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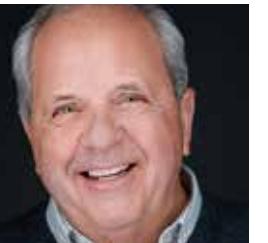
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Q&A with Jason Schneider, Market Leader at CMG Home Loans Your partner in navigating today's mortgage market

Q: Jason, what sets you apart in the mortgage industry?

A: With over seven years in the business and closings across multiple states, I bring a wide range of lending knowledge to the table. Whether I'm working with a first-time buyer or a seasoned investor, my focus is always on finding the right solution that aligns with their financial goals.

Q: Real estate agents are busy—what can they expect when working with you?

A: Clear communication and proactive updates. I make sure every client fully understands the process, from start to finish. That means no surprises, just well-managed expectations and smooth transactions.

Q: What types of clients do you work with most?

A: Everyone—from families purchasing their very first home to investors building their portfolios. I've worked with a variety of loan programs, so I can tailor solutions no matter the situation.

Q: How does your personal background shape the way you work?

A: Having spent most of my life in New York and now splitting time in Florida, I understand the needs of clients in diverse markets. Outside of work, I've been married for over 25 years, have kids from teens to adults, and stay active in my community. I believe the discipline I put into staying mentally and physically strong also translates into how I serve my clients and partners.

Q: Why should agents connect with you?

A: Because I make their clients' success my top priority. Agents can trust me to keep deals moving forward and clients informed every step of the way. That partnership makes all the difference.



Jason Schneider
Loan Officer, NMLS ID# 1849287

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4350 W Cypress St, Ste 630, Tampa, FL 33607 | Branch NMLS# 1788480



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Lori TURKOVICS



Coldwell Banker Realty

When Lori Turkovics works with clients, she jumps in with heart and hustle that inspires creative tokens of appreciation. One couple set their ringtone to *She Works Hard for the Money* to celebrate how hard she worked in a tough market. Another handed her a Wonder Woman keychain at the closing table, praising her persistence, creativity, and advocacy. "Moments like these remind me why I strive to do the very best for every client," Lori says. "For me, clients often become friends, which is the most rewarding part of this career."

Clients are grateful for Lori because she is a true concierge REALTOR®, present for every step of the journey, from the first

conversation to handing over the keys and beyond closing, guiding with strategy, advice, and a personal touch. That dedication has translated into consistent results, earning Lori recognition as a top producer year after year and securing her position as the #1 agent in the St. Armands office last year.

Her biggest passion in real estate is helping clients see the bigger picture. "For sellers, that means showcasing their home with creativity and thoroughness so buyers can connect with its true value," she explains. "For buyers, it's about matching them to a home, neighborhood, and lifestyle that fit them best—like a matchmaker!" Lori delights in introducing buyers to the community, whether she's



lunching with them at Made in Italy on Venice Avenue, enjoying coffee at Foxtail in downtown Wellen Park, or chatting casually at Osteria 500 in Waterside Place.

With the market constantly evolving, Lori works to stay on top of trends and communicate clearly to ensure her clients feel informed and confident. As a broker, waterfront specialist, and holder of multiple advanced designations—including Certified Luxury Home Marketing Specialist, Pricing Strategy Advisor, Listing Property Specialist, and Accredited Buyer's Representative—she brings both depth and precision to every transaction. "For me, it's about turning what could be a stressful process into an exciting journey where both buyers and sellers feel supported every step of the way," she shares.

Before real estate, Lori worked as a teacher, school administrator, accounting department head, and

“
Beyond transactions, I want to be remembered for building lasting relationships and leaving a positive impact on my community.”

futures trader. She even spent time as a stay-at-home mom. "Each of these roles gave me skills that naturally lend themselves to real estate," she notes. "Teaching sharpened my ability to guide clients with clarity, administration taught me leadership and organization, accounting strengthened my financial insight, trading futures honed my understanding of markets, and motherhood deepened my empathy and patience." Lori's varied career equips her to approach every deal with creativity, thoroughness, and a commitment to helping clients land a home that fits both their needs and their dreams.

Lori began her real estate journey in 2016 after moving around the country with her husband, a building company executive, and selling multiple homes with each transfer. Along the way, she noticed where agents failed to highlight key features, lacked creative marketing, or didn't communicate transparently. "I realized that keeping important details hidden doesn't sell a home and that buyers deserve more than just a property," she states.

