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Partner Spotlight  
**CAROL KILPATRICK**  
Goosehead Insurance

Rising Star  
**ASHLEY CARTER**

Event Recap  
**END-OF-YEAR  
CELEBRATION**

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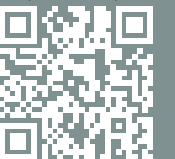
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# TIME FLIES:

## Make 2026 Your Year of Purpose and Progress!



Brian and Kristin Lunsford

BY KRISTIN LUNSFORD

Happy 2026!

It's hard to believe this year is upon us, and I often catch myself feeling like I'm still 26. But then, the little aches remind me otherwise! Time truly does fly, doesn't it?

As we step into this new year, I want to share a pivotal belief of mine: nothing happens without a plan. I thrive on checklists and meticulously planned days, weeks, months, and even years. Yet, I admit that I sometimes fall into the trap of procrastination, convincing myself that "I'll do it later." That realization that time has passed without progress can be disheartening.

The start of a new year is the perfect time to reflect on what you want to accomplish. Writing down your goals and putting them on your calendar makes them feel official and tangible. It shifts thoughts from mere ideas to actionable plans.

Setting clear goals sharpens your focus on what truly matters. With kids in the mix, I've realized just how swiftly time passes. I have only about five years left with my children at home, a mere three years of quality time before they start driving and become more independent. That ticking clock has prompted me to reevaluate my commitments seriously.

Last year, I embraced the power of saying "no." I didn't say no out of reluctance, but out of a newfound clarity in my priorities. Owning multiple businesses means I don't have to do it all. Thankfully, we have an incredible team who can take on various tasks.

Reflecting on your main goals is essential; it helps you prioritize and organize your life effectively. Make 2026 your year of focus! Set those goals, write them down, and let your calendar guide you toward achieving what truly matters.

Cheers to a productive and fulfilling new year ahead! Let's make it count!

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# CAROL KILPATRICK

Showing Up  
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BY NICK INGRISANI  
PHOTOS BY THE REAL ESTATEOGRAPHERS



Carol describes her team as “Birds of a Feather.”

Carol Kilpatrick grew up on a farm in southern Illinois, where hard work wasn’t a choice—it was a way of life. Living on 76 acres with two sisters and endless chores, she learned resilience early on. When her mother passed away at just six years old, her grandmother stepped in to help raise her, teaching Carol the values of independence, integrity, and perseverance that would guide her for life.

Those early years shaped Carol’s determination to carve out a better future. The first generation to attend college, she worked tirelessly to put herself through school and pursue opportunities beyond the farm. That drive led her to a Fortune 50 insurance company, where she spent years moving up the ranks in claims and homeowner’s insurance, eventually landing in middle management. Her strong work ethic and depth of expertise earned her respect throughout the company—but even with her success, she knew she always wanted to be an entrepreneur.

“I had a very successful corporate career, and a friend texted me with an opportunity to join Goosehead and try something new. My son was thirteen years old at the time. I also wanted

to be an inspiration for my son and show him that it’s possible to change.”

Carol moved to Jacksonville 17 years ago for a corporate promotion, bringing with her not just her insurance experience but a growing sense of purpose. By the time she launched her Goosehead agency, she had built an impressive foundation of knowledge in claims, subrogation, and risk management. At one point, she even helped lead a record-breaking subrogation recovery for her former company—the largest in subrogation history.

Today, Carol operates her own Goosehead franchise, serving clients across Jacksonville and beyond. She describes her role as that of a risk advisor—a trusted partner who helps families and businesses protect what matters most. Just as a CPA advises on finances or an attorney on legal matters, Carol guides her clients in understanding, anticipating, and minimizing risk. Her extensive background in claims gives her a unique perspective: she’s seen firsthand how having the right coverage can make the difference between recovery and ruin.



