

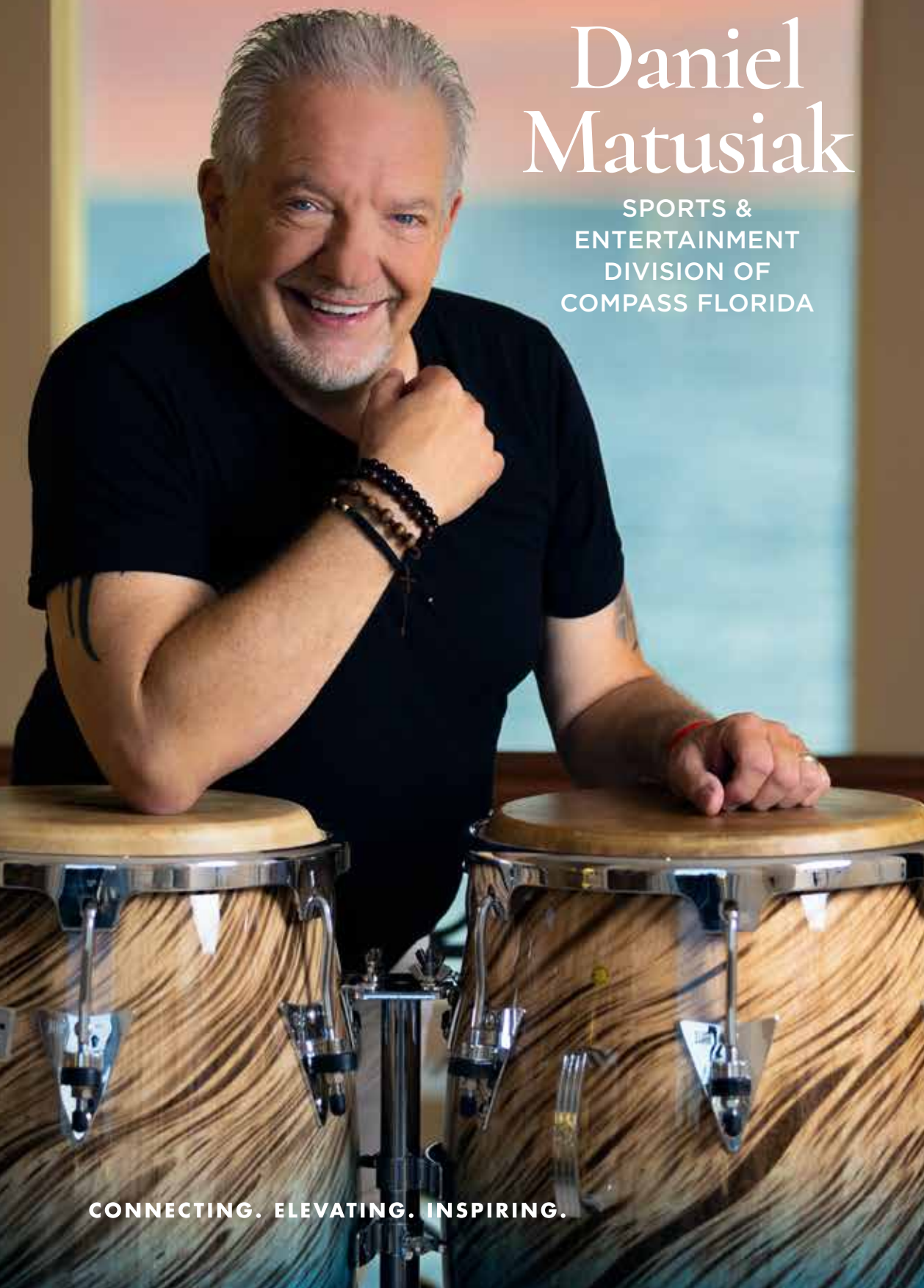
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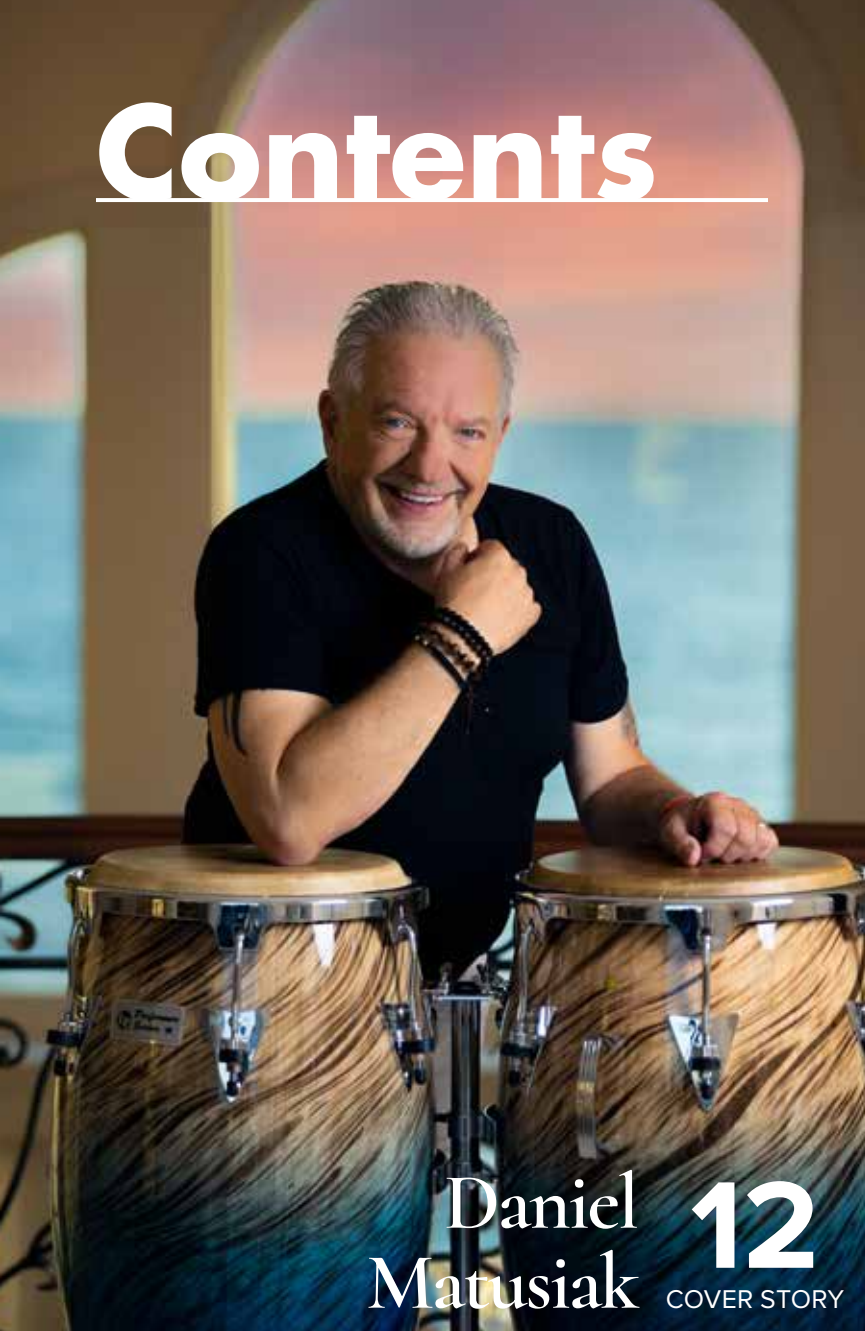
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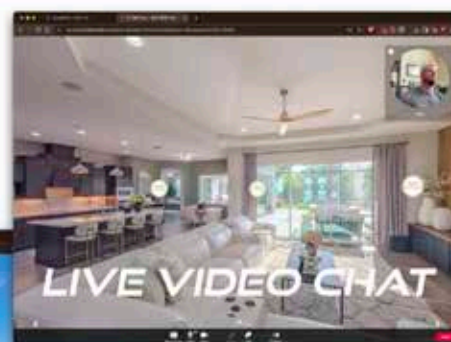


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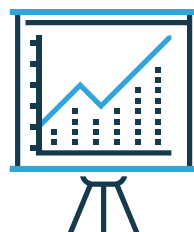
\$10,768,931,000

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27

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STORY BY DAN STEELE
PHOTOS BY MINDY & CORY POFF,
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Daniel Matusiak has built a remarkable, enduring career in real estate during the past four decades, earning a reputation that spans North America and beyond. Licensed on June 12, 1983, his path began far from Florida's Gulf Coast—in the cold of Montreal, where he worked in sales for IBM.

"I was selling the tape for the Selectric II typewriter and was one of the top salespeople," Daniel recalls. "Canada Trust approached me for a career in real estate. I saw the possibility of income in real estate was basically unlimited depending on work and effort you put into it."

He entered the industry when most agents were nearly twice his age and client expectations looked very different than they do today. "When I started at 26 years old, the average real estate agent was between 45 and 55 and more experienced than me, which was not easy," he relates. "When you sit down with clients in their 40s or 50s and you're 26, they see you as a kid. I had to earn their trust, which comes with hard work and honesty."

Despite the steep learning curve, Daniel quickly proved himself. By July of that same year, he became the top listing agent in his office, and just months later, he was named Salesperson of the Year.



From there, Daniel's trajectory continued upward—and eventually south. He moved from Canada Trust to Century 21, then to Homelife, where he operated the two top-performing franchises in Canada. When he had the chance to open the first charter franchise in the United States, he chose Florida's west coast for its proximity to Canadian snowbirds travelling down I-75. The opportunity didn't materialize, but he took it in stride. "I had a chance to do other things," he smiles.

He quickly rebounded with new ventures, including running a RE/MAX franchise with more than 50 agents. Today, he's proudly part of Compass, having joined its elite Sports/Entertainment division in January 2025, working with high-net-worth clients—from musicians to CEOs—along Florida's Gulf

Coast, from Anna Maria Island to Manasota Key.

Working with his high-end clientele demands experience and integrity. "They ask for a lot of privacy, and they need to trust me," Daniel says. Known for exceptional service and honesty, Daniel has also built a reputation for creative marketing. In his niche, the pool of potential buyers is small. "My niche is like a funnel, meaning the buyers for these estates are limited because of the pricing," he explains. "Every year, I sit down and try to think of a new way to market my listings, to find the little needle in the stack of hay so they can buy that lifestyle." Even though his strategy is designed for luxury real estate, he believes any agent can apply the same mindset. "Everybody has the same tools, like the MLS, e-blast, and Google, but

you’ve got to be creative and find something different that other people don’t do,” he comments.

Creativity has long been a hallmark of his career. Daniel recalls selling homes when interest rates ranged from 18% to 20%. While other agents dropped prices to attract buyers, he bought down points to reduce interest rates and generated interest with newspaper ads that illustrated the difference in mortgage rates, resulting in the properties selling like hotcakes.

When Daniel transitioned into luxury real estate, he began by studying high-end sales, spending time at Tiffany’s in New York to observe how staff interacted with clients. Today, he markets his listings through private VIP events, sending invitations via luxury car dealerships, banks, insurers, and jewelers. “I tell them to invite 20 of their clients to the private event with champagne, food, music, and the most beautiful sunset in the world,” he says. “The atmosphere is different and brings me 120-125 people I never knew.” He also travels to Miami twice a month to meet agents and host gatherings that showcase the value of buying on Florida’s Gulf Coast versus the Atlantic side.

Daniel remains grounded despite his long track record of success. At the core of his work is a simple mission: solving problems. He’s especially drawn to working with sellers and their decisions to move—whether a home is too big, too small, or finances are

shifting. He sees his role as helping people navigate whatever challenge is prompting the sale and guiding them toward a solution that fits their needs.

Daniel has no intention of slowing down—at least not yet. “I’m 68 years old, I’m still working full-time, and I love what I do,” he stresses. “I’m not the kind of person who can just stop; I just love it too much. But maybe in the next two to three years from now, I won’t hit the pavement that hard and I’ll rely on my network and my past clients.”

Even as he considers easing his pace, he’s already looking toward new opportunities. With connections in Belize and Cartagena, Colombia, international work is in sight. Whatever comes next, his belief will remain the same: be honest, stay present, and serve people well.

Outside of work, Daniel keeps his life in balance like spokes on a wheel: family, work, and the hobbies that fuel him. Music has been a lifelong love—he started working as a DJ at 18 and now plays congas and other percussion instruments. He’s especially drawn to the pulse of Latin rhythms. “Music is the voice of the soul,” he says with a smile.

Daniel’s personal life shifted beautifully during the pandemic, when a string of text messages—translated through Google—led him to the woman who became his wife in 2022. Originally from Cali, Colombia, she brings joy and energy to his life. “She keeps me young,” he says with a smile.

“

My niche is like a funnel, meaning the buyers for these estates are limited because of the pricing. Every year, I sit down and try to think of a new way to market my listings, to find the little needle in the stack of hay so they can buy that lifestyle.”

Together they share four adult children and a love of travel, exploring everywhere from Montreal to Colombia, with Europe next on the list as Daniel traces his family roots. His parents came from France and met in Montreal in 1952, and his father’s Polish lineage stretches back to General Jan Henryk Dąbrowski, a detail Daniel recounts with a lighthearted nod to the “blue blood” his father always joked about.

At the center of everything is Daniel’s belief that life is meant to be enjoyed. “God gave you a life, so enjoy it,” he says. “People think you need money to do that, and you don’t. Money helps, sure, but there’s more to life than money.”

Daniel knows the value of life firsthand. A former biker and Harley-Davidson shop owner, he was struck by a drunk driver 20 years ago and narrowly avoided losing his leg. “That’s when I realized I had more things to do here, that God kept me on this Earth for a reason,” he states. He’s grateful every day—for his wife, his work, and the life he gets to live.



Ellen O'Day

COLDWELL
BANKER REALTY

STORY BY DAN CLARK
PHOTOS BY PORTRAIT BOUTIQUE BY
CHRISTINE NICOLE

When Ellen O'Day moved to Florida in 2012 with \$5,000, her car, and two golden retrievers, she carried more than luggage. She carried a full life that had come apart, along with a decision to start again in a market she did not yet know.

For 23 years, Ellen owned and operated the Clarion River Lodge Resort and Spa, about two hours north of Pittsburgh. She built condos, ran a four-star restaurant on-site, and opened Sweet Basil, a restaurant in nearby Clarion. The lodge rose to become a top luxury property in the tri-state area.

Then the financial crisis worked its way through her world. Pressures from 2008 and 2009 intensified, and in October 2010, she filed for Chapter 11 bankruptcy. She even addressed it on her KDKA Sunday radio show because she knew it would become part of the public record and wanted her customers to hear it directly.

By New Year's 2012, she rang in the holiday at the lodge, knowing she would not be back the next year. She left for Sarasota, took shifts as a chef, and audited property management charts to keep the lights on while she tried to break into real estate.



For 90 days, nothing moved. No listings. No closings. No momentum.

Soon after, Ellen met with Kate Rossi, Senior Executive Vice President of the Southeast at Coldwell Banker Residential Brokerage, sharing that she had one month of runway left. Kate asked her to stay and do everything leadership asked

for 90 days—call for sale by owners (FSBOs), call expireds, and lean into the hard parts.

Ellen did it. Appointments started to land. And by the end of 2012, she had earned Coldwell Banker's Rookie of the Year for the state of Florida.

Leadership followed. She was asked to manage the Punta Gorda

office, which needed a reset. She recruited, rebuilt, and steadied it.

Then came a call from Longboat Key, one of the most prestigious offices in the company, with price points that jumped from the \$250,000 range she had recently managed to well over \$1 million, and with nationally ranked teams in the room. Initially, she said no. She did not yet know the territory or the top producers, but she was persuaded to accept and chose to lean into fear rather than step away.

On Longboat Key, Ellen applied the same business discipline she had used as an innkeeper. She focused on development over bloat, taking the best people she had and helping them grow. She didn't see the role as simply affiliating more agents. She saw it as a way to affiliate people and deliver on promises. "The customer is not the interruption of your day," she emphasized to them. "They are the purpose of it."

In her world, the agents are the customers, and her job is to support them with systems and leadership that show up.

She built cadence and structure and along with her team, ran mastermind groups multiple days a week. She relied on strong lieutenants—David Frankel as assistant manager and Bonnie Higgins in sales support—who kept the operation running like a well-oiled machine. "Without them, I do not look good," she stresses. Over the past decade, the Longboat Key, St. Armands, and South Sarasota locations, along with a new development office, grew from roughly \$400 million in production to about \$1.2 billion year-to-date. Ellen credits her entire team. "I am not the No. 1," she says. "They are."

Her perspective on the bankruptcy and the move stayed steady. It was part of her past, not her identity. It was a pivot point that tested resolve and clarified what mattered. "If I had not fallen down, I would never have known what I was capable of," she reflects. "Leaning into fear is why I am here."

At home, the same priorities guide her. She has been with her partner, Marta Trogolo, for about 20 years. Their blended family includes two grown children, Kate and Billy, both married, and six grandchildren. Four live nearby in Florida, and two live in Pittsburgh. Ellen also built a home in Hammock at Palmer Ranch five years ago. "It's not big," she states. "But it's mine."

Her proudest accomplishment came when her daughter, Kate, and her husband decided to relocate to Florida during a difficult season. While selecting a lot and structural options on a new build, they were told a deposit was due that day. Ellen and Marta wrote the check. "Thirteen years earlier, I could not have done that," she mentions. Being able to do it and watching her grandchildren grow up in a safe, happy



neighborhood surrounded by community ranks far above any professional milestone.

Ellen stays active outside the office, too. She enjoys pickleball and golf and travels when she can—to Africa, Ireland, Paris, Italy, and recently to Montana where she hiked nearly 40 miles in five days. She elaborates, "I'm really just an ordinary person. The people in my life are the ones who make things extraordinary."

Inside the company, her offices have built a reputation for collaboration and steady standards. Many recruits came as referrals from existing agents who wanted their peers in the room. The culture stays consistent because expectations remain consistent. Skills, accountability, and service are not slogans. They are daily work.

Ellen also plans for continuity. She wants the systems, culture, and production to outlast her tenure. She believes growth should continue long after she steps away. The goal is not a hot year. The goal is a machine that produces good years for people who did the work.

What defines her is simple. She shows up. She tells the truth. She keeps her word. She treats agents like the purpose of her day and builds the systems that help them win. That is the job. That is the standard.

From a rural resort in Pennsylvania to one of Coldwell Banker Realty's strongest operations in Florida, Ellen O'Day's story reads like a case study in resilience and service. She fell, learned, adjusted, and led. She built people. She built systems. She made promises and kept them. The rest followed.

G.R.A.S.P.

GUIDED RECOVERY AND SUPPORT PROGRAM

The Lee Brewer Family: Making a Difference, REAL Producer Style

Nearly every family carries a story touched by addiction, and the Brewers are no exception. For generations, they have faced the heartbreak, chaos, and quiet desperation this disease brings. Yet from that pain grew a powerful purpose. Through their healing and recovery, the Brewer family has transformed their struggles into a mission of hope—one that now lives through the nonprofit G.R.A.S.P. (Guided Recovery and Support Program). Their goal: to reach those still trapped in addiction and offer compassion, guidance, and a path toward lasting recovery.

A Family Story of Strength

Lee Brewer, one of our area’s top real estate professionals and the January 2025 cover feature of Sarasota & Manatee Real Producers, understands addiction on a deeply personal level. More than 20 years ago, Lee found himself in need of a powerful recovery community, which helped him change course, and he has remained clean and sober ever since.

But years into his sobriety, Lee faced the unimaginable. His only daughter, Sonya, fell into the grip of addiction. She ran away, made dangerous choices, and disappeared into a world no parent wants to envision. The Brewers lived every day



with fear and uncertainty. Lee remembers one of the most painful moments—a call from Sonya in jail, asking for help. With a blend of heartbreak and clarity, he made the impossible decision not to bail her out. “I knew I was powerless,” Lee says. “Until her pain was great enough, she wouldn’t be ready to receive help.” Countless families of addicts know this truth all too well.

The Turning Point

In 2017, Sonya hit her bottom. Her children were placed in foster care, and she spent time in state custody in another state, where she was placed in a recovery pod and introduced to tools that would ultimately change her life. The journey wasn’t linear—few are—but when she was truly ready, Lee connected her with his close friend Patrick, founder of G.R.A.S.P., an organization supporting individuals who genuinely want recovery but have exhausted every resource and are facing homelessness as their last option. The organization provides the first two weeks of safe, clean, and sober living—a critical period that gives someone enough time to find a job, stabilize, and enter a recovery community.

For Sonya, that stability became her turning point. She committed to recovery, rebuilt the trust she had broken, and worked tirelessly to earn her life back. Lee and the rest of her family rested easier as she became a sober and stronger version of the daughter they knew and loved.

A New Life, Eight Years Later

Today, eight years into her recovery, Sonya has regained custody of her children and now serves as the Adult Peer Programs Manager at NAMI (National Alliance on Mental

Illness) for Sarasota and Manatee Counties. She oversees several peer-led initiatives, including the Overdose Prevention and Education Program (OPEP) and the Parents for Parents Program (P4P). In this role, Sonya provides strategic leadership and program oversight, championing trauma-informed care, recovery-oriented practices, and equitable support for families navigating some of the most challenging moments of their lives.

Sonya also serves on the board of G.R.A.S.P., alongside her father, Lee, strengthening the organization’s impact and reach within the community. Her story is an amazing testimony, like so many others that have been helped by G.R.A.S.P. Sometimes, all we need is a little help to make a great start on changing lives.

Lee and Sonya have an amazing father-daughter relationship today because of the strength that comes with recovery, and both work tirelessly to raise funds and awareness for those in need through G.R.A.S.P. I am also very proud to be a G.R.A.S.P. board member.

Why G.R.A.S.P. Matters

G.R.A.S.P. often becomes the safety net people desperately need at the most vulnerable moment of their lives. When someone is ready for change but has nowhere to go, the program steps in and provides:

- Two weeks of safe, sober housing
- Connection to recovery programs and meetings
- Support finding employment
- A community of accountability and hope

This short period of stability has reunited families, saved lives, and rewritten futures.

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- \$350 covers an individual's full two-week stay
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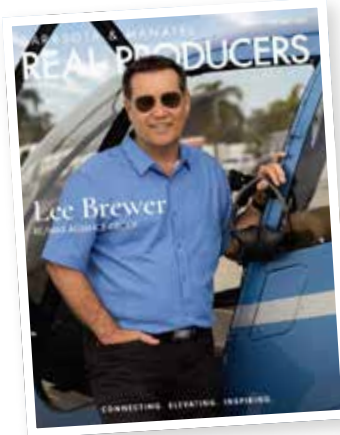
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If you have any questions, please feel free to reach out to Lee Brewer at lee@leebrewer.com, Sonya Johnson at sonya.johnson0719@gmail.com, or Joni Giordano-Bowling at joni@n2co.com. **If you feel inclined, PLEASE make a gift at www.graspsrq.org.**

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Evening Under the Stars

Social

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Even a little rain couldn't dim the magic of our **Evening Under the Stars** event because on Thursday, November 6, the *real* stars came out: our incredible REALTOR® community.

The room was alive with conversation, laughter, and the kind of meaningful connections that happen when the top 500 REALTORS® and our trusted, vetted preferred partners come together. In fact, the REALTORS® at this event sold \$893 million in local residential real estate over the last 12 months.

Real Producers events are intentionally exclusive—curated, invitation-only gatherings designed to foster collaboration, strengthen relationships,

and celebrate the success of Sarasota and Manatee's best of the best.

This month's backdrop, the **Bishop Museum of Natural History**, couldn't have been more perfect. Guests enjoyed a private look at the museum's three rehabilitating manatees, each looking noticeably stronger and healthier than when we first saw them just three months ago. What a beautiful reminder of the impact that care, community, and commitment can make.

A heartfelt thank you to everyone who joined us—and to the event sponsors who made the evening possible:

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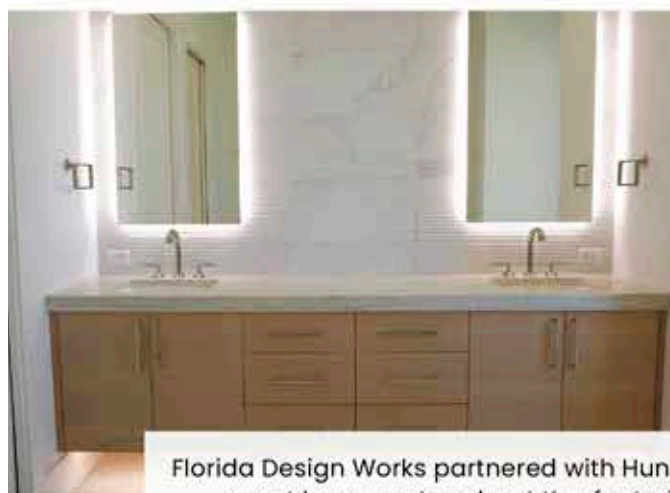
We loved sharing this unforgettable evening with you, and we can't wait to see everyone at the next Real Producers social.

STORY BY JONI GIORDANO-BOWLING
PHOTOS BY JOHN IGRAS, AXIS 360 MEDIA





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SAL MORABITO

STORY BY DAN CLARK
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LENDIRECT MORTGAGE

When Salvatore Morabito founded LENDirect Mortgage in 2007, he had already spent more than a decade mastering every detail of the mortgage process—from handwritten applications and processing loan files start to finish himself to direct conversations with underwriters that shaped how he approached every client.

“I’ve been in the industry since the mid-90s,” Sal shares. “This has been my life’s work. I founded my company before the 2008 crash, and surviving that time taught me a much deeper level of grit than I ever imagined.”

That experience didn’t just define his business—it shaped his values. “I knew the market conditions that led to the crash,” he says. “I refused to take part in those no doc, everyone-with-a-heartbeat-qualifies loans. It was a recipe for disaster.”

And when the reform movement began in the years that followed, Sal didn’t sit on the sidelines.

As a member of the Connecticut Chapter of the National Association of Mortgage Brokers, he served on committees that helped design protective measures that still shape the industry today, even contributing input into what would become the Dodd-Frank Act. “I’m proud that some



of the safeguards we have now came from ideas our group put forward,” he beams. “It made the industry safer for both borrowers and professionals.”

Sal’s career bridges two very different eras of lending—one analog, one digital. He still keeps a foot in both worlds. “When I started, appraisals had Polaroids in them,” he laughs. “I carried a briefcase to clients’ homes, filled out handwritten loan apps, and FedEx’d everything in overnight packages.”

Those roots give him an appreciation for precision and personal connection that he still carries into his business today. “I’m a hybrid,” he explains. “I learned the traditional way—

handwritten notes, personal stories, real conversations. I still start every consultation with a pen and paper. I take notes by hand because that’s how I connect with someone’s story.”

That personal touch, Sal believes, is what sets his team apart. “Some people in this business are purely transactional,” he notes. “I’m not. I want to understand people’s goals, their life story, and how this decision fits into their bigger picture. It’s not just about a loan—it’s about helping them reach a life milestone.”

Even as the mortgage world grows more digital, he stays curious. “We’re learning every day,” he states. “AI is



changing everything, and I'm always looking at how we can integrate technology to serve clients better without losing that personal touch."

Sal was born and raised in Connecticut, the first-generation son of Italian immigrants. "My father and uncle owned investment properties, and from a young age, I was fascinated with real estate, helping with whatever needed to be done," he recalls. "That taught me the work ethic and sparked the passion I still have today—when you start something, you finish it and do it with excellence."

In 2017, he followed a long-time dream and made Sarasota, Florida home. "Every time I came here, I was in my happy place," he proudly states. "Now I get to live where I used to vacation."

Faith and family remain at the core of everything he does. He and his fiancée share their Sarasota home with their spirited mini goldendoodle named Vito, which means *life* in Italian. They're active at their local church and love Sarasota, so it was fitting, "One special Sunday shortly before Sunset, we got baptized together in the beautiful waters of Siesta Key Beach," Sal shares. "Faith keeps me centered, grateful, and focused on serving others."



When asked how he defines success, Sal doesn't hesitate to respond, "It's my ability to help people reach their goals. That's what drives me. I'd almost do this even if I didn't get paid—though, of course, I still have to put food on the table."

As the CEO of his own company, he finds fulfillment in creating an environment built on service and integrity, sharing, "I get to make up my own rules—within what's legal, of course. That means I can create a structure that truly benefits my clients and my agents."

After three decades in the business, Sal remains just as passionate as when he started. He reflects, "I'm grateful for God's presence in my life, for the people who shaped me, and for the chance to keep evolving. Every challenge—good or bad—has molded me into who I am today. And I'm not done growing and serving."

Whether he's running over the Ringling Bridge at sunrise, out on his boat in Sarasota Bay, or helping a family close on their dream home, one thing is constant: Sal approaches it all with gratitude, faith, and the same integrity that built his career from the ground up. "I don't have to do this," he says. "I get to do this. And that mindset makes all the difference."



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FEATURED AGENT

STORY BY MADDIE PODISH
PHOTOS BY MINDY &
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Christine Kourik

“Real estate isn’t black and white or one-size-fits-all.”

Re/Max
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Sometimes the moments that feel like chaos are the very ones that define our destiny. For Christine Kourik, that spark came not in calm, but in crisis. During her time managing a hotel in Missouri, a wildly popular band’s concert spiraled out of control, leaving the stadium trashed and the DoubleTree Club Hotel in lockdown. While others scrambled, Christine stayed poised, transforming confusion into control.

In that whirlwind, Christine discovered her next calling: real estate. Introduced to the industry by her now-husband, Thad, she quickly realized that her mastery of leadership, negotiation, and strategy could ignite an entirely new career built on vision, performance, and results.

“I jumped in with both feet,” she says. “Within my first 30 days, I earned more in commission than my entire yearly salary.” That moment was a turning point and the beginning of a remarkable legacy of excellence.

Armed with a master’s degree in marketing and business, Christine pursued her broker’s license immediately after earning her agent credentials, a bold, forward-thinking move that positioned her for long-term success. She joined St. Louis Property and Construction, Thad’s brokerage. She quickly rose to broker, leading the firm through the acquisition of a RE/MAX franchise and cementing its status as a regional powerhouse.

“I’ve seen everything this business can throw at you,” Christine reflects. That experience—spanning economic shifts, market evolutions, and client transformations—gave her a perspective that few in the industry can match. Her blend of strategic insight and human connection became the foundation of her enduring success.

When Christine and Thad moved to Anna Maria Island in 2015, they planned to retire. But for Christine, who thrives on challenge and purpose, retirement quickly turned into reinvention.

“I thought I’d slow down,” she laughs. “Then I realized I could only walk on the beach so many times.”

So, she pivoted again, this time to the Florida coast, launching a second act that has redefined real estate success on the island. Christine carved out a signature niche in luxury, vacation, and seasonal properties, building a loyal network of clients who rely on her expertise, energy, and impeccable eye for opportunity. She understands that real estate isn’t black and white or one-size-fits-all—a home in Longboat Key isn’t the same as a home in Anna Maria. Each client has unique needs, and she tailors every experience to fit them perfectly.

For Christine, real estate is not about transactions; it’s about trust. Nearly 80% of her business comes from referrals, a testament to the relationships she’s cultivated over decades. Her clients don’t just buy homes; they join her extended circle of care and connection.



“

You can't stay static in this business. You have to evolve, adapt, and push beyond your comfort zone; that's where the magic happens.”

“I have a complete list of trusted vendors I use constantly,” she says. “If you're a REALTOR® without a list—why are clients calling you? My job is to be their ultimate resource, every step of the way.”

Her reputation for white-glove service is unmatched. From helping clients secure properties before hurricanes to orchestrating seamless transitions for out-of-state buyers, Christine consistently delivers more than expected—and always with heart.

Christine's passion for innovation extends far beyond real estate. A licensed single-engine pilot and luxury car enthusiast, she approaches life

and business with the same fearless energy that fuels her success. Her marketing is cutting-edge, featuring drone footage, cinematic video tours, professional photography, and exclusive Fox TV “Out and About” lifestyle segments, all amplified by her AI-certified marketing strategies.

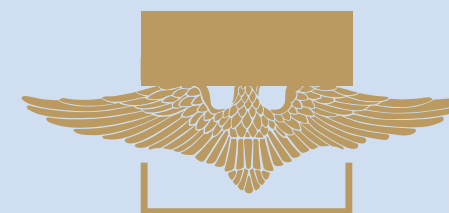
“You can't stay static in this business,” she explains. “You have to evolve, adapt, and push beyond your comfort zone; that's where the magic happens.”

Her compassion is just as boundless. Inspired by her rescue dog, Bullet, Christine donates a portion of every closing to wildlife and animal rescue organizations, often collecting linens and supplies from sold homes to

donate. “Raccoons love a heating blanket,” she says with a smile, a perfect reflection of her humor and heart.

Three decades, countless transactions, and a lifetime of lessons later, Christine Kourik's story is about reinvention, resilience, and the relentless pursuit of excellence. Her career proves that chaos can become clarity, risk can spark reward, and work can feel like joy.

“It truly feels like I'm on vacation every day,” she says—and on Anna Maria Island, that's not just a figure of speech. For her clients, friends, and colleagues, Christine isn't simply a REALTOR®—she's the embodiment of what happens when passion meets purpose and experience meets heart.



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Q&A with Jason Schneider, Market Leader at The Federal Savings Bank 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?

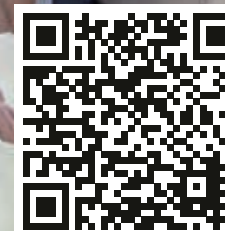
A: Everyone—from families purchasing their very first home to investors building their portfolios. I've worked with a variety of loan programs, so I can tailor solutions no matter the situation.

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
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What Do Real Estate Agents Need to Know About FEMA Flood Zones?

Forget the guesswork—flood data is now a power tool for top producers. The experts at CMSA Architects shared how understanding it can elevate every transaction.

As climate resilience becomes increasingly vital in real estate, understanding FEMA flood zones is essential for any real estate agent advising clients on property value, risk, and insurance. Flooding remains one of the most frequent and costly natural disasters in the United States, and the Federal Emergency Management Agency (FEMA) designates flood zones to help assess and communicate that risk.

For real estate agents, fluency in these classifications not only protects clients, but also enhances credibility during transactions involving properties in or near flood-prone areas.

High-Risk Zones (A and V Zones)

High-risk areas—Zones A and V—have at least a 1% annual chance of flooding, known as the “100-year floodplain.” Properties in these zones with federally backed mortgages are required to carry flood insurance.



By Daniel Shaffer, AIA, CMSA Vice-President & Partner

Zone A: These inland areas are subject to significant flooding from rivers, streams, or heavy rainfall. Subcategories such as AE, AH, and AO provide more specific data, such as base flood elevations or shallow flooding details.

Zone V: Found along coastal regions, these zones face both flooding and storm-driven wave hazards. Properties in Zone V (including VE and V1–V30) must meet stricter building codes and elevation requirements to withstand storm surge forces.

When representing a property in one of these zones, agents should advise clients early about potential insurance costs and building code implications. Transparency helps manage expectations and prevents delays during due diligence.

Moderate-to-Low Risk Zones (B, C, and X Zones)

Zones B, C, and X represent moderate or minimal flood risk areas, often referred to as the “500-year floodplain.” Flood insurance is typically optional but recommended.

Zone B / Zone X (shaded): Areas with some flood risk, often from smaller creeks or poor drainage.

Zone C / Zone X (unshaded): Areas with minimal risk, typically at higher elevations.

Agents can highlight these classifications to reassure buyers while still emphasizing that even low-risk areas can flood—roughly one in five flood insurance claims comes from outside high-risk zones.

Undetermined Risk (Zone D)

Zone D indicates areas with possible but unstudied flood hazards. For properties in this zone, lenders may require insurance until FEMA completes more detailed mapping.

Why Flood Zones Matter in Real Estate

For buyers and sellers, understanding flood zones impacts everything from insurance premiums and financing to resale potential. Real estate agents who can explain FEMA’s Flood Insurance Rate Maps (FIRMs) help clients make informed, confident decisions.



At CMSA Architects, we regularly collaborate with agents, developers, and property owners to interpret flood zone data

and design resilient structures that meet both regulatory and market expectations. A well-informed approach not only safeguards investments—it also strengthens community trust and long-term property.

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We're always looking for ways to serve this incredible real estate community better and create opportunities to collaborate, elevate, and inspire. Have suggestions? We'd love to hear them—please contact joni@realproducersmag.com.



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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, which is why the Florida Realtors® Innovation Fund centers 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 year, we are making 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 to Florida's market stability and public trust.

And most importantly, we are 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 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 year is a defining moment for our profession, one in which 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, elevate professionalism, protect your business and your clients, and champion your success long after the closing table. Success lifts the entire profession.



Your Voice.
Your Business.
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Chuck Bonfiglio Jr.
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