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# What Serious Agents Should Evaluate Before Saying Yes to a Title Opportunity

Not every title opportunity is built on the same foundation. Deep local roots, trusted leadership, real compliance, and operational depth matter more than most agents realize.

More agents are being approached with title-related opportunities, and many sound compelling at first glance. But for serious agents, the real question is not just what is being offered. It is what kind of company they are aligning their name with, and whether that relationship will strengthen their brand over time.

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### 5. Growth That Protects Quality and Long-Term Value

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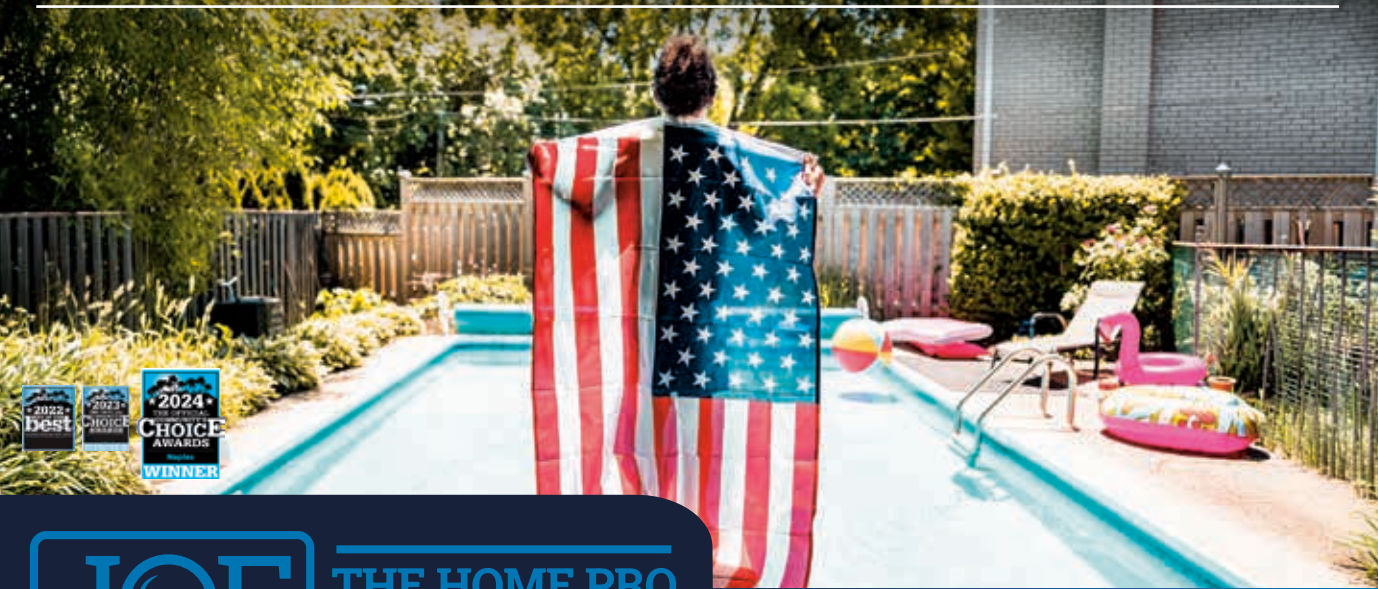
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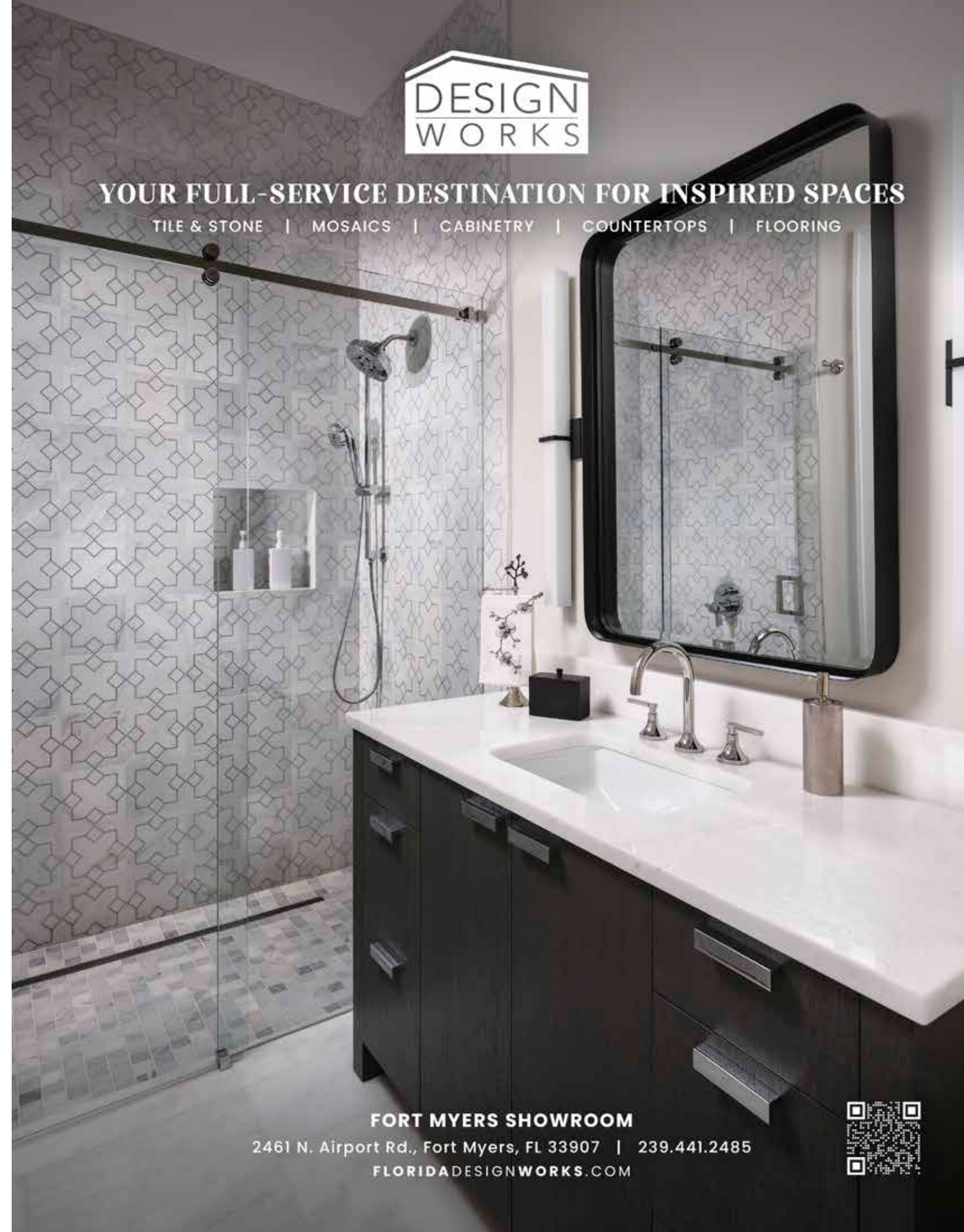
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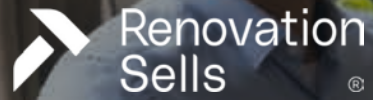
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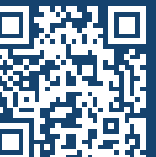
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# Happy 250<sup>TH</sup> Birthday, America!