**“SO MUCH OF WHAT YOU DO IN LIFE,  
YOU HAVE NO IDEA OF THE DIFFERENCE  
IT’S GOING TO MAKE.”**



“I’ve seen some horrific tragedies where having good insurance is super helpful. I like to help people protect themselves.”

Her commitment goes far beyond policies and premiums; it’s about education, empowerment, and genuine care. Her clients know that when they call, she’ll answer—whether it’s during regular hours, late on a Saturday, or in the midst of a crisis. She’s known for her accessibility and for mirroring the unpredictable schedule of the real estate professionals she partners with.

Realtors, in particular, appreciate Carol’s insight and dedication. She’s more than a broker—she’s a problem-solver and strategist who understands the real estate process inside and out. Having worked extensively in the inspection and estimation side of the business, Carol brings a deep knowledge of how homes are built, how claims are handled, and how coverage impacts sales. Regardless of what real estate agents are going through, she provides the behind-the-scenes expertise that keeps deals on track and clients protected.

“Real estate agents like that I’m a broker with a lot of options, and I can pretty much insure anything.

They also like that I’m experienced, helpful, and will answer whenever they call me. I do my best to reflect the hours that real estate agents work. And if there’s an income issue, I can really help them with that.

When it comes to reviewing a home’s history—like prior water or mold losses—I make sure agents know exactly what’s showing up on reports so they can address issues early. We’ll line up sellers for testing when needed and ensure everything’s resolved before the home goes back on the market. There’s a lot of strategy behind how we make a property truly sellable.”

That level of service has made Carol a trusted partner for many of Florida’s top agents and lenders, who rely on her expertise to navigate complex situations with confidence. From high-net-worth clients to first-time homeowners, she tailors every solution with precision and care. It’s no surprise that Goosehead recognized her leadership on a national level—out of more than 2,000 agents, Carol was selected as one of only eight members of the company’s first-ever Agency Council, a group tasked with improving operations company-wide.



Carol describes her team as “Birds of a Feather.”

At the heart of her success is a simple principle she learned from one of her earliest mentors.

“One of my first bosses told me, ‘The most important thing you can do is show up.’ He was the best boss I ever had.”

Over time, that phrase has taken on new meaning. To Carol, “showing up” means being fully present, accessible, and willing to help—no matter the time or circumstance. It means standing beside her clients when they need her most and ensuring they never face risk alone.

Outside of work, Carol values faith, balance, and wellness. She’s married, with a 20-year-old son who has followed in her entrepreneurial footsteps—something she takes great pride in. Her son once told her that his confidence to start his own business came from watching her take chances and reinvent herself.

“So much of what you do in life, you have no idea of the difference it’s going to make.”

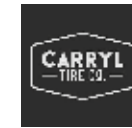
Each morning, she starts her day at the gym, lifting weights and focusing on taking care of her body and mind. It’s her way of staying grounded and energized for the people she serves.

Looking ahead, Carol’s focus remains clear: helping people protect themselves, their families, and their futures. With a true heart for service, she continues to elevate the standard of what it means to be an insurance professional in real estate.



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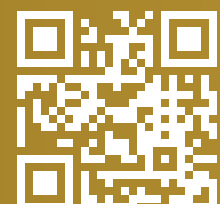
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BY NICK INGRISANI  
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ESTATEOGRAPHERS

# HOLLY REAVES

Holly Reaves was born and raised in Jacksonville. After graduating from high school, she immediately stepped into the workforce to support her family, navigating adulthood with determination and grit. Her career trajectory began far from real estate, working in the corporate world for a phone company for 15 years. That role took her to Orlando and Charlotte for several years before she returned home in 2005 and settled at the beach, the community she still loves and serves today.

When the recession hit in 2008, Holly lost the job she'd built her life around. What followed was one of the most defining periods of her story. She kept making payments on her home for years

afterward, but ultimately lost it to foreclosure—an experience she describes as devastating and deeply formative. That loss planted a seed. Holly became determined to understand real estate, not just as a transaction but as a lifeline.

“Something told me I'd get into real estate and figure out how all this works so I can educate people and help them. The worst feeling is not having a roof over your head. That was my number one driver.”

Holly earned her real estate license in 2016. At the time, she was working two jobs—selling life insurance while beginning her real estate career. But as more clients started choosing her to

represent them, she realized she was doing a disservice by splitting her attention. In 2017, Holly walked away from life insurance and committed fully to real estate. That decision marked the beginning of enormous growth.

“Once I quit and focused solely on real estate, it became a domino effect through referrals. Things just extrapolated from there. For the last 4-5 years, I've been recognized by the Jacksonville Business Journal in their top 100 list and was in the top 3 in recent years within my brokerage.”

Holly's career took on an even deeper dimension thanks to another passion she had nurtured for

years: design. She had built and designed three new-construction homes of her own, each from the ground up, long before she became a real estate agent. What started as decorating—choosing bedding, rugs, and art—evolved into full-scale involvement in flooring, cabinets, lighting, paint, and architectural details. When she and her husband began buying, building, and selling near the beach, her role naturally expanded. Today, she is both a real estate agent and the lead designer on their new construction projects. She also collaborates with a developer she has worked with for years, and together they have closed more than \$20 million in high-end luxury builds.







Holly and her husband were married in Mexico four years ago and were thankful for the friends and family who were able to be there.

“I’ve always loved interior design. For me, it’s so much fun to create new concepts and designs—especially putting design elements into houses that people are looking for in the luxury market.”

For new construction projects, Holly is involved in every phase, from floor plans and daily site visits to selecting every fixture and finish. Her homes consistently draw praise and a strong market response, and her design portfolio has helped her attract more clients in the beach luxury segment. One of her recent projects, an \$8 million new construction development completed with her developer, showcased her ability to merge aesthetic vision with market needs; it officially sold out this past November.

“We just had two properties on the Annual Beaches Tour of Homes. It was pretty cool to be featured. People came through and were wowed by the design. Our new construction projects have all turned out fabulous, and the market has responded well to them. It’s really rewarding.”

While Holly doesn’t currently run a team, her days are full. She is continuing her

design work on several new construction projects near the beach, with more on the horizon next year. She maintains a strong book of loyal clients who continue to recommend her to friends and family. For Holly, repeat business and long-term relationships are the heartbeat of her career.

“I love meeting people. Many of my customers become friends, and I’m grateful to be a part of their lives. It’s such a personal experience, and I’m so blessed to be able to know these people and get to help them.”



Holly’s family is a blended one and their kids are grown ranging from 24-35 years in age.



Holly and her husband love to travel together.

Her approach is rooted in top-notch service. Holly takes buyers she’s never met around in her car, plans for snacks on long days, and builds systems that guide clients step-by-step through the process.

“One person told me they didn’t know they needed so much handholding, but I was there for them every step of the way. It’s all about being there, being responsible and guiding people in ways they didn’t even know they needed.”

Outside of work, Holly and her husband love to travel—especially since his son works for United in Denver, giving them flight privileges when scheduling allows. They are foodies who support local restaurants weekly, and they are active members of The Church of Eleven22. Faith plays a central role in their lives, and they also support Compassion International, sponsoring children abroad. Her daughter is a retired veteran with four overseas tours and recently returned to Jacksonville, reuniting the family. Both of Holly’s parents also live locally, keeping everyone close.

Holly’s story is one of resilience, reinvention, and a deep desire to help people feel secure in their homes. From losing her own home to foreclosure to designing some of the most admired properties on the beaches, she has transformed hardship into purpose and built a career that blends creativity, service, and heart.

