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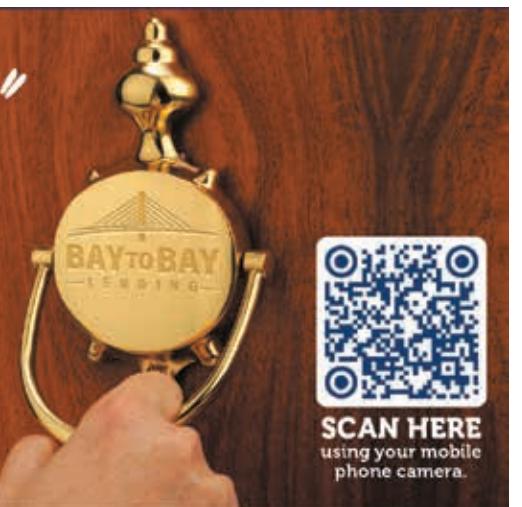
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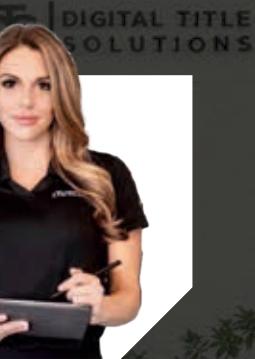
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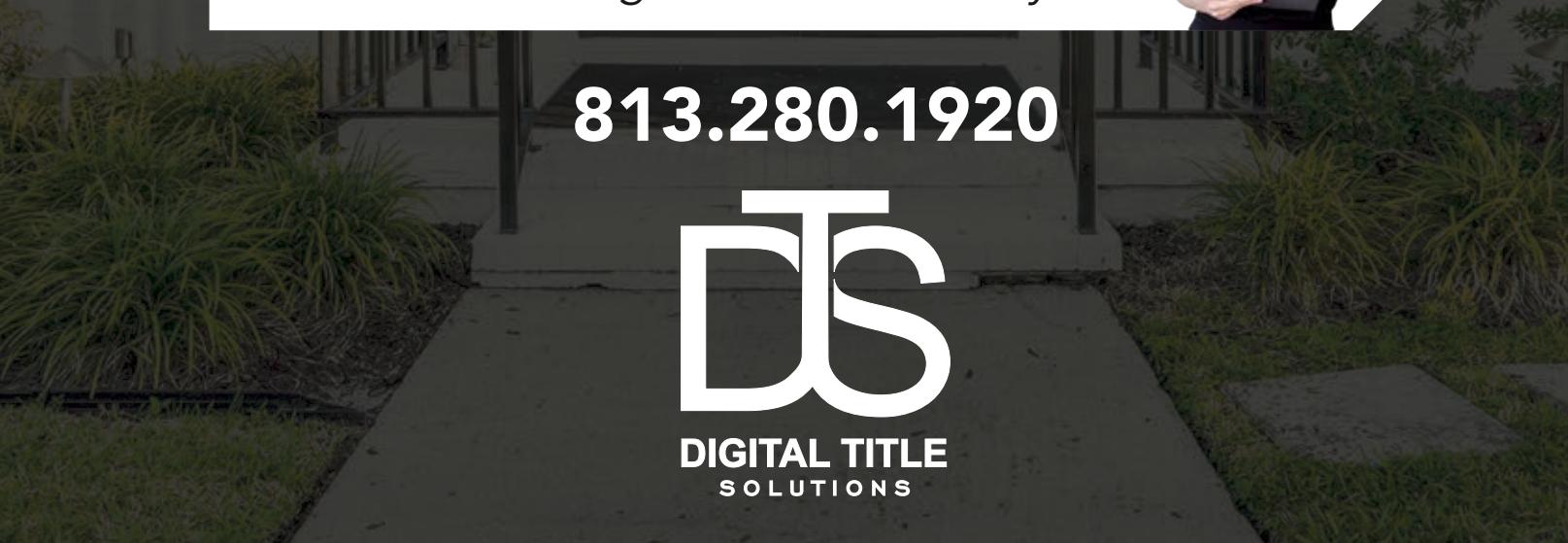
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Living the American Dream:

Gabriel Molinet

Skyrockets to Success in Real Estate

WRITTEN BY ELIZABETH MCCABE
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COLUMBIA
RESTAURANT
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“Successful people are not gifted; they just work hard then succeed on purpose.”
—G.K. Nielson



There are no shortcuts to success in real estate. With hard work, drive and determination, doors can open and opportunities can be seized. Gabriel Molinet is the epitome of the American Dream.