They deserve a clear picture of the neighborhood, the surrounding area, and the culture of the region, and Lori delivers on all of it with care and intention. When people reflect on working with her, she hopes they remember how she treated them: with kindness, respect, and genuine concern for what mattered most. Faith and integrity guide every interaction, as does her

determination to see things through to the desired result. "Beyond transactions, I want to be remembered for building lasting relationships and leaving a positive impact on my community," she says.

That commitment to people and principles naturally led Lori to Coldwell Banker Realty. After selling a home in Ellen O'Day's neighborhood and connecting with her personally, Lori was introduced to the brand's global reach and trusted reputation, making it the right environment to continue growing a values-driven career.

Lori's work ethic was shaped long before real estate. Guided by the lessons her mother passed down—faith, hard work, and kindness—and inspired by her husband's perseverance and grace, Lori brings compassion, persistence, and integrity to every client relationship. She stays the course, never backing down until her clients reach their goals.

Family anchors everything Lori does. She and Randy share two adult children: Dominick, 29, who lives locally with his wife, Payge, and their son, Antonio, and Loran, 24, who works in the medical field. The family spends time together over Sunday dinners, a cherished time for Lori. Outside of work, Lori also enjoys being on the golf course, boating, biking the Legacy Trail, and gathering with friends who feel like family. She finds balance through Bible study, book club, exercise, and volunteering



with organizations like Child Protection Center and The Twig.

Lori leaves fingerprints on every transaction—not on the paperwork, but on the people. Long after contracts are signed, clients remember the late-night problem-solving, the steady guidance, and the calm resolve when

things felt uncertain. Their gratitude shows up in unexpected ways: a phone that rings to *She Works Hard for the Money*, a Wonder Woman keychain slipped across the closing table. Small gestures, perhaps, but fitting tributes to an agent whose strength, stamina, and heart carry every deal across the finish line.



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Joshua Smith

ELEVATE PAINT CO.



STORY BY MADDIE PODISH
PHOTOS BY MINDY & CORY POFF,
POFF MEDIA GROUP

For Joshua Smith, painting has never been about simply changing colors. It's been about creating an experience. As Founder and CEO of Elevate Paint Co., Joshua has built his business around craftsmanship, professionalism, and relationships that last well beyond a single project.

A native of Bradenton, Joshua understands the local market and the expectations that come with it. "We don't just come into a home and start painting," he explains. "We take time to understand the goal, whether preparing a home for the market, refreshing a space, or helping someone fall in love with their home all over again."

That thoughtful approach is exactly why Elevate Paint Co. has become a trusted resource for homeowners and REALTORS® throughout Sarasota and Bradenton.

From a real estate perspective, few improvements deliver as much return as paint. Fresh, neutral interiors help buyers emotionally connect to a home, while updated exterior color palettes boost curb appeal and shorten time on market. Homes with

fresh paint also photograph better, attract more showings, and reduce buyer hesitation tied to perceived maintenance issues. "Paint removes distractions," Joshua says. "Instead of buyers focusing on scuffs, marks, or outdated colors, they can focus on the space itself as a clean slate—both literally and figuratively. It allows them to personalize the home without working around furniture and sets the tone for ownership from day one."

At Elevate Paint Co., every project begins with a walkthrough. Joshua and his team assess the space, discuss goals, and walk clients through next steps before a brush touches the wall. "Preparation is everything," Joshua stresses. "If you don't start with the right canvas, the final result won't live up to its potential."

The company offers a full range of services, including interior and exterior painting, cabinet refinishing, epoxy garage floors, and deck and fence staining and sealing. To meet different needs and budgets, Elevate Paint Co. provides three service tiers: Silver, Gold, and Platinum. Silver packages are ideal for rentals and pre-sale refreshers, Gold fits primary residences and offices, and Platinum caters to luxury homes and high-traffic spaces where quality is non-negotiable.

Clients also benefit from complimentary color guidance and Sherwin-Williams® paint chip delivery, making decisions easier and less overwhelming. Most projects are scheduled



two to three weeks after estimate approval, with limited rush slots available when timing is critical.