BY ANDREW REGENHARD

Dear Real Producers of Fort Myers,

This July, we celebrate a remarkable milestone in our nation’s history — 250 years since America’s founding and the birth of one of the most ambitious and enduring experiments in self-governance the world has ever known.

Two and a half centuries ago, 13 courageous colonies united in pursuit of freedom, self-determination, and the right to shape their own future. Together, they stood against tyranny and laid the foundation for a constitutional republic built upon liberty, opportunity, and the belief that people should have a voice in directing their own destiny.

From that fragile beginning emerged a nation that has continued to grow, evolve, and thrive through generations of challenge, sacrifice, innovation, and perseverance. What an incredible testament to the strength of that vision

that, 250 years later, America remains a beacon of resilience and possibility.

As we gather this month with family, friends, neighbors, and colleagues, we honor the brave men and women whose sacrifices secured the freedoms we enjoy today. We also celebrate the extraordinary communities those freedoms helped make possible — including the beautiful Southwest Florida lifestyle so many of us are fortunate to call home.

Here in Fort Myers, the spirit of celebration feels especially meaningful this year. From the parade to the fireworks and gatherings throughout our community, this Independence Day serves as both a reflection on our shared history and a celebration of the opportunities still ahead.

At *Fort Myers Real Producers*, we are grateful to be part of a community built on hard work, leadership,

entrepreneurship, and connection — values deeply woven into the American story itself.

Happy 250th birthday, America. Here’s to honoring the past, appreciating the present, and looking forward to the future with pride and gratitude.

Very respectfully yours,



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# Southwest Florida Housing Market Continues to Show LONG-TERM STRENGTH AND STABILITY

The housing market across Southwest Florida continues to demonstrate resilience and long-term stability as communities throughout the Southwest Florida region move through another active year of real estate activity.

Recent data from the Royal Palm Coast Realtor Association and Florida Gulf Coast MLS highlights a market that has steadily evolved over the past several years while continuing to generate strong buyer activity, consistent home values, and sustained consumer confidence.

The region's housing market has maintained strong and consistent activity over the past several years. Florida Gulf Coast MLS data shows total sales volume exceeded \$7.3 billion in 2023 and remained above \$6.5 billion annually through 2025. Closed sales activity also stayed steady during that span, averaging roughly 15,000 transactions per year, while new listings consistently remained near or above 27,000 annually.

Recent RPCRA market data shows single-family home closed sales are up 9.2% year-over-year and more than 11% year-to-date, while condo and townhouse sales have increased more than 26% year-over-year and 27% year-to-date. Pending sales activity has also continued climbing, signaling strong buyer engagement entering the spring and summer market season.

Home values across the region have remained stable as well. The median sales price for single-family homes currently sits at \$375,000, while condo and townhouse median prices are holding at \$250,000. At the same time, homes are continuing to sell at more than 92% of the original list price in the single-family market, reflecting continued demand for well-priced properties.

The evolution of the market over time has created a healthier and more sustainable environment for both buyers and sellers. Inventory conditions have improved compared to the highly competitive market seen several years ago, giving buyers more

choices and additional flexibility while still supporting strong property values for homeowners. The result is a market that continues moving at an active pace while offering greater stability and balance across many price points.

Historical market trends also show consistent activity throughout the RPCRA service area, particularly in high-demand communities such as Cape Coral and Fort Myers, which continue to lead the region in overall sales activity. Demand has remained especially strong in mid-range price categories, highlighting continued accessibility and interest from both local and relocating buyers.

Southwest Florida's appeal continues to be one of the market's strongest drivers. Communities throughout Lee and Hendry counties remain attractive destinations for retirees, families, remote workers, and second-home buyers seeking waterfront living, year-round outdoor lifestyles, business growth, and long-term value.

Economic development throughout the region has also continued to support housing demand. Healthcare expansion, commercial investment, infrastructure improvements, and new business growth across Southwest Florida continue contributing to the area's momentum and desirability.

As 2026 continues, the Southwest Florida housing market remains well-positioned for continued stability and sustainable growth. While the pace of the market has evolved over the past several years, the long-term demand for homes throughout the Southwest Florida region continues to reinforce the area's strength, resilience, and enduring appeal.

*This data was sourced from Florida Gulf Coast MLS in early May 2026.*



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*"I want to honor the gifts that I have been given by God by showing up consistently, working hard, and doing right by the people I serve."*

That's the standard Samantha Haringa holds herself to as a REALTOR®, and it shows. Now with Coastal Edge Real Estate in Bonita Springs, Samantha's quickly building momentum in a way that feels both intentional and authentic, firmly grounded in her values while her business skyrockets.

**Where It All Began**

Raised in central Massachusetts, Samantha grew up in a family where entrepreneurship wasn't just encouraged, it was the norm. That influence, especially from her grandmother, helped shape the independent spirit that would later define her career.

"My grandmother played a big role in giving me this confidence," Samantha reflects. "Any silly idea I ever had as a girl, she would make me letterhead and

business cards and encourage me to go for it!"

After pursuing cosmetology, building loyal clientele, and eventually managing a spa and salon, Samantha stepped away from the workforce to focus on raising her children, homeschooling them for over a decade. That season of life, while centered on family, also reinforced her ability to stay organized and deeply invested in the people she cared for most.

When real estate eventually came into the picture, though, it wasn't a random pivot.

"My husband and I had moved around several times and bought and sold half a dozen homes and the process always felt clunky to me," Samantha admits with a chuckle. "I often felt like I was doing what my agent should have been doing."

SAMANTHA  
HARINGA



Samantha Haringa is an agent with Coastal Edge Real Estate.

That firsthand experience, combined with her natural inclination to help others, ultimately led her to step into the business herself nearly three years ago.

#### All In, Faster Than Expected

What began as a plan to “dabble” in real estate while continuing to homeschool quickly took on a life of its own. Samantha closed her first deal in late 2023 with the intention of balancing both worlds, but it didn’t take long for her to realize the opportunity in front of her required something more as her pipeline boomed.

Samantha initially joined a national brokerage but took ownership of her growth early on. She immersed herself in learning, asked plenty of questions, and soon made a strategic decision to realign herself with Coastal Edge Real Estate, a boutique brokerage.

“I quickly realized that I needed to brand myself in this business as a hardworking, ethical, genuine person,” she explains. “And I pivoted to a brokerage where I could have more say and control in how I marketed myself.”

That clarity of direction has paid off. In a relatively short period of time, she has built a business fueled by consistency, strong relationships, and more recently, a growing presence on social media that allows clients to connect with her in a more personal way.



Last year alone, Samantha closed 18 transactions for nearly \$10.9 million in sales volume — totals she’s already blown past in early 2026 — while snagging The Inspired Top Women in Real Estate for Lee County Award from a local title company as well.

But what sets Samantha apart isn’t just how quickly her business has taken off, it’s how deliberately she has built it.

“I’m very intentional in how I run my business,” Samantha emphasizes. “I’m hands-on, I genuinely care about my clients, and I focus on doing things the right way — even when it takes more time or effort.”

That ethos shows up in the small details that many agents overlook, often checking in after closing, helping clients settle into a new space, and being present during moments that matter.

“My clients thank me for being so patient and knowing that our relationship has

just started, the closing is not goodbye,” she shares. “Many of them are still busy relocating after the sale so I am the one to go check on things for them, help organize as needed, and even go close the shutters if a hurricane is coming.”

“Having relocated to Florida myself five years ago, I know how overwhelming and scary it can be,” she continues, “and I can relate with my clients on how much support is actually needed.”

It’s a helpful approach rooted in long-term thinking, where relationships are nurtured over time and trust is earned through consistency. Even in more challenging situations, Samantha remains steady with her eye on the finish line. “A consistent challenge in this business is managing negotiations when emotions and expectations don’t always line up between all parties,” she points out. “I’ve learned that success comes down to clear communication, staying level-headed, and focusing on solutions rather than problems.”

“I’m very INTENTIONAL in how I run my business.”





“

*I'm focused on continuing to grow in a way that's both purposeful and aligned WITH MY VALUES.”*

Whether they're traveling together or simply enjoying time on the water, Samantha's focus remains on creating meaningful experiences and staying connected with her loved ones. The Haringas latest obsession? Cruising.

“We did our very first cruise last year with Disney and fell in love, then did two more cruises after that!” she grins. “But I also enjoy reading a good book — if it's an easy read — and baking in my spare time at home.”

Eyeing a bright future, Samantha continues to look ahead with the same principles that have guided her this far.

“I'm focused on continuing to grow in a way that's both purposeful and aligned with my values,” she concludes. “I want to use the gifts I've been given from God to build a business that allows me to serve others and make a lasting impact.”

#### Growing with Purpose

Outside of real estate, Samantha's life remains deeply anchored in her family. She and her husband Matthew, who is preparing to step away from his career in banking to support her growing business, have been married for 19 years and are raising their two children, Brayden (15) and Skylar (12), alongside their mini goldendoodle, Sailor.

“My family is a big part of what drives me, as well as a sense of greater purpose,” Samantha shares. “I have a strong faith background and I truly believe God puts the right people in front of you at the right time.”



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# BRIAN CHAPMAN JR.

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BY JESS WELLAR  
PHOTOS BY NEW FRAME PHOTOGRAPHY

## THE PEOPLE BEHIND THE PROTECTION

Over the past 16 years, Brian Chapman Jr. has grown Chapman Insurance Group from a single office in Port Charlotte into one of Florida’s largest independent insurance agencies, with six locations and more than 100 insurance professionals serving clients across the state. Along the way, the company has become especially well known throughout Southwest Florida for its expertise in coastal property insurance, flood coverage, and helping Realtors navigate an increasingly complex insurance landscape.

“We believe insurance should be more than just a transaction. It should be education, advocacy, and long-term protection,” Brian explains. “Chapman Insurance Group also focuses heavily on relationships and communication because in today’s Florida market, insurance can truly make or break a real estate transaction.”

### Forging His Own Path

A lifelong Southwest Florida resident raised in Fort Myers, Brian originally expected to follow a more traditional route into the insurance industry through State Farm, where his father worked as an agent. After graduating from Florida Gulf Coast University with a business management background, he joined his father in the business and quickly gained firsthand experience in the industry.

Over the next several years, however, Brian began to recognize gaps in how insurance was being approached, particularly in a coastal market such as SWFL.

“Many people viewed insurance as transactional, but I saw how important it becomes during major life events, hurricanes, flood claims, home purchases, and business disruptions,” Brian recalls.

The biggest turning point came in 2008 after his wife Julie suffered a serious back injury while they were at their family lake house. During the months spent caring for her and reevaluating priorities, Brian began thinking differently about both his life and his business.

“I was scared to death to open my own business,” he admits. “But my wife really supported me when I didn’t know if we would make it. She allowed me that freedom and the grace to work those long nights while she continued to work as a nurse practitioner, which she still practices today.”

The following year, he launched Chapman Insurance Group with a relationship-driven approach that still defines the company today.

### The Core Values Behind The Growth

As Chapman Insurance Group has expanded across Florida, Brian has remained intentional about preserving the culture and values that helped build the business from the beginning. At the center of the company are five core values: *A Can-Do Attitude, Fun, Our People, Results, and 100%/100%.*





“  
Our goal is  
to become  
**A TRUSTED  
RESOURCE TO  
REALTORS,**  
not just another  
vendor in the  
process.”

For Brian, those values are not simply words displayed on a wall. They actively shape how the team operates, communicates, and supports one another every day.

“We give 100 percent 100 percent of the time,” Brian explains. “It’s a mentality, a mindset and an approach that can be heard and seen.”

That philosophy extends into the company’s internal culture as well, where leadership works hard to create an environment focused on growth, accountability, and positivity. Quarterly evaluations even include reflection around those core values to help team members continue improving personally and professionally.

At the same time, Brian believes maintaining a fun, energetic atmosphere is equally important in an industry that can often feel stressful.

“Fun is one of our core values that’s always questioned,” he says with a laugh. “It’s really just a unique environment where in the moments in between the chaos you’ll hear a lot of laughter in our offices.”

“We also look for fun people since we’re going to be spending a lot of time together,” he continues. “Everyone has clarity on why we’re here and works hard while having everyone’s back.”

#### **A Resource Realtors Can Rely On**

That combination of culture and expertise has allowed Chapman Insurance Group to thrive while continuing to embrace innovation. Brian also understands how critical insurance has become within the real estate process itself. Flood zones, older roofs, condo regulations, and carrier restrictions can all create unexpected complications if buyers and agents are not properly prepared upfront.

That’s why Chapman Insurance Group approaches each transaction with a strong emphasis on education, accessibility, and proactive communication.

“Our goal is to become a trusted resource to Realtors, not just another vendor in the process,” Brian emphasizes. “We work hard to educate agents upfront so there are fewer surprises at closing.”

As an independent agency, the company also offers flexibility many buyers and agents may not realize exists within today’s insurance market. Rather than being limited to one carrier or product line, the team works across a broad network of top-rated providers to help clients find coverage solutions that best fit their needs.