“I was born in Cuba in 1992,” he recalls. When he was 14, he moved to Madrid, Spain, where he lived for 10 years. During high school there, he played basketball and later began pursuing higher education in Business.

“I didn’t know English back then so I couldn’t finish,” he says. “I moved to the United States to find new opportunities and learn English.”

Finding His Path in the U.S.

Gabriel initially landed in Miami but quickly realized that the city’s strong Spanish-speaking community wouldn’t provide the immersion he

needed to master English. A family member in Tampa offered support, so he relocated there.

His early jobs included working at LA Fitness, Subway, and a F&H Contractor, a power company in Clearwater. During this time, he was figuring out his career path while learning English. Then, a pivotal moment changed everything.

A friend, from whom Gabriel was renting a house, was a real estate agent.

Intrigued by the industry, Gabriel began exploring the field. However, a life-altering event pushed him to make a career change: “My foreman at the power company got electrocuted with 7,200 volts going through his body,” he recalls. “I was super scared. That was my wake-up call.”

Entering the World of Real Estate
Inspired by his friend’s success, Gabriel decided to get his real estate license. While still working and improving his



English, he sought an assistant position at a brokerage firm. “The broker was in need of an assistant, so I met him through a friend at a party,” he says. “My English wasn’t great, but I was eager to learn.”

He didn’t get the job at first, but he persevered. Eventually, the broker gave him a second chance. Gabriel started working at the firm, gaining experience and building confidence. Within four years, the owner, Kevin Boyd, noticed his dedication and offered him a life-changing opportunity.

From Assistant to Agent to Owner

Kevin was planning to retire and saw Gabriel’s potential. “He offered me the opportunity to purchase the company,” Gabriel says. “At the time, I didn’t know anything about running a business. I wanted to learn everything—managing employees, taxes, and operations.”

In 2024, after years of dedication, Gabriel became the sole owner of Realty Blu. “I started as an agent in 2016, got my broker’s license two years later, and then became co-owner before finally taking over the company completely.”

Today, Realty Blu has a team of 25 agents, and Gabriel remains a producing broker. “I love selling real estate, but I’m also focused on teaching my agents and transitioning into a full-time broker role over the next five years.”



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"Real estate is about building relationships.

I keep constant communication with my sphere of influence and provide value through vendor partnerships for home remodeling and other services."

His greatest joy comes from his family. Gabriel has a wife, Yeimis, who is finishing her dental residency, and a three-year-old child. His mother and brother joined him in the U.S. three years ago, while his father remains in Spain. "The opportunities I've had here are incredible," he says. "In Spain, it's much harder to succeed because people don't have the same vision as in the United States. Here, you can achieve anything you set your mind to."

Looking ahead, Gabriel and his family plan to stay in Tampa Bay for the long haul. "We own an office building, and our home is just down the street," he shares. "The idea is to have my wife's dental clinic in the same building."

With determination and a clear vision, Gabriel Molinet has truly skyrocketed to success, proving that with hard work and perseverance, the American Dream is within reach.



The Secrets to Success

Gabriel attributes his success to relentless hard work. "I work a lot," he admits. "Real estate is about building relationships. I keep constant communication with my sphere of influence and provide value through vendor partnerships for home remodeling and other services."

His first year in real estate speaks volumes of his level of dedication.

"Between March and December 2016, I sold 16 homes, nine of which were to former co-workers from Subway and LA Fitness," he says. "I have never purchased leads. My business is built on relationships."

Family, Fun, and the Future

Outside of real estate, Gabriel enjoys working out and playing basketball. "I try to practice as much as I can, even though I'm not as good as I used to be," he laughs.

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Is Winning
in a
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WRITTEN BY ELIZABETH MCCABE

Mortgages may not be glamorous, but getting people across the finish line never goes out of style. In a market that has tested even the most seasoned professionals, Matek Mortgage is proving that accessibility, availability, and relentless follow-through still separate the good from the great.

Founded in April 2024 by Greg Matthews, Matek Mortgage has grown at an impressive pace. In less than two years, the firm expanded to a 10-member team and reached \$80 million in loan volume, all while remaining intentional about culture, leadership, and long-term partnerships.

Learning the Business from the Inside Out

"I started in the industry in 2016 as a processor," Greg explains. "I had really good support and a mentor who told me, 'You need to be a loan officer.'"

After years of hitting the pavement and grinding, Greg ran his own team before launching Matek Mortgage. Today, he serves as Founder, Team Lead, and Lead Mortgage Advisor, wearing what he describes as a branch manager's hat, with full responsibility for operations, performance, and growth.

"It's a lot more responsibility. I run the P&L, manage pipelines, