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FEBRUARY 2026

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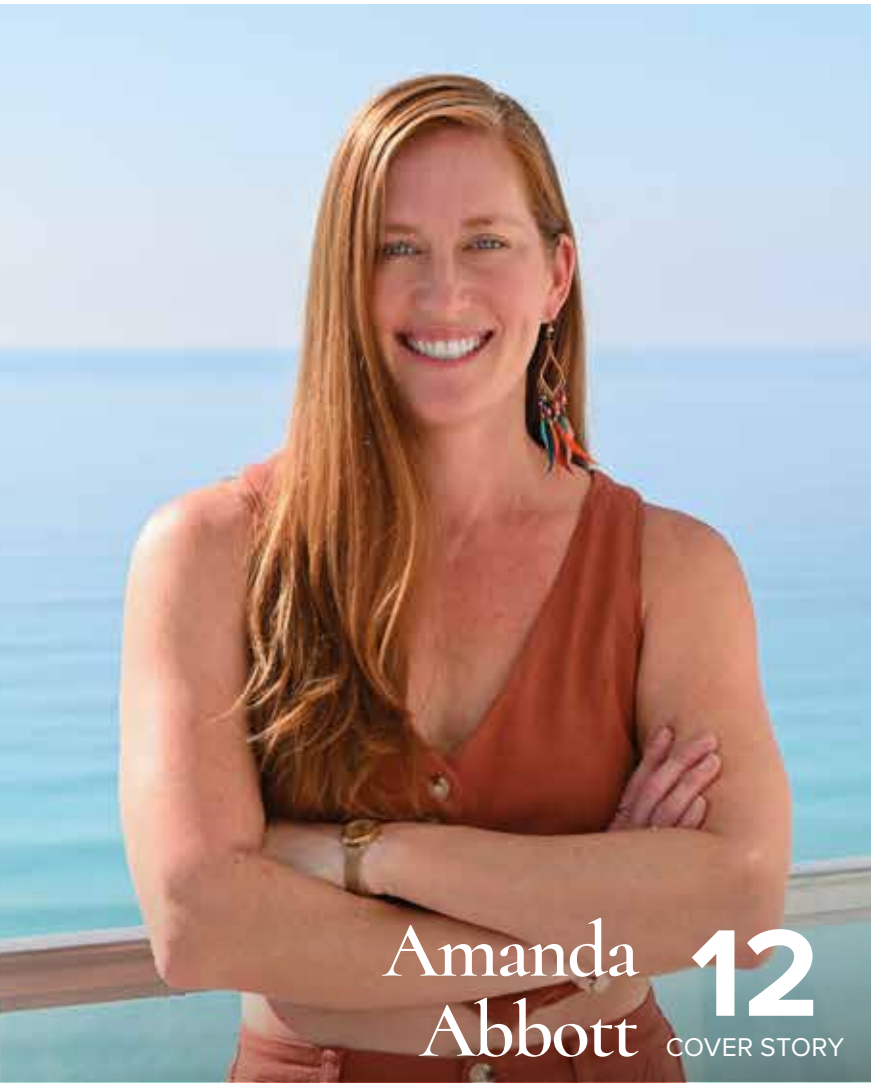
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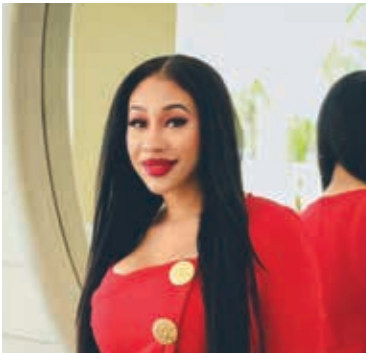


MOVEMENTMORTGAGE

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Heart Hustle

Behind the

BY TAYLOR LABNO,
PUBLISHER

February is often painted as a month of love—and while that's true, I believe it's also a month of commitment.

Commitment to our craft. Commitment to growth. Commitment to the people and relationships that shape our success.

This month is a reminder that when you truly love what you do and genuinely value the people you do it with, *everything* changes. The long days feel purposeful. The challenges become growth moments. And the wins mean more because they're shared with those who stand beside you.