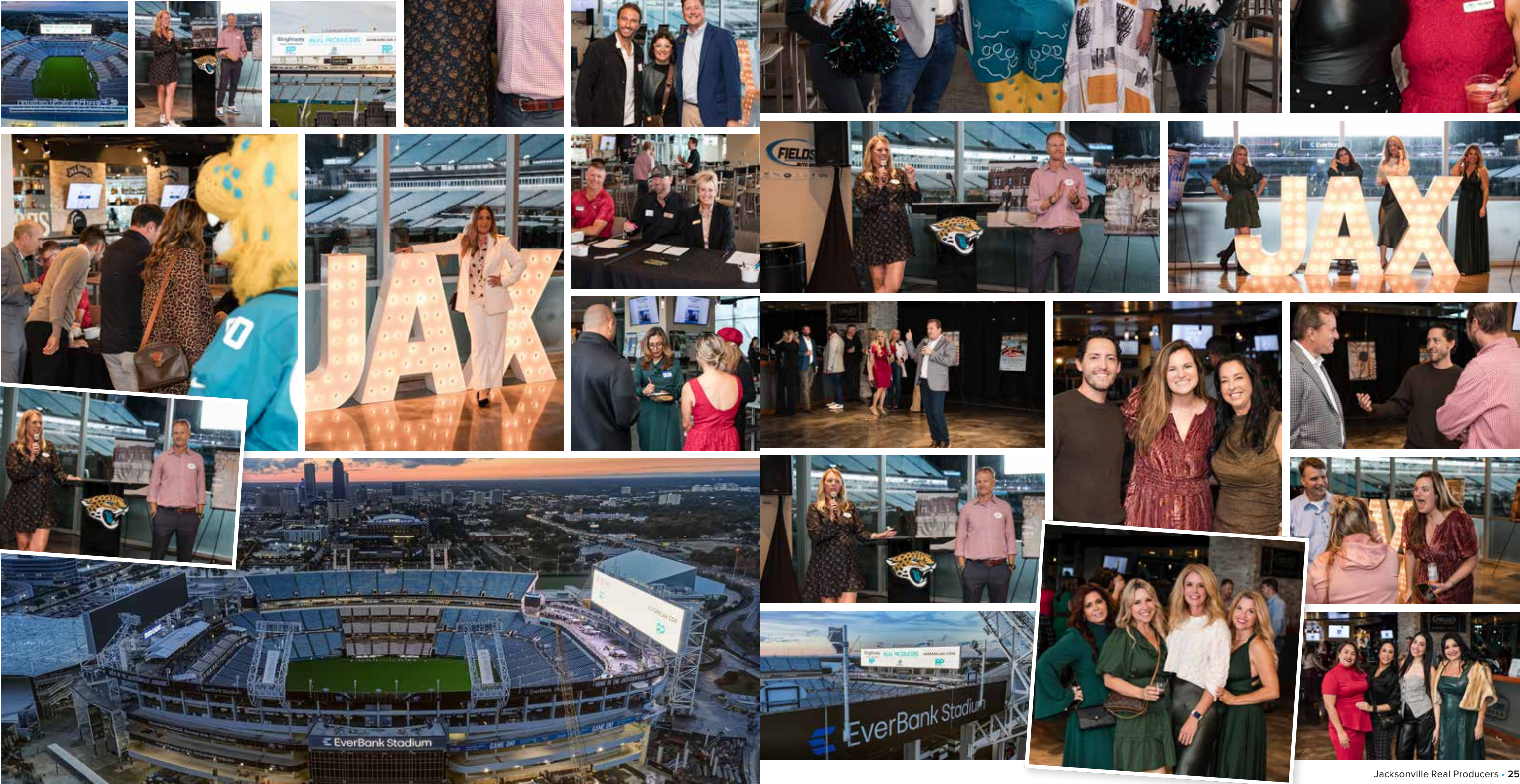
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# Ashley Carter

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BY JESS WELLAR  
PHOTOS BY  
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## “I WANT TO BE KNOWN AS THE WORKING CLASS REALTOR.”