Joshua credits much of his motivation to his family. He and his wife are raising two young children, a son and a daughter, and spending time together is a priority. "I'm simply in awe of my

kids," he shares. "Watching them grow and explore puts everything into perspective." When he's not working, he enjoys quiet evenings at home, time on the water, and relaxing with a cup of coffee alongside his wife.

That same sense of care carries into his work. "Treat others how you want to be

treated," Joshua comments. "That's the best advice I've ever received. If you operate that way, everything else falls into place."

Joshua is also keeping a close eye on industry trends REALTORS® should know about. Accent walls and bold trim colors are becoming more popular,



offering opportunities to elevate listings when done intentionally. "Subtle pops of color can really enhance a space," he notes. "When sellers lean into trends thoughtfully, they can make a home feel more current and memorable." One misconception Joshua is quick to clear up is pricing. "Lower cost doesn't always mean better value," he cautions. "In terms of painting, quality matters. If you want the job done right and want it to last, you need professionals who take pride in their work."

What Joshua finds most fulfilling about his work are the client reactions. "The reveal is always my favorite part," he smiles. "Seeing that grin when someone walks back into their space makes it all worth it."

For REALTORS®, dependability matters. "Agents need partners who show up, communicate, and deliver," says Joshua, who defines success by relationships, not transactions. "I'm looking for lifelong customers—people who trust us enough to call us project after project, not just once." That long-term mindset, paired with craftsmanship and integrity, makes Elevate Paint Co. a trusted partner.

Connect with Joshua at 941-224-4219 or J.Smith@ElevatePaintCo.com.

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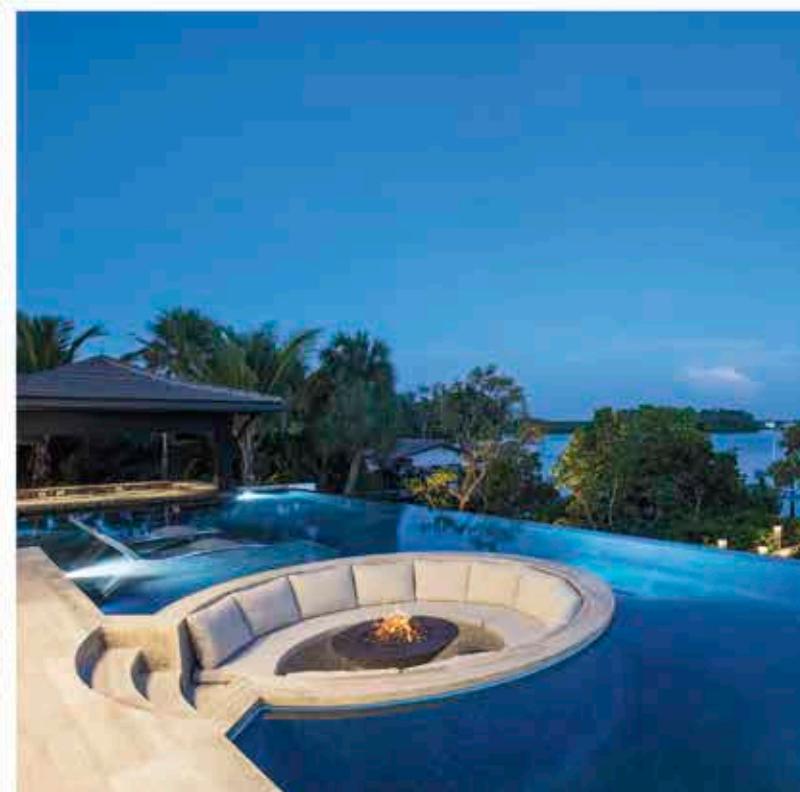


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Molly Higdon

KELLER WILLIAMS ON THE WATER

For Molly Higdon, real estate is personal. Every home she helps buy or sell is tied to a story, a family, and a moment that matters. "Helping people in all of life's transitions is an honor," she says. "Real estate is not just about transactions. It's about connection."

Based in Sarasota, Molly is part of Keller Williams on the Water, where she has built her business over the past five years. "My intention wasn't to sell real estate," she shares. "My husband and I were flipping homes and wanted to grow our investment portfolio, which led me to get my license."

That changed when a friend going through a divorce asked for her help finding a home. "I love helping people, and I found so much fulfillment in that process," Molly explains. "That experience is what turned my career into what it is now. The more I did it, the more purpose I found in it."

Purpose is central to Molly's work. She remembers loving homes since childhood, when her dad would take her on motorcycle rides through beautiful neighborhoods near their Illinois hometown. "I've always loved homes,"



she recalls. "Even as a kid, I'd look at them and imagine the lives inside. As I got older, I realized that a home is more than a building. It's where memories are made and where people rest, grow, and experience life's biggest moments."

Molly's journey to Sarasota began after her first year of college in Iowa, when she decided Midwest winters weren't for her. "I couldn't believe anywhere could be colder than Illinois," she laughs. "I convinced my mom to sell her house, and we moved to Florida. It was the best decision we ever made."

Not long after settling in, she met her husband while working retail. "He

was one of the first people I met here," she notes. "We've been married 11 years now, and it's been an incredible journey together." Today, they are raising two children, a 9-year-old son who loves sports and a 7-year-old daughter who is passionate about art. "Our daughter is in art club and thrives creatively, and our son is on a local travel baseball team. Between school events, practices, and games, their schedules definitely keep us busy."

When Molly first joined Keller Williams, she knew she'd found her professional home. "I kept hearing that Keller Williams was the top brokerage for learning and support," she shares. "Once

STORY BY DAN CLARK
PHOTOS BY MINDY & CORY POFF,
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“
MY GOAL IS TO **HELP**
MY CLIENTS WITH
WHATEVER THEIR
GOAL IS, REGARDLESS
OF THE OUTCOME.
”

I met with the team leader, everything just aligned. The mission and values resonated with me, which has truly been the catalyst for my business taking off.”

Over time, Molly's business has grown organically, with sales exceeding \$100 million, built almost entirely on trust and referrals. “I'm not the type of agent who does internet leads or cold calls,” she remarks. “Every bit of my business has come from relationships with people who know, like, and trust me.”

That approach reflects her heart for service. “My goal is to help my clients with whatever their goal is, regardless of the outcome,” she says. “Sometimes, a deal makes sense, and sometimes, it doesn't. My job is to help them make the right decision for themselves.” Her clients describe her as professional, honest, and of the

highest integrity—words that appear again and again in her reviews.

Her thoughtful perspective extends to the little things, like deeply personal closing gifts. “I had a seller once who was an artist and absolutely adored her cat,” she recounts. “I hired a local artist to paint a portrait of her cat, and she teared up when she saw it. It meant so much to her. I love finding ways to make people feel seen and appreciated.”

Outside of real estate, Molly's family enjoys spending time outdoors, exploring Sarasota's community events and local charm. When they have longer breaks, they head to their home in western North Carolina, tucked in the southern Blue Ridge Mountains. “It's our happy place,” she asserts. “We love seeing the change of seasons, the color of the trees, and the peace that

comes with being surrounded by the mountains. It's our time to recharge.”

At her core, Molly believes in doing business the right way—with honesty, integrity, and collaboration. “I'm in an industry that can be very competitive, but I believe collaboration elevates everyone,” she comments. “Other agents call me for advice, and I'm always happy to help. For me, real estate is about planting good seeds that one day grow into something meaningful.”

With a servant-hearted mindset that defines her both personally and professionally, Molly is reminded daily of how special it is to play a small part in someone's story. As she reflects, “Home is where life happens. Helping people find that place—that's what makes this work so purposeful.”

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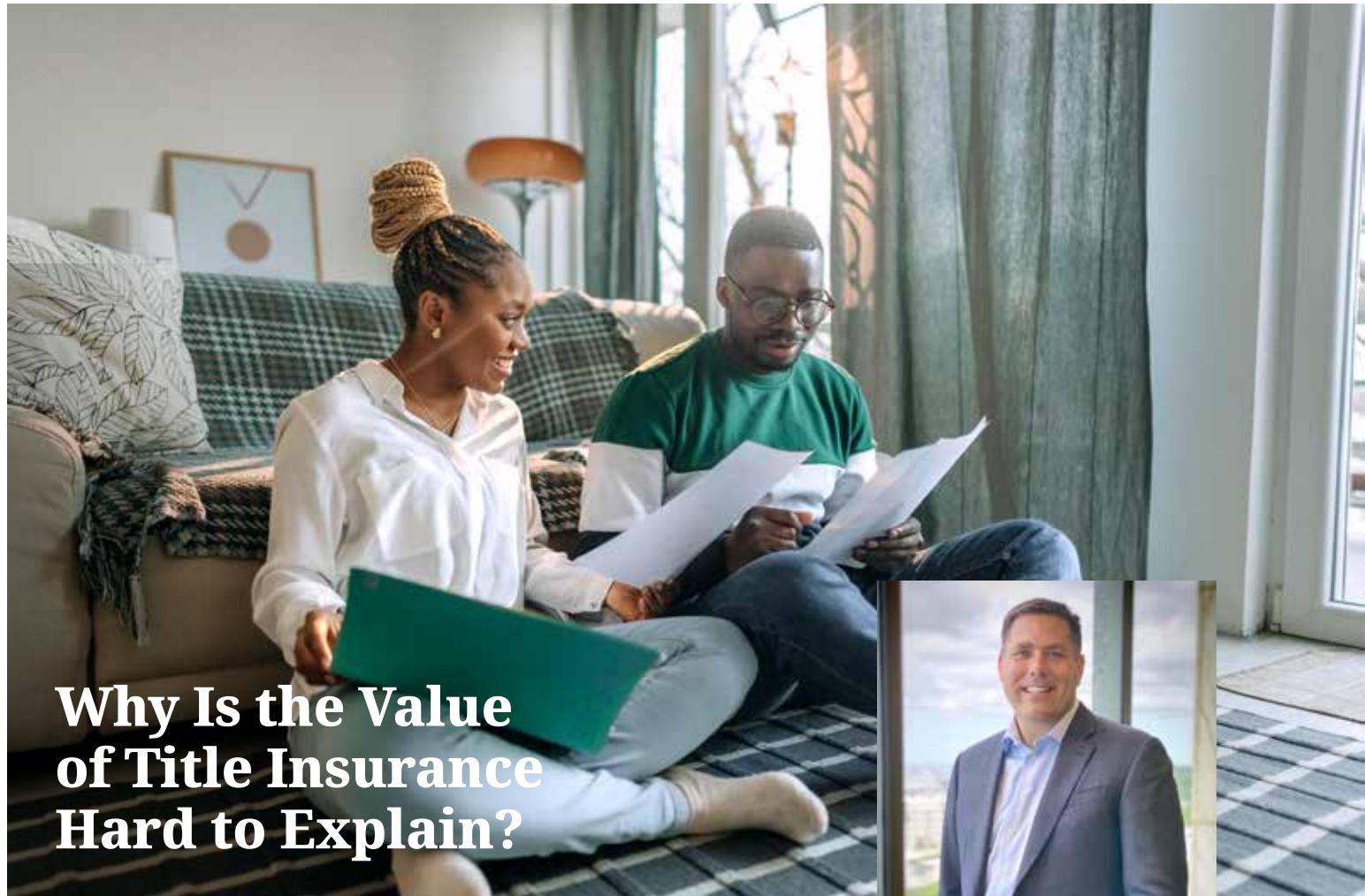
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Why Is the Value of Title Insurance Hard to Explain?

One of the most common moments of hesitation I see at the closing table happens when a buyer or seller scans the settlement statement and pauses at the line item for title insurance. Agents know that it is important, lenders require it, and attorneys recommend it, but explaining why it matters can feel surprisingly tricky. Unlike inspections or appraisals, title insurance protects against problems no one can see. And when everything goes right, it can feel unnecessary, until it isn't.

How to Explain Title Insurance to Your Client

Title insurance protects property owners and lenders from problems that arose in the past, not from future events. Unlike most insurance (such as homeowners or auto insurance), which covers future risks, title insurance looks backward.

Even if a home or improvement was built recently, the land itself may

have existed for hundreds of years, and over that time, many things can go wrong, including undisclosed easements, recording errors, boundary disputes, missing heirs, or prior liens, to name just a few.

Some of these issues may not be uncovered during a standard title search. Title insurance protects the homeowner from those unknown



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or undiscovered defects in the chain of title. From the beginning of recorded history to the date of purchase, title insurance provides the buyer with peace of mind. Their ownership interest is protected.

A Real-World Client Example

Imagine a buyer purchases a home, and everything appears clean. Months later, they receive notice that a contractor from two owners ago had never been paid \$100,000 and had filed a valid lien against the property. Without title insurance, the current homeowner could be responsible for paying that

lien or even face legal action. With title insurance, the policy steps in to cover the legal costs and, if necessary, the claim itself. It's peace of mind for something no buyer expects but can be financially devastating if it happens.

Common Client Questions and Areas of Concern

"The title search already checks everything. Why do I need insurance?"

How to respond:

A title search significantly reduces risk, but it cannot catch everything. Public records can contain errors, missing documents, or fraudulent filings that don't surface until later. Title insurance exists to protect the buyer if something slips through despite everyone's best efforts. Moreover, a title search doesn't provide any protection to the buyer.

"I'm paying cash, so I don't need it."

How to respond:

Cash buyers aren't required to purchase title insurance, but they assume more risk by skipping it. Every lender requires title insurance for a reason. They want protection, and the buyer deserves that same protection for their investment.

"It's just another closing cost."

How to respond:

Unlike many closing costs, title insurance is a one-time fee that provides lifetime coverage. When clients compare that fee to the potential legal fees or loss of ownership rights, the value becomes much clearer.

Final Thoughts for Agents

Your role isn't to sell title insurance; it's to educate and protect your

clients. When you explain it clearly and confidently, clients feel informed rather than pressured. And when issues arise down the road, they'll remember the guidance you provided that helped safeguard one of their largest investments.

ABOUT THE AUTHOR

Michael Infanti is the founder and CEO of Preferred Settlement Services and Infanti Law Firm. A Sarasota native, he has spent the past 25 years dedicated to practicing real estate law and serving the needs of Florida's buyers, sellers, and real estate professionals.

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REALTOR ADVOCACY LEADING THE WAY



BY CHUCK BONFIGLIO JR., 2026
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The landmark insurance reforms enacted in Florida in 2022 and 2023 have delivered measurable benefits to the state's housing market and broader economy. These reforms, which Florida Realtors strongly supported and lobbied for during the 2022 Special Session, are now helping restore stability, affordability, and market confidence for homebuyers, sellers, and the real-estate professionals who serve them.

Under the reformed statutes, one-way attorney fees are no longer available in residential property insurance disputes. These changes have been central to reducing frivolous lawsuits and creating a more balanced legal environment.

Data from the Florida Office of Insurance Regulation and industry analysis show clear progress, as illustrated in the following:

Litigation declines

Personal insurance litigation filings dropped roughly 25% in the first half of 2025 compared with the prior year, and Citizens Property Insurance saw a 34% drop in new claims lawsuits. Legal expenses for insurers declined by about 17%.

Lower legal costs

Defense and cost-containment expenses in 2024 were reported at just 3.4% of insurer costs—the lowest ratio since 2015.

Private market growth

Regulators and industry sources note that 17 new insurers have entered Florida since the reforms, expanding capacity and competition.

Citizens Property Insurance recommended a reduction in premiums for the first time since 2015, resulting in

a statewide average rate decrease of 2.6%. According to Citizens, three out of five Citizens policyholders will receive an average premium reduction of 11.5%.

These numbers show that reducing the litigation burden led to the market stabilizing and more options for homeowners.

Why does this information matter?

1. Enhanced Affordability and Market Activity

Excessive insurance litigation resulted in skyrocketing premiums and making coverage difficult to obtain, a deterrent for prospective buyers. With litigation now in decline and insurer operating ratios improving, evidence shows that insurance cost pressure is easing. Many homeowners are seeing flat or reduced premiums, and regulators report greater pricing stability. More affordable insurance strengthens buyer confidence, reduces carrying costs for homeowners, and supports a healthier pace of residential sales—an essential component of Florida's overall economic growth.

2. Increased Insurance Competition

The entry of new carriers into the Florida market means greater competition, which can help moderate rate increases and improve service levels for policyholders, making Florida real estate more attractive to investors and families alike.

3. Economic Stability and Growth

The insurance sector is integrated with Florida's broader economy. By stabilizing the insurance market, Florida is reinforcing one of the pillars that supports its housing sector, a key driver of economic output in a state with the nation's fourth-largest economy.