As we move deeper into the year, this issue reflects the

heart behind the hustle. Behind every strong market, every successful transaction, and every thriving business are professionals who show up consistently, lead with integrity, and care deeply about their clients, their teams, and this community. That's exactly who *Emerald Coast Real Producers* aims to spotlight.

This publication was built to celebrate those who are not only producing at a high level, but doing so with intention—leaders who love the work, respect the responsibility, and understand that real success is about more than numbers. It's about relationships, impact, and legacy.

Inside this February issue, you'll find stories of resilience, innovation, and heart. These are individuals who continue to push forward even when the market shifts, even when the work is demanding. All because they believe in what they're building and the people they're building it with.

To our featured producers, partners, and supporters: thank you for trusting this platform and for being part of something bigger than any one deal or season. And to our readers, if these stories inspire you to lead with more intention, love your work a little deeper, or strengthen the relationships that matter most, then

we're doing exactly what we set out to do. Here's to loving what we do, appreciating who we do it with, and building something meaningful together.

With gratitude,
Taylor Labno
Publisher
Emerald Coast Real Producers



Each of you should use whatever gift you have received to serve others. - 1 Peter 4:10



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Under the glow of the Emerald Coast evening, ECAR gathered to celebrate excellence, leadership, and community at an unforgettable night of Installation, Awards, and LDP Graduation at the stunning Henderson Beach Resort.

We proudly installed Cathy Alley as ECAR's 2026 President, marking the beginning of an exciting new chapter of leadership and vision. The evening also honored extraordinary achievements:

- Melissa Skoniecki earned the prestigious Triple Crown Award, a truly phenomenal accomplishment (tattoo appointment pending!).
- Sherri Salas was named Realtor of the Year, recognized for her outstanding professionalism, dedication, and impact on our industry.

As we celebrated our Leadership Development Program graduates, we were reminded that the future of real estate is bright, bold, and in excellent hands.

This incredible night would not have been possible without our amazing sponsors. Your support allows ECAR to grow, lead, and serve our members at the highest level, thank you for helping shape who we are and where we're going.

It was an absolutely gorgeous night honoring remarkable people and meaningful achievements and we're already hard at work planning next year's celebration.

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The Emerald Coast Association of REALTORS® proudly celebrates its strategic partnership with the Women's Council of REALTORS® – Emerald Coast and extends heartfelt congratulations on an unforgettable evening of recognition, inspiration, and leadership.

We were honored to have Melissa Skoniecki, ECAR's Association Executive, serve as the evening's dynamic EMCEE, guiding the celebration with energy and professionalism as industry leaders were recognized for their achievements.



A special congratulations to Wanda Jackson, who was officially installed as the 2026 President of the Women's Council of REALTORS® – Emerald Coast. Her dedication to empowering members, elevating professionalism, and strengthening our real estate community will shape an exciting future ahead.

Women's Council of
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Amanda Abbott

WHERE LEGACY MEETS LIFESTYLE—AND
REAL ESTATE BECOMES A WAY OF LIFE

PHOTOS BY LEAH VANHOOSE AT FINDING BEAUTIFUL PHOTOGRAPHY

There are agents who sell the Emerald Coast—and then there are those who embody it. Amanda Abbott belongs firmly in the latter. Born and raised on the bay in Fort Walton Beach and Destin, Abbott’s story is inseparable from the water, the community, and a multi-generational real estate legacy that has helped shape the region itself. But what makes her this issue’s cover story isn’t just where she comes from—it’s how intentionally she’s chosen to evolve.

“I grew up on the water,” Abbott says. “My favorite day as a kid was Sunday family boat day after church.” That rhythm—faith, family, and the Gulf—formed the foundation of her life long before it became the lifestyle she now helps her clients achieve.

Amanda is a third-generation Abbott Realtor. Her grandfather entered real estate in the 1960s; her father and uncle went on to found Abbott Realty and Abbott Resorts in the 1970s. Today, she works alongside her brother, Nathan Abbott, and his business partner TJ Martin as part of Abbott Martin Group—the top eXp Realty team in the state of Florida. Adding to the rarity of the moment, TJ’s sister Shaye also works with the group, creating two powerhouse sibling duos rooted deeply in local history.

Yet despite the lineage, Amanda’s path was anything but automatic.

Choosing Her Own Way— Before Coming Home

“I actually resisted real estate for a long time,” Abbott admits. After graduating from Florida State University with an art degree, she left the Emerald Coast behind in search of independence and perspective. For nearly a decade, she lived in Chicago and Manhattan, working in sales within the fashion industry.

Those years proved transformative. “City life showed me how to be independent,

exposed me to all walks of life and culture, and taught me how hard you have to work,” she says. “You don’t survive in the city without it.”

When she returned to Florida in 2011 for what was meant to be a temporary break, something shifted. Distance had given her clarity. “I realized how special and beautiful my hometown really was,” she says. “Being away gave me a whole new appreciation for where I came from—and for my family.”

She got licensed in 2012 and began working alongside her brother Nathan. Nearly fourteen years later, her career has grown into something deeply personal—and distinctly her own.

From Crushing Deals to Changing Lives

“There’s sometimes an assumption that everything is handed to me because of my last name,” Abbott says candidly. “But no matter where you come from, this industry takes an incredible amount of work, drive, and dedication.”

Early on, she approached real estate with the same intensity she learned in New York—fast-paced, deal-driven, relentless. “I was just trying to crush deals,” she says. “And honestly, I was exhausted. I didn’t feel fulfilled.”

Today, her approach couldn’t be more different.

Amanda takes her time. She listens. She slows the process down enough to truly see people. “I love showing clients how special our coast really is,” she explains. That might mean paddleboarding together on a coastal dune lake, grabbing coffee, or simply sitting down to understand not just what they want—but why.

“When you truly see someone, you can align them with the right place,” she says. “Helping someone buy their first home by the beach or their first investment property—where they’ll make memories with their family—that’s an honor.”

Her role, as she sees it, is not just transactional. “I’m an advisor and facilitator of a more balanced, joyful life,” Abbott says. “That’s my favorite part of this work.”

Calm, Confidence, and Hard Truths
Experience matters—and Amanda has plenty of it, sharpened by working alongside Nathan, who brings more than 25 years of expertise. “Between us, we can usually work through any issue and get people to the finish line,” she says.

One recent transaction stands out. A seller had struggled to sell her property after working with two other agents. Amanda was honest—firmly so—about pricing and what it would take to succeed in a challenging market. “It wasn’t what she wanted to hear at first,” Abbott recalls. “But throwing out numbers that aren’t possible doesn’t lead to success.”

The seller trusted her. Five days later, the property was under contract with two offers—and the seller still walked away with over a million dollars in profit.



“I love helping people after they’ve had a hard experience,” Abbott says. “Getting them to the next stage of life they’re craving—that’s everything.”

Living the Life You’re Selling

Amanda doesn’t worry about competition. Her focus is energy, authenticity, and connection. “I just look for ways to stay excited and passionate,” she says. “Sometimes that means switching up my approach.”

She’s grown her business organically by becoming more visible in the community—hosting events she genuinely loves, attending farmers markets, showing up where life happens. “When people see your excitement about the area, they want a piece of that too.”

Her days aren’t rigidly scheduled. Some are slow and reflective; others stretch late into the night. She might work until 10 p.m.—or spend two hours in the morning on the water, coffee in hand, devotion on her deck beside her husband.

“It’s important to live the life you’re selling,” she says. “When people see you enjoying the area and working hard, they naturally gravitate toward you.”

Faith, Balance, and a Deeper Purpose

Amanda’s success is grounded in daily non-negotiables. Morning coffee outside. Time with God. Devotionals and gratitude journaling. Fresh air and sunlight. “It’s been a game changer for how I feel throughout the day,” she says. “It allows me to offer the best version of myself to others.”

She also incorporates contrast therapy—hot tubs and ice baths—and runs Gulf Therapy, a nonprofit she founded that takes community members paddleboarding at sunrise for mental health release. “Using nature and connection as therapy,” she explains. “No real estate appointment will ever replace that.”

Ironically—or perhaps inevitably—business flows from that authenticity. Many Gulf Therapy participants have later become clients. “When your life

“I want peace the most now,” she says. “And the funny thing is, the more I surrender and step into authenticity, the more things fall into place.”



is balanced between real estate and actually living, business flows on its own,” she says.

In recent years, Amanda has also learned to let go—of deals, clients, and paths that no longer align. “I want peace the most now,” she says. “And the funny thing is, the more I surrender and step into authenticity, the more things fall into place.”

The Art of Real Estate—Reimagined

Amanda brings a designer’s eye to her listings, personally staging homes to ensure they shine. “Preparation matters,” she says. “When you trust the process and advisement, it comes together.”

Her next chapter is already taking shape with the launch of her

new website, SurfingRealtor.com—a space that blends real estate, lifestyle, faith, and fun. As eXp’s slogan says, Making Real Estate Fun Again—and Amanda Abbott is doing exactly that.

Rooted in legacy, guided by faith, and led by authenticity, Amanda Abbott represents a new definition of success on the Emerald Coast: one where real estate isn’t just about where you live—but how you live.

Innovation that Actually Matters



Markets change. They reward those who are prepared to adapt and punish those who confuse past success with future security. Innovation is not about chasing the latest shiny object or downloading the newest app. It is about leadership, vision, and the discipline to evolve without losing your core.

I've worked with organizations and leaders across real estate, business, and civic institutions, and the pattern is always the same. The most successful leaders are not the smartest in the room, but rather the most willing to test, learn, and pivot with intention.

"We've Always Done It This Way"
Tradition matters. Proven systems matter. But tradition without adaptation becomes a liability. The organizations that struggle the most in shifting markets are not those lacking resources but those lacking curiosity. They cling to models that worked yesterday, hoping conditions will revert, rather than asking a more important question: What does relevance look like now?

Visionary leaders honor the past, but they do not live there. They study what has worked, extract the principles behind the success, and then reapply those principles in modern ways.

Vision First, Tools Second
One of the biggest mistakes leaders make is adopting technology without a clear vision for its use. Technology is a multiplier that amplifies what already exists, but if your strategy is unclear, technology simply helps you fail faster.

Before adopting new technologies, ask yourself:

- Who do we serve?
- What problem do we solve better than anyone else?
- Where are we creating friction for customers, clients, or teams?
- What outcomes truly matter?

Only after answering those questions does technology become a strategic asset rather than a distraction.

The Power of Small, Strategic Experiments
The most agile organizations test intelligently and adjust accordingly. Instead of asking, "Will this work?" they ask, "What can we learn quickly and affordably?"

This mindset reduces fear and increases momentum. When leaders create environments that encourage experimentation and share learning, failure is treated as a stepping stone. Progress favors those who move early, even if imperfectly.

New Business Models Require New Thinking
Shifting markets demand more than operational tweaks. They require rethinking how value is created, delivered, and sustained. This may mean diversifying revenue streams, moving from transactional relationships to long-term partnerships, and leveraging data and insights to anticipate needs.

The most profitable organizations are not the busiest; they are the most intentional and design business models that are resilient, scalable, and aligned with where the market is going.

Culture Is the Ultimate Competitive Advantage
No innovation strategy survives a misaligned culture. Visionary leaders understand that people drive transformation and, in turn, invest in training, communication, and leadership development. They explain the why behind change and model adaptability themselves.

When teams feel safe contributing ideas, challenging assumptions, and thinking creatively, innovation becomes part of the organizational DNA.

Staying Nimble Without Losing Your Soul
The goal of innovation is to become more effective. The strongest organizations stay grounded in their mission while remaining flexible in their methods. They know who they are, even as they evolve how they operate. That balance is where long-term relevance and profitability live.

The Bottom Line
Innovation is not optional in a shifting market. The leaders who thrive don't chase trends. They shape futures. Markets will continue to change. Relevance, however, is a choice. And for leaders willing to think differently, act decisively, and stay grounded in purpose, innovation becomes a powerful advantage.

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Building Trust, Community, and Generational Opportunity on the Emerald Coast

PHOTOS BY LEAH VANHOOSE AT FINDING BEAUTIFUL PHOTOGRAPHY

Allison Fingall’s path into lending didn’t begin with spreadsheets or rate sheets—it began with people. During the uncertainty of the pandemic, Fingall stepped into real estate as a Realtor, an experience that reshaped her understanding of how profoundly housing decisions impact families, stability, and long-term wealth. That moment sparked a journey that ultimately led her into mortgage lending, where strategy meets service and guidance matters just as much as numbers.

Today, Fingall is a mortgage loan officer with University Lending Group (ULG) at its Niceville branch, serving buyers across the Emerald Coast. Her work is fueled by a dual passion: helping individuals and families achieve homeownership, and bringing together people with shared values to build something stronger than transactions alone.

A Lender Who Leads With Options

At ULG, Fingall is known for offering solutions—not limitations. “We offer a variety of loan programs tailored to our buyers’ needs,” she explains. Among those, ULG’s construction-to-permanent loan program stands out, along with the team’s deep expertise in assisting first-time homebuyers.

These offerings aren’t just products; they’re pathways. Fingall understands that every buyer’s situation is unique, and her role is to translate complexity into clarity. “Exceptional service comes from communication and knowledge,” she says. “I make sure my clients understand the loan products we’re offering and feel confident in every step of the process.”

That confidence is built through transparency, dedication, and strong partner relationships—core values that guide Fingall’s business daily. They aren’t buzzwords; they’re the reason her business continues to grow consistently year after year.

Recognized by Community and Industry Alike

Fingall’s impact hasn’t gone unnoticed. University Lending Group has been nominated for and won multiple awards throughout the community, as well as recognition from local Realtor associations including ECAR and ECBOR for outstanding service.

Individually, Fingall has earned an impressive list of honors: nominations for Best in Destin’s Lender of the Year, ECAR’s Associate of the Year, and Pensacola’s Best in Business Lender

of the Year. In 2023, she was named a United Way 40 Under 40 honoree, recognizing her leadership and community involvement. In 2024, she reached a historic milestone when she was installed as the newest Madam President of the local NAREB chapter, ECBOR—marking a significant moment for leadership and representation in the region.

And in true Allison fashion, her personality shines just as brightly as her professional accolades. After placing second in the local Agents Got Talent competition in both 2022 and 2023, she claimed first place in 2024—proof that persistence, confidence, and heart define her both on and off the stage.

Building Community From the Ground Up

When Fingall first entered lending, she knew growth wouldn’t come easily. Rather than waiting for opportunity, she created it.

She founded BROTEC, a local professional network built intentionally to reflect her values and her community. “It was important to me to build a tribe that reflected myself and the people around me,” she says. What began as a professional network quickly became something deeper. Many members have become close friends—and even family—to Allison and her husband, Ryan.

BROTEC’s impact reaches far beyond networking. Fingall credits the group’s support as instrumental in the creation of the area’s first local NAREB chapter. It’s a testament to her belief that sustainable success is built together, not alone.



Expanding Pathways to Wealth

As the market evolves, so does Fingall’s approach. ULG is expanding its loan portfolio and now offers DSCR loans for investment buyers—an exciting new avenue for clients focused on building generational wealth.

“This program allows us to serve our investment clients in a powerful way,” Fingall says. “It’s another tool to help families and individuals create long-term financial opportunity.” It’s a natural extension of her mission: empowering clients not just to buy homes, but to build futures.

Rooted in Family, Driven by Purpose

Despite a demanding career, Fingall is clear about what matters most. Outside of business, her greatest joy is time spent with her children and husband. Whether vacationing, swimming in their pool, watching movies, or singing with her girls, those moments ground her.

“I’m truly in awe of the life we’ve built here,” she says. “And I’m looking forward to many more great memories to share.”

That balance—between leadership and heart, strategy and service—is what defines Allison Fingall. In lending, as in life, she leads with intention, builds with purpose, and never loses sight of the people at the center of it all.

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Sources: 1. National Association of REALTORS® Confidence Index Survey (July 2024) 2. National Association of Expert Advisors (NAEA) (2014)
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NICK BERRY



Where Strategy Replaces Noise— and Outcomes Are Controlled

PHOTOS BY LEAH VANHOOSE AT
FINDING BEAUTIFUL PHOTOGRAPHY

Most real estate mistakes don't feel like mistakes when they're made.

They feel like reasonable decisions—until time, money, and leverage expose the cost.

Nick Berry built his career around preventing those moments long before real estate, in operational and deployed environments where mistakes weren't theoretical and outcomes couldn't be revised. In those settings, clarity wasn't a preference—it was the difference

between control and irreversible consequences.

That standard now defines how he approaches real estate.

Long before transactions and negotiations, Berry learned what it meant to make decisions under pressure without the luxury of second chances. "I grew up in Philadelphia with a strong appreciation for



“I TREAT REAL ESTATE AS A DISCIPLINE, NOT A HUSTLE. THE MARKET IS ALWAYS CHANGING, AND THE AGENTS WHO PERFORM CONSISTENTLY ARE THE ONES WHO UNDERSTAND WHAT’S HAPPENING BENEATH THE SURFACE.”



family and structure, and a strong respect for doing things the right way,” he says. “Those values eventually led me to serve in the U.S. Air Force.” His military career, particularly in one of the most demanding specialties as an Explosive Ordnance Disposal (EOD) technician, required calm under pressure and absolute precision. “Every explosive operation carried real-life consequences. Our processes and execution had to be airtight. There was zero room for error.”

That mindset never left him.

When Berry completed his active-duty service, the environment changed—but the expectations didn’t. As an acquisition program manager, he oversaw multimillion-dollar portfolios and complex investment decisions. The work demanded disciplined analysis, coordinated execution, and accountability for outcomes that extended far beyond the moment a decision was

made. “It became another opportunity to manage risk and make decisions that yield positive impacts years later,” he explains.

Real estate wasn’t a departure from that world. It was an extension of it.

Cutting Through Complexity

There is no shortage of information in real estate. Opinions, strategies, and market commentary move quickly, and not all of it applies to every situation. Berry recognized early on that reacting to the latest tactic or trend often created more friction than clarity—especially for clients navigating high-stakes decisions.

“I focus on my clients’ goals first, then build a timeline of objectives to support those goals,” he says. “How a property is positioned, when it enters the market, and what signals it sends all matter. When those elements are aligned, outcomes become far more predictable.”

Rather than chasing activity for activity’s sake, Berry built a repeatable, decision-driven approach grounded in market behavior. The framework is designed to reduce uncertainty, preserve leverage, and give clients a clearer path forward regardless of market conditions. Over time, that approach became the foundation of his work—and ultimately, his brand.

“Control the Outcome”

The phrase isn’t a slogan to Berry. It’s a responsibility.

“I don’t see my role as selling homes,” he says. “My role is to create clarity for my clients. And that clarity creates power—solid decision-making and better results.”



The philosophy is easiest to understand when applied to a challenge. In one instance, Berry worked with a seller whose property had struggled on the market due to timing and positioning. Instead of immediately reducing the price, he stepped back and rebuilt the strategy.

The marketing was reframed.

The timeline was reset. The property reentered the market with a clearer narrative.

“The shift was immediate,” Berry recalls. “Interest increased, showings increased, and the conversations with buyers changed.” More importantly, leverage returned. Negotiations strengthened. Confidence

followed. “Most of the time, it isn’t really a pricing issue,” he says. “It’s a strategy issue.”

That ability to create clarity without sacrificing momentum is where Berry believes real value is created.

Discipline Over Hustle

Berry isn’t motivated by competition or comparison. He’s driven by clarity.

“I treat real estate as a discipline, not a hustle,” he says. “The market is always changing, and the agents who perform consistently are the ones who understand what’s happening beneath the surface.”

He studies market behavior, reviews past decisions, and refines his process over time. Growth, in his view, doesn’t come from

doing more. “It comes from doing fewer things, but at a higher level,” he explains. “When your process is sound and your standards are high, momentum takes care of itself.”

That same discipline informs how Berry approaches balance. Clear systems and decisive communication reduce unnecessary stress and last-minute chaos. “When expectations are clear and decisions are made early,” he says, “success tends to follow, for everyone involved.”

A Measured Path Forward

Mentorship and proximity have also shaped Berry’s perspective, though not in the traditional sense. “I’ve learned the most by studying how other high-level professionals think,” he says. “Not just in real estate,

but in leadership, negotiation, and decision-making.”

Across every chapter of his career, one principle has remained constant: control is never about dominance. It’s about preparation, awareness, and execution.

The tools may be different now, but the stakes are still real. Real estate decisions shape families, finances, and futures long after the transaction ends. In an industry often driven by speed and spectacle, Nick Berry has built a reputation on precision, discipline, and intentionality.

Not louder. Not reactive. Just clearer.

And in a market where clarity is increasingly rare, that may be the most valuable advantage of all.

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Women's Council of Realtors



Top Producers in our Industry

The Women's Council of REALTORS® Emerald Coast celebrates the exceptional REALTORS® who continue to elevate our industry. Our Top Producer Awards Event honor proven leaders in our industry whose results, service, and dedication strengthen our market and inspire others to rise. Cheers to excellence, empowerment, and the incredible women (and men) shaping the future of real estate on the Emerald Coast!



2026 Event Calendar

January 29- Mindset for the New Year 10am Shoreline

February 5th-Strategic Partners Brunch/ 10am
 Regatta Bay

February 19th- Top Producers Event | 6pm |
 Shoreline

March 12th- EVENT: Business Expo | 10am |
 Shoreline

April 9th- Spring into Summer | 10am
 |Shoreline

May 7th- EVENT: Purse Bingo | 5:30pm |
 Shoreline

June 11th-Member Appreciation & 2027 Elections |
 12p Regatta

September 10- Leading with Purpose | 10 am |
 Shoreline

October 8th- Tech or Treat: Spooky Good Tools for
 Lead Generation 10am | Shoreline

October 14- SP Appreciation Event |Regatta Bay |
 10am-12am

November 12th- Business Planing 10 am |
 Shoreline

December 4th-Installation & Awards 2027

Wanda Jackson
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wcremeraldcoast@gmail.com

Calling All Top Producers

Join us for the Women's Council of REALTORS® Emerald Coast Top Producer Celebration — Mardi Gras style!

We are honoring the real estate professionals who achieved outstanding results in 2024. There is no award fee this year—simply purchase your dinner ticket and be part of an evening dedicated to celebrating excellence.

Minimum Qualifications

- Must be an active Women's Council of REALTORS® member
- Minimum of 3 closed sides in 2024
- Bronze: \$1M-\$5M
- Silver: \$5M-\$10M
- Gold: \$10M-\$15M
- Platinum: \$15M+

Production Period: January 1, 2024 – December 31, 2024

Single-agent production only. Shared transaction sides count as 1/2.

Application Deadline: February 9, 2025

We can't wait to celebrate your success and recognize your impact on the industry. Join us for a night of recognition, inspiration, and well-deserved celebration.

The Women's Council of REALTORS® Emerald Coast is a network of professional realtors committed to leadership, collaboration, and business development. We are dedicated to:

- Cultivating leaders in our industry
- Providing powerful networking and meaningful connections
- Delivering top-tier education
- Supporting community involvement
- Empowering every member to reach their highest potential



Mary Anne WINDES

Leading With Purpose, Expertise, And A Lifetime Of Service

For more than three decades, Mary Anne Windes, CCIM, CRB, CRS, GRI, LMC, RRS, e-PRO, has been one of the Emerald Coast's most respected real estate brokers—an industry leader whose career reflects not only extraordinary professional achievement but a deep passion for service, community, and integrity. With 33 years in real estate and 31 years as a brokerage owner, she has built a reputation that blends unmatched experience with a heart for helping others.

Mary Anne's story begins right here on the Emerald Coast, where she grew up riding, showing, and training horses while attending local schools. Her childhood was grounded in discipline, compassion, and hard work—qualities that would later become hallmarks of her career. She earned her BA in Accounting from the University of West Florida, supported in part by a tennis scholarship, and held various part-time jobs along the way as a cashier, an insurance secretary, and even a horseback riding instructor.





Every decision you make is not a decision about what to do. It's a decision about

who you are.



After college, Mary Anne joined a CPA firm, working primarily in the auditing division. Though she excelled, she found herself drawn to a different path—one inspired by someone she deeply admired: John W. Brooks of John Brooks Realty – A World of Real Estate. “His ads played before the movies at the Palm Theater,” she recalls fondly. “He was the best businessman I had ever known... and very kind.” She often referred people to Brooks when they sought her advice on real estate, until one day he called her into his office with a firm suggestion: stop referring business and start taking it herself. “He insisted I get my real estate license and work for him,” Mary Anne says. While she ultimately stayed in Destin, the shift changed her life forever.

Before she even took the state exam, Mary Anne had an impressive list of future clients ready to work with her. Her success was immediate—but not because she chased sales. “I never pressured anyone to buy or sell,” she explains. “I actually counseled some people out of doing either, finding alternative ways that worked better for them.” That

sincerity built a loyal following, and before long she was keeping several agents busy with the leads she generated. In 1994, she opened her own brokerage on the Destin Harbor—a location she still occupies today.

As a broker and company owner, Mary Anne believes her success is rooted in a combination of education, experience, tenacity, and a commitment to doing the right thing. “It’s not about selling real estate; it’s about serving God and serving others,” she says. Her brokerage is independent, which gives her the freedom to tailor plans for both clients and agents without franchise constraints. “Independence allows me to put people first,” she notes. “I’m much more motivated by helping people than making money.”

Her mindset is both strategic and intuitive, strengthened by her accounting background. “Anyone can show a house, but it takes great skill to write a clean contract with the right contingencies and overcome all the obstacles to get to closing. I excel at those details.” That attention to detail has saved her clients “a ton of money” over the years.

In addition to her brokerage expertise, Mary Anne is known as a committed community leader. She has served as President of the Emerald Coast Association of Realtors, the Destin Chamber of Commerce, the Mid-Bay Bridge Authority, and “countless business and non-profit boards.” Giving her time and talent is core to who she is. “It completes me,” she says simply.

She also continues to invest heavily in education, holding a long list of advanced credentials—CCIM, CRB, CRS, GRI, RRS, e-PRO, among others. These designations, she explains, represent “volume and experience, education and knowledge, and the tenacity to get people where they want to go.” Her commitment to mastery helped her earn the coveted Florida Realtors Board Certified Professional designation, an honor held by very few women in the state.

Supporting her agents is another area where Mary Anne shines. With an independent model, she allows her agents to set their own pace. “I’ve raised some of the top producers in this area,” she says. “I’m available with knowledge and advice whenever they need it.”

She also gives them the lion’s share of commission—empowering them to build better lives for their families.

Staying ahead of industry changes is second nature to her. She currently serves on the Board of Directors for the Emerald Coast MLS and is slated to be Chairman of Public Policy next year. Whenever ECAR, Florida Realtors, or NAR holds policy discussions, Mary Anne is one of the first to volunteer. “You can always find me right in the middle of whatever is happening,” she says.

One of her most memorable success stories speaks not only to her real estate expertise but to her leadership in a moment of crisis. During the BP oil spill, Mary Anne—then President of ECAR—was deeply involved in advocacy work. When real estate losses were initially deemed ineligible for compensation, she fought back. She brought the issue to Florida Realtors leadership, worked with attorneys and public policy experts, and ultimately secured a meeting with Ken Feinberg, the national BP claims czar. “He was formidable and had opinions, but I had facts,” she says. Their televised exchange resulted in a historic victory: every Realtor who could prove a loss received a minimum of \$25,000, with higher amounts available for documented losses. “You can never go wrong helping other people,” she reflects.

Mary Anne’s list of recognitions is extensive: she has been inducted into the National Association of Realtors RPAC Hall of Fame, named Realtor of the Year four times, and won Best in Destin in multiple categories for nine consecutive years. She has also served as an Honorary Commander at Eglin Air Force Base and is a frequent speaker on leadership.

Her favorite quote, from Neale Donald Walsch, encapsulates her philosophy: “Every decision you make is not a decision about what to do. It’s a decision about who you are.” Mary Anne Windes has spent her entire career answering that question with integrity, service, and unwavering dedication—and the Emerald Coast is better for it.

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