Brian and his team have also focused heavily on reducing turnaround times and simplifying the quoting process itself. The company is currently developing tools designed specifically to help Realtors quickly obtain insurance estimates while showing homes, eliminating much of the traditional back-and-forth that can slow transactions down.

“Our team approaches each transaction with a Can-Do Attitude and a commitment to giving 100% effort to help solve problems and keep deals moving forward whenever possible,” Brian affirms.

#### **Beyond Insurance**

Outside of work, Brian’s life revolves around Julie, and their five blessings, all close in age: Cade (16), Ellie (15), Ty (13), Addie (12), and Oaklie, (11). Between various sports schedules, boating, travel, and church life, the Chapman household stays busy, but Brian notes making intentional memories together remains a priority.

The family enjoys annual ski trips out west along with spring break travel, including a recent trip to the U.S. Virgin Islands. Brian also spends much of his free time mentoring other business owners and working on technology and innovation projects within the insurance space.

Giving back remains equally important to both Brian and the company itself. Chapman Insurance Group regularly supports local organizations, schools, charities, and educational initiatives focused on helping homeowners and communities better understand coastal risk and property protection.

Looking ahead, Brian sees tremendous opportunity despite the uncertainty many people currently feel surrounding Florida’s insurance market. As technology continues evolving and the state adapts to industry changes, he believes agencies that combine expertise with genuine relationships will continue to distinguish themselves.

“Our team is passionate about helping Florida continue to grow and thrive for generations to come,” Brian concludes. “This community has given a lot to me and my family, and I’m grateful to be able to contribute back through business and community involvement.” 🏡



Brian Chapman Jr. is the founder and owner of Chapman Insurance Group.



➤ To learn more about Chapman Insurance Group or schedule an appointment, visit [www.cigflorida.com](http://www.cigflorida.com) or call 239-205-2012.





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# The Perfect Balance

BY JESS WELLAR

# JESSICA & ERIN

NOLAN HARREL

Photo by Michelle Reed

“Erin and I have known each other for 23 years... When she first got into real estate, she was working with another client that I had worked with previously so it felt like we were sort of competing!” Jessica Nolan recalls with a laugh.

“I joked that we should just partner up since I knew I couldn’t physically do any more business by myself; and we haven’t looked back, it was the best decision I’ve ever made in my career.”

What started as a lighthearted comment turned into one of the most powerful partnerships in Southwest Florida real estate. Today, as co-owners of the Old Florida Dream Team powered by the Harlan Group at Keller Williams Fort Myers and the Islands, Jessica and Erin have built something far bigger than a business — it’s a mission-driven operation rooted in local impact.

**Better Together**

A second-generation REALTOR® raised in Southwest Florida, Jessica’s career choice seemed almost inevitable. After getting her start in 1996 in Tallahassee, she expanded her experience into mortgages and eventually returned to sales, where she spent years refining her craft alongside her father, “Boots” Weathers, a successful broker in Lee County. Her ability to connect with people and her relentless hustle quickly became the backbone of her success.

“I can talk to pretty much anyone and am not afraid to bust my butt and work for things,” Jessica notes. “I also love that every day is

different; I am not built for the same schedule the same way, day in and day out.”

Erin took a more academic route, earning her bachelor’s degree from the University of Toledo, went on to receive her Master’s in Educational Leadership from Nova Southeastern University, and ultimately completed her Ph.D. in Organizational Leadership from Barry University. Over the course of a 25-year career in education, she served as a teacher, professor, dean, and vice president of academic affairs.

But she found herself at a crossroads during a difficult season in her personal life. A tumultuous divorce and growing dissatisfaction with the direction of education led her to make a bold pivot after she obtained her real estate license in late 2015 to list her own house.

Getting licensed quickly turned into something much bigger, fueled in part by a loving nudge from Erin’s mother, a wonderful mentor who joined their team before retiring.

“My mom, Judy Shaw, was in real estate for over 40 years and encouraged me to use my license to explore opportunities in real estate,” Erin acknowledges gratefully.

**Numbers Speak for Themselves**

Since officially partnering in 2018, Jessica and Erin have created one of the most productive and respected teams in their market, balancing each other out with practicality and vision.

Last year alone, they closed \$66 million across 156 units, consistently ranking as the top group in volume and GCI within their market center for the past five years. Their growth has been steady and intentional, with each year building on the last.

Yet for them, the numbers are simply a byproduct of

how they do business, not the goal itself.

“We answer the phone,” Jessica says frankly. “And we are a database team, we build our business on longstanding relationships and take pride in those relationships.”

That philosophy has translated into a business where more than 80 percent of their clients come from referrals or repeat relationships.

“We take great pride in not just selling, but in getting to know who we work with and including them in our family of clients and friends,” Erin elaborates.



Photo by Michelle Reed



Erin Harrel (left) and Jessica Nolan (right) are co-owners of the Old Florida Dream Team powered by the Harlan Group at Keller Williams Fort Myers and the Islands. (Photos by Michelle Reed)

Their dynamic as partners is a big part of that success. Jessica thrives in operations, systems, and execution, while Erin focuses on vision, growth, and expansion.

“Erin is always looking at what’s coming ahead for us and I’m a checklist kind of girl,” Jessica grins.

“Jessica has a heart of gold and works harder than anyone I know,” Erin adds. “She is so incredibly meticulous with everything, and that helps balance me out.”

Together, they’ve created a team culture rooted in accountability, support, and high standards, one where success is shared and growth is intentional.

“We push each other to be better and be the best for our team, our families, and our community,” Erin adds. “We complement each other so well while always focusing on what’s working and expanding.”

**More Than Business**  
While their production is impressive, what truly sets Jessica and Erin apart is how deeply they invest in their community. From supporting organizations like Community Cooperative, CROW, Blessing in a Backpack, Children’s Advocacy, and the Cancer Center, to founding the Harlan Group Foundation, their impact extends far beyond the closing table.

The foundation itself focuses on supporting middle and

high school students who are homeless or in foster care, a cause that is deeply personal. Erin, who has personally fostered more than two dozen children, continues to mentor many of them long after they’ve aged out of the system.

“It is an honor that they still come to me with their life’s biggest decisions,” she shares. “What a privilege to know you have had such an incredible impact on their lives.”

Their passion for community also extends into creative spaces. Erin founded one

of the largest boating communities in Southwest Florida, SWFL Boaters, which has grown to over 55,000 members and serves as both a resource and a connection point for locals and out-of-area folks looking to move to the area.

For both women, philanthropy isn’t something separate from their business — it’s woven into it.



Left to right: Marketing Director Maggie Harrel, Judy Shaw, Erin Harrel.

“I also love that every day is different; I am not built for the same schedule the same way, day in and day out.”

“We’re always looking for the right fit that wants to give back to our community while working hard,” Jessica emphasizes. “We can teach anybody real estate, but we can’t teach how to be a community steward.”

**Life Beyond the Business**  
For all they’ve accomplished professionally, both Jessica and Erin are quick to point to the lives they’ve built outside of real estate as their true foundation.

Jessica and her husband John have been married for 27 years, and their family remains at the center of everything she does. Their daughter Maggie is a real estate litigation attorney in Tampa, while their son Jack has followed in her footsteps and now runs their team’s Tampa operations. At home, their two golden retrievers, Luca and Bo, round out their household.

When she’s not working, Jessica finds her reset in the kitchen or near the water. Cooking — something her mother taught her — has become a creative outlet, often paired with a glass of wine, while time spent boating or at the beach offers a chance to slow down and recharge.

Erin’s life outside of real estate is equally full: A mother of three grown, biological children — Jude, Riley, and Maggie — her extended family of foster children stretches far beyond traditional definitions.

When she does carve out time for herself, Erin gravitates toward the water, as well, whether boating, traveling, or simply spending time with family and friends outdoors. From trips to Greece and Italy to boating across to Bimini with her kids, she embraces experiences that bring

both connection and perspective. Next up? The Keys this summer and Ireland next May.



Three generations of Realtors (Left to right: Boots [Dad], Jessica, Jack [son]).



Photo by Michelle Reed

**Stronger Through It All**

Over the past decade, both Jessica and Erin have faced more than their share of challenges: health battles, personal loss, family struggles, and life-altering moments that could have easily derailed their momentum.

Through it all, they’ve shown up for each other, not just as business partners, but as true support systems. Moreover, those difficult experiences have shifted their outlook in meaningful ways, bringing a deeper appreciation for time, relationships, and the lives they’ve built.

“In seven years, I have completely changed; I have a more positive outlook on life, realizing work is not a job — it’s a dream come true,” Jessica reflects.

Looking ahead, both women remain focused on dynamic growth on all fronts while

continuing to pour into their beloved SWFL communities.

“I will continue to wake up grateful every day for all that I have accomplished and all that I have the opportunity to accomplish,” Erin concludes thoughtfully. ▀

Instead, those experiences reshaped their perspective and strengthened their partnership.

“Faith and a lot of grit carried us through,” Jessica shares. Erin nods in agreement before adding, “We are a partnership so when Jess dropped off to take care of her husband after his stroke, the team stepped up... And when I collapsed from diverticulitis and was out for a month, it was the same. Jessica picked up the ball and ran.”

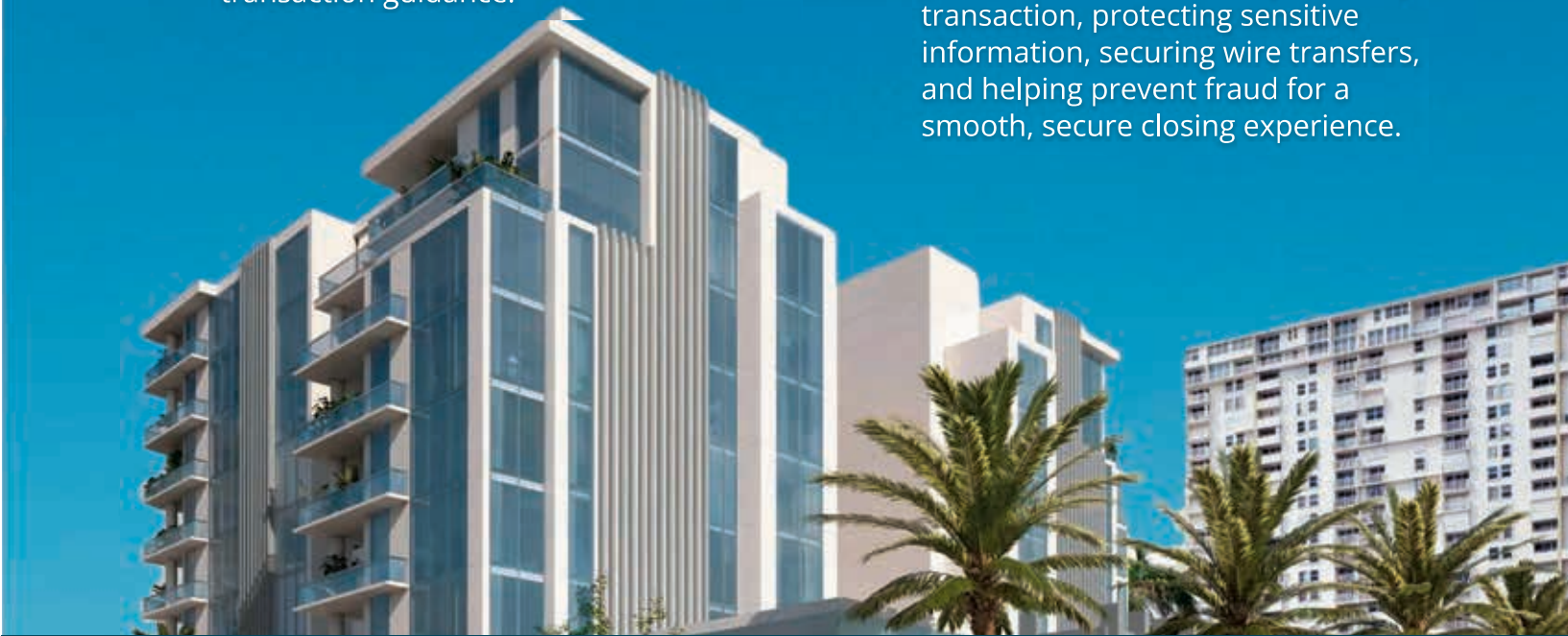


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