Florida Realtors recognized early that unchecked insurance litigation posed a significant threat to home affordability and market vitality. By engaging with lawmakers, educating stakeholders, and advocating for balanced policy, Florida Realtors helped ensure that reforms targeted the legal incentives driving excessive litigation without stripping policyholders of legitimate recourse.

While these reforms have delivered measurable benefits, continued vigilance and thoughtful policy refinement will be necessary to sustain progress. Florida Realtors supports ongoing monitoring of market outcomes, further enhancements that protect consumers, and additional steps to ensure insurance remains available and affordable for all homeowners. Understanding and communicating these improvements helps reassure clients that Florida's real estate landscape is on firmer footing today than it was just a few years ago.



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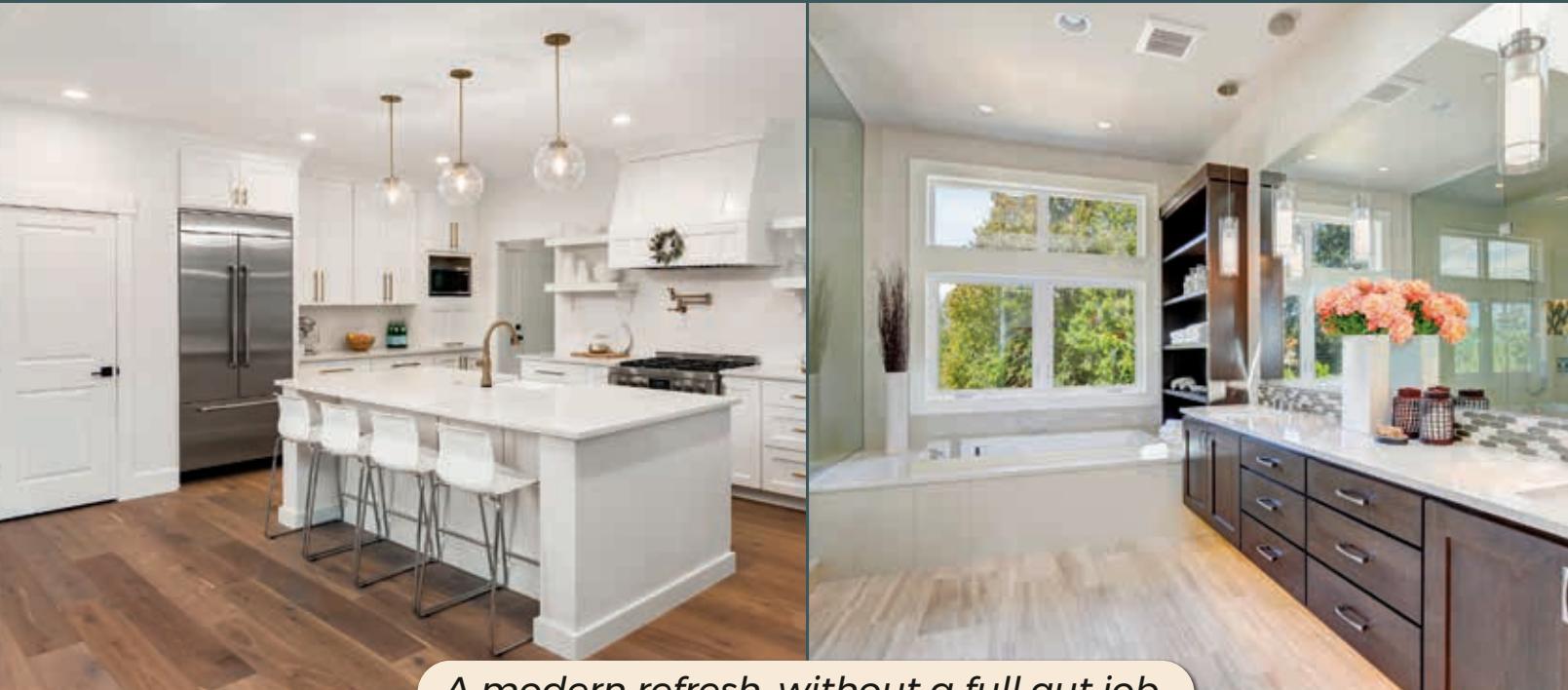
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