Ashley Carter certainly didn’t waltz into real estate with a sense of entitlement. She came in with a service-first mindset and the approach of someone who’s hustled to keep her dining room customers happy. Today, Ashley is the broker-owner of Magnolia & Oak Real Estate Co. in Clay County, repping a renowned builder, and proving that honesty wins when making every dollar work for her clients.

### Strong Service Roots

Born in Jacksonville and raised on the west side of town, Ashley went straight to work waiting tables in high school. She later worked as an office manager for several years before stepping back to raise her family, returning to the restaurant grind off and on as needed. But deep down, she wanted more.

When a family friend starting a brokerage invited her to try real estate, she figured she would test the waters. It didn’t take long to realize she’d found her fit: “I could never sit in an office every day,” she laughs. “Real estate gives me the perfect amount of change and service every day.”

Now nearly four years in, she still carries that desire of helpfulness into every deal.

“I’ve always had a service mindset, but I attribute my conversational skills to waiting tables and learning to talk to so many different types of people every day,” Ashley reflects. “That really set me up for success in real estate, my ability to connect with anyone when I walk into a room.”

### Building Momentum

Ashley got her license in February 2022 and hit the ground running with the help of her previous broker, who “gave her the room and the rope to learn to figure things out.” Within her first year, she connected with Goat Construction, and the partnership has become the foundation of her business.

“I learned so much about houses from repping my builder; It has really helped me understand the homebuilding process and learn from the bottom up,” she points out.







The results show up in the scoreboard: \$26.4 million across 76 units in 2024, and she's pacing to match those totals in 2025. She also snagged Rookie of the Year and Top Producer honors at her previous brokerage by doing what she does best — showing up consistently and ready to roll up her sleeves regardless of the property value.

She launched Magnolia & Oak Real Estate Co. nearly a year ago and is just getting started.

"I'm open to growing, but only with like-minded agents," she elaborates. "Honest, understanding, and not just chasing big paychecks. I want people who care about making a difference by helping people, even on the smaller deals."

Ashley currently runs her brokerage with one part-time agent and her amazing full-time assistant, Mara Tanner.

"Mara really helped take my business to the next level," Ashley acknowledges gratefully. "I'm out selling, and she's behind the scenes keeping everything organized. There are always two sets of hands on deck, and nothing gets missed."



Ashely and her family.



Ashley is thankful for her husband who she credits with being the most supportive person in the world for her.



Ashely credits her strong work ethic to her mom.



### Blind To Price Points

Ask Ashley what sets her apart and you won't hear any hesitation, only values. She grew up knowing nothing is free and everything is earned in this world. Her mother shaped a work ethic that refuses to cherry-pick price points, as Ashley watched her "bust her butt" to take care of their family.

"I think that's where my motivation to help the working class stems from, my humble upbringing. A lot of people just want to be luxury real estate agents for the big paycheck but I love to help people that really need help," she emphasizes.

"I have sat at a closing table and cried with a client that never thought she would own her own home," Ashley continues. "Regardless of what my client can afford, I give the same service and work just as hard, if not harder, for the \$100,000 home."

### Family, Faith, and Future Plans

Underneath the momentum is Ashley's biggest driver: a happy family. She and husband William have been together 11 years and married for nearly six. William owns North Florida Floors and has been "the most supportive person in the world as my business took off," she smiles.

"I WANT PEOPLE WHO CARE ABOUT MAKING A DIFFERENCE BY HELPING PEOPLE, EVEN ON THE SMALLER DEALS."



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# WHAT ARE YOUR GOALS FOR 2026?

**Julia Moore**

*Palms & Peaches Home Team*

In 2026, my focus is sharpening my lead conversion, growing a strong and hyper-local social media presence, and mastering time management so I can serve my customers at an even higher level. I'm excited to elevate every part of my business this year.



**Denise Demico**

*Florida Homes Realty & Mortgage*

Become more involved with NEFAR to help my friend Kim Knapp as the incoming President of the North East Florida Association of Realtors... she needs all friends to step up and help her get her goals accomplished for US Members



**Rosy Guzman**

*La Rosa Realty North Florida, LLC*

I am Rosy Guzman and in 2026, I'm committed to becoming not just a better realtor, but a better guide and partner for every person who trusts me with their next chapter.

My special goals for next year:

I want to Serve More Families With Heart

Elevate My Expertise

Build Lasting Relationships

Grow Personally & Professionally

And last but not least I would like to Create Impact in My Community!:)



**Jonathan Daugherty**

*Future Home Realty*

Honestly, my goal is to work less and invest more time with my kids.



**Sarah Olson**

*First Coast Collective*

Thank you for including us in the Question of the Month—what a fun way to kick off the new year!

For 2026, our team is continuing to lean into community as the heart of our business. We're wrapping up Season 1 of our TV show *All Around Town*, where we spotlight local businesses and share the lifestyle that makes Northeast Florida so special. We also plan to grow our team by adding at least one driven, community-minded Realtor®.

On the education side, one of my biggest goals is to welcome 200 new aspiring agents into the Business Accelerator program through the Real Estate Agent Success Academy—and to teach my first-ever CE course (eek!).

2025 stretched us in all the right ways—challenging, rewarding, and full of growth. Our hope is that everything we've restructured and all the creative marketing we've built this year will truly grow legs in 2026.

Happy Holidays to you and the whole Jax Real Producers family! Sarah & Nicole



**Michele Tremblay**

*Keller William Luxury*

2025 will be hard to beat, but in 2026 I would love to focus on leveling up my service, streamlining my systems for better efficiency and creating "wow" moments for my clients. Happy New Year!



**Jackie Darby**

*Century 21 Miller Elite*

Team Darby's plans and goals for 2026 would be simply this: Continue to assist buyers and sellers on their journey while sharing the light and love of Jesus to everyone we come in contact with in 2026!



**JC Palacios**

*Summit Title of North FL LLC*

My goal for 2026 is to build stronger partnerships to help grow a stronger Jacksonville.

To create meaningful real estate partnerships that generate lasting growth—for myself, my clients, and the greater Jacksonville community. This year is about expanding collaboration, elevating opportunities, and helping more individuals and families achieve their goals.

Jacksonville is growing rapidly, and I'm committed to leading that momentum with integrity, innovation, and a genuine focus on my community.



**Chris Huebener**

*Brightway Insurance*

Our our goals for 2026: Continue to build relationships throughout our Real Estate Community through event planning, education, and delivering for our clients. Expand out team with several new hires.

Make sure that each employee has a clear vision of what it is they want to accomplish for themselves and that I have a plan to help them achieve their goals.



**Delaney Henderson**

*The Yellow Bird*

My goal for 2026 is to be a lot more "present" overall in all aspects of life. We get so caught up in the hustle in this industry and this past year I feel I haven't been as present for my family and my 3 dogs as I would have liked to have been, so my main focus for this upcoming new year is just to be more present for all of the wonderful parts of life outside of work. I am so excited for the new year and all the adventures that I have yet to experience with my clients, friends and my amazing little family.



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# LEADING AT THE NEXT LEVEL:

## A Message to Florida's Top-Producing

BY CHUCK BONFIGLIO JR., 2026 PRESIDENT FLORIDA REALTORS®

Top producers don't wait for change; they get ahead of it. As we enter one of the most accelerated periods of transformation in our industry, Florida's highest-performing agents have an outsized opportunity to shape what comes next. You already know how to build a thriving business. You've mastered the fundamentals, refined your systems and navigated through a year of unprecedented industry shifts with resilience and discipline.

Now the question becomes: **What will elevate you from being successful today to being unshakeable for the next decade?** That's the heart of Florida Realtors' 2026 theme:

Your Voice. Your Business. Your Florida. This year is about empowering the leaders of our profession to build businesses that are future-ready, innovation-driven and supported by long-term wealth.

**Innovation as a Competitive Edge**  
Top producers often adopt new strategies years before the rest of the market. In 2026, Florida Realtors® is matching your pace.

We are investing in innovation that does three things:  
**1. Saves you time**  
Streamlined digital processes, improved single sign-on, and upgraded member tools eliminate friction, so you and your team stay focused on high-value activities.

**2. Expands your authority**  
Top agents thrive on credibility: Therefore, your trade association is working to enhance analytics, market reporting and communication tools that

help you deliver the clearest, fastest, most actionable housing insights in the state.

**3. Keeps you ahead of disruption**  
You don't need the latest fad – you need solutions that sharpen your strategic advantage. That's why the Florida Realtors Innovation Fund is centered on practical, forward-looking resources that reinforce your relevance in a rapidly evolving landscape.

For top producers, innovation isn't optional – it's leverage.

**Building Wealth Beyond Your Closings**  
High performers understand something fundamental: Income builds your lifestyle; wealth builds your future. So many practitioners in this profession stop at income. In 2026, we are elevating financial literacy and wealth-building as core pillars of our value to members, especially the top agents who already have the means and discipline to build long-term security.

This year, Florida Realtors is focusing on helping the practitioner with: • Investment strategies specifically for real estate professionals  
• Tax-efficient growth and wealth preservation approaches  
• Real estate portfolio building (not just selling homes but owning assets) Practical education that turns top producers into long-term wealth creators.  
Top agents already help others build generational wealth every day. This is the year we make sure you build your own.

**Your Voice Matters Now More Than Ever**  
High producers move markets. You shape consumer expectations, influence policy conversations, and

help define the professionalism of our entire industry. In 2026, your voice is essential.

To help elevate this voice you will see high-level advocacy briefings, direct communication channels between leadership and industry influencers, opportunities to shape association innovation and policy and improved tools to help you articulate market realities with unmatched clarity and authority. Your insights don't just matter; they are critical of Florida's market stability and public trust.

And most importantly, bringing the association directly to you — meeting you where you work and live through expanded District Conferences that create local access to statewide leadership, resources, and real-time industry conversations.

These District Conferences will allow members across Florida — from the Panhandle to Miami — to engage with leadership, understand emerging issues, and share insights that help shape policy and innovation from the ground up. Your voice doesn't just matter — it drives stability, credibility, and long-term strength of Florida's real estate market.

**A Year for Leaders to Lead**  
This is a defining moment for our profession, one where top performers will set the tone for how Realtors® are seen, valued and relied upon in the years ahead.

Florida Realtors' commitment to you in 2026 is clear: We will innovate with purpose; we will elevate professionalism; we will protect your business and your clients; and we will champion your success long after the closing table. Success lifts the entire profession.



Your Voice.  
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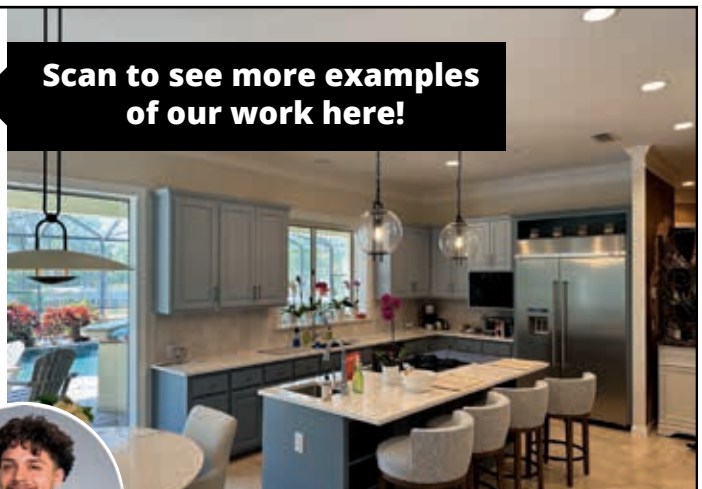
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