue that passion professionally.

The area was already woven into their story. When they first met, the beaches became their favorite weekend escape from New Orleans. They returned whenever they could, drawn to the coastline and the feeling that life moved a little differently there.

Eventually, they decided to stop visiting and make it home.

What Britt found was more than beautiful surroundings. The welcoming community reminded her of the connections she had treasured in New Orleans, and she wanted to build a career that allowed her to become part of it.

In January 2025, Britt earned her real estate license and joined Christie's International Real Estate Emerald Coast and the Blankenship Watkins Advisory Group. With the support of an established team and a globally recognized brand, she embraced the challenge of building a new business.

Her first year brought significant milestones. Britt was named Newcomer of the Year at Christie's, and in January 2026, she reached the Million Dollar Club for the first time. For someone who had taken a leap into a new industry, those achievements reinforced that she was exactly where she belonged.

But Britt's greatest motivation remains the people she serves. She approaches each transaction with the attention and care that defined her hospitality career, knowing that buying or selling a home is deeply personal. Her goal is to earn the kind of trust that turns clients into lifelong friends.

Looking toward 2027, Britt hopes to build on her early momentum while continuing to grow alongside the experienced professionals around her. Recognition as a Rising Star is especially meaningful because it was a goal she set for herself, another reminder of what can happen when she commits to something wholeheartedly.

That determination extends beyond her professional life. A former Level 10 gymnast and college cheerleader, Britt starts her mornings with workouts and beach walks, making fitness, gratitude, and a positive mindset part of her daily routine.

At home, life revolves around her husband, a James Beard Award-winning chef, and their French Bulldogs, Indiana Bones and Captain Jack Marrow. Their beloved late pup, Sherlock Bones, remains part of the family's story. Britt loves entertaining, exploring local restaurants, and cheering on her favorite football and baseball teams, although she's equally happy spending a quiet evening at home.

She also gives back through Ladies of Christie's beach cleanups and volunteering at local events, finding meaningful ways to care for the community that has welcomed her.

After years of traveling the world, Britt has discovered that the place she loves most is the one she now calls home. And with a promising real estate career taking shape, she's finding just as much fulfillment helping others begin their own chapters along the Emerald Coast.

For Britt, the best things in life have always come down to the right people, the right place, and knowing when you've found something special.



JEREMY "BIG PAPI YACHTY" MCGLYNN

SEEING THE POSSIBILITIES

PHOTOS BY JACQUELINE LUCILLE

For Jeremy McGlynn, every property represents an opportunity.

It's a mindset that has shaped nearly every major decision he's made. From purchasing a modest fixer-upper to building a successful vacation rental portfolio, launching a yacht management company, and ultimately becoming a Realtor, Jeremy has built his career by seeing possibilities where others simply see property.

Ironically, becoming a real estate agent was never part of the original plan.

While working in the medical field and supporting his wife, Korri, through nursing school, Jeremy purchased his first home for just $50,000. The property needed extensive work, but Jeremy wasn't afraid to roll up his sleeves. Over the next eight to nine months, he completed a full renovation, adding bathrooms, closets, and transforming the home from top to bottom. By the time the project was finished, its value had climbed to nearly $250,000.



"It was the first time I really understood the power of real estate," Jeremy says.

Rather than cashing out, Jeremy started asking bigger questions. If one property could create that kind of opportunity, what else was possible?

At the time, he and Korri loved traveling and were spending thousands of dollars every year on vacations. Instead of continuing to pay for hotel rooms, Jeremy wondered if there was a smarter approach.

"What if the vacation could pay for itself?"

That question led him to purchase a beachfront condominium in Murrells Inlet, South Carolina. His original plan was simply to offset the cost of ownership by renting it when they weren't using it. Initially, the property barely broke even, but Jeremy wasn't satisfied with average. He immersed himself in learning everything he could about vacation rentals, studying pricing strategies, occupancy trends, guest experience, and marketing. Before long, the condo was generating roughly $25,000 a year in cash flow while continuing to appreciate in value.

"It really got my head spinning," he says.

So he bought another one.

As Jeremy began sharing his investing journey on social media, something unexpected happened. Friends weren't just congratulating him. They wanted to know how he was doing it. Which properties made the best investments? How much income could they realistically generate? Could they do the same thing?

Jeremy found himself walking people through the numbers, explaining what made one property a stronger investment than another, and connecting friends with agents he trusted. Before long, nearly a dozen people had purchased investment properties because of his guidance.

Eventually, Jeremy had a realization.

"I finally had this moment where I thought, 'What am I doing?'" he laughs. "I've basically been helping people buy real estate for years."

Instead of continuing to send friends elsewhere, Jeremy earned his Florida real estate license in February. While he's new to the profession on paper, he brings nearly a decade of real-world investing experience to every client relationship.

That experience has quickly become one of the things that sets him apart.

Jeremy doesn't simply help clients buy and sell homes. He helps them understand what those homes are capable of becoming.

Whether it's purchasing a vacation rental, using the equity in an existing home to invest in another property, or creating passive income through strategic real estate investments, Jeremy enjoys helping clients think beyond the transaction.

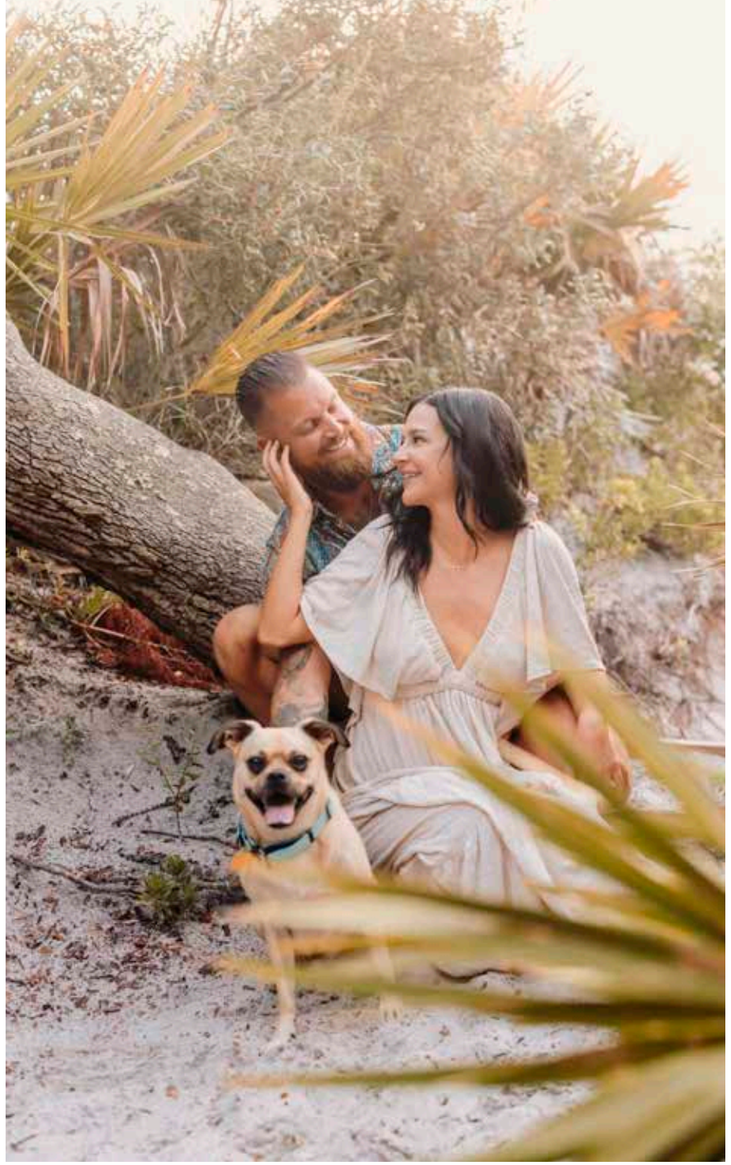


> “I WANT PEOPLE TO UNDERSTAND THAT ***REAL ESTATE CAN COMPLETELY CHANGE YOUR FINANCIAL FUTURE.*** THERE ARE SO MANY DIFFERENT WAYS TO BUILD WEALTH IF YOU KNOW WHAT YOU’RE LOOKING FOR.”
> — JEREMY MCGLYNN

“I want people to understand that real estate can completely change your financial future,” he says. “There are so many different ways to build wealth if you know what you’re looking for.”

For Jeremy, education is one of the most rewarding parts of the business. He believes many people assume investing





is out of reach, when in reality they simply haven’t been shown what’s possible. His goal is to give clients the confidence to see real estate through a different lens and help them build long-term wealth one property at a time.

That same entrepreneurial mindset eventually led to another business venture.

After successfully managing vacation rentals, Jeremy started asking another question.

If people would pay to rent a vacation home, would they also pay to rent a yacht?

The answer was yes.

Using equity from his first investment property, Jeremy purchased a yacht and placed it into a charter program. That investment eventually evolved into a yacht management company, where he and Korri now help owners market their vessels, manage bookings, coordinate crews, and generate income much like they would with a vacation rental.

Although it’s a unique niche, Jeremy sees it as another example of thinking differently.

“When you start looking at investments differently, opportunities are everywhere,” he says.

When asked what separates great agents from everyone else, Jeremy doesn’t hesitate.

“Trust and confidence.”

For Jeremy, confidence doesn’t come from sales tactics. It comes from experience. He’s personally renovated homes, built equity, managed successful vacation rentals, analyzed investment returns, and created multiple streams of income through real estate. When clients ask whether an investment property makes sense, his advice isn’t based on theory. It’s based on years of doing it himself.

Outside of work, Jeremy and Korri enjoy traveling, spending time on the water, growing their businesses together, and spoiling their rescue pup, JimmyDean, who rarely misses an adventure.

As one of this year’s Rising Stars, Jeremy’s success isn’t defined by how long he’s held a real estate license. It’s defined by the knowledge, experience, and perspective he brings to every client he serves.

Looking back, Jeremy laughs when he thinks about that first $50,000 fixer-upper.

At the time, he thought he was simply buying a home.

In reality, he was investing in an entirely different future.

Today, that’s exactly what he hopes to help every client discover.

Sometimes the greatest opportunities are the ones other people never think to look for.



All About *Emerald Coast* Real Producers



The first Real Producers magazine started in Indianapolis in 2015. Real Producers is now in over 130 markets across the nation and is continuing to grow nationwide.

Q: WHO RECEIVES REAL PRODUCERS MAGAZINES?
A: The top 300 real estate agents across the Emerald Coast and our preferred partners.

Q: WHAT IS THE GOAL OF THIS MAGAZINE?
A: We believe that we are better together. When we surround ourselves with other successful, like-minded people, we grow to new heights. Real Producers is a platform that brings together the most accomplished individuals in the Emerald Coast real estate sector.

By curating an exclusive community comprised of the top 300 real estate agents and RP-vetted businesses in each market, we foster a shared space for sharing stories, celebrating successes, discussing market trends, and highlighting upcoming events. Our monthly publication is dedicated to connecting, informing, and inspiring, encompassing anything that contributes to the enrichment of our community.

Q: DOES REAL PRODUCERS HAVE EVENTS?
A: Yes! We have specific networking events throughout the year.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?
A: The process for getting featured in our magazine is straightforward. To be eligible, you need to be on the top 300 list, and we value nominations highly. Whether you're a real estate agent, business, broker, owner, or someone who admires the work of others, you can nominate individuals, including yourself. Even office leaders have the opportunity to nominate outstanding real estate agents. We take every nomination seriously and consider anyone from the top 300 list who is brought to our attention. While we cannot guarantee a feature, we strongly encourage you to connect with one of our team members, show support for Real Producers, and participate in our private events. These steps can enhance your chances of being featured in our publication.

Q: WHAT DOES IT COST A REAL ESTATE AGENT/TEAM TO BE FEATURED?
A: Zero, zilch, zippo, nada, nil. It costs nothing to agents, so nominate away! We are not a pay-to-play model. We share **REAL** stories of **Real Producers.**

Q: WHO ARE THE RP-VETTED BUSINESSES?
A: The RP-vetted businesses featured in our publication represent some of the best in the business in their respective categories within the Emerald Coast. You can easily locate them in our index. We do not randomly select businesses, nor do we collaborate with every business that approaches us. We prioritize businesses that have received your stamp of approval through recommendations, and each business showcased has been personally recommended by many of the top agents featured in our publication. Before featuring any business, our team conducts additional vetting to ensure they align with our community's values and bring substantial value. Our aim is to build a robust network that not only includes the best real estate agents but also features top-tier businesses, fostering collective growth and strength within our community.

Q: HOW CAN I RECOMMEND A BUSINESS?
A: If you want to recommend a business that works with top real estate agents, please email or message us.

Email: taylor.labno@n2co.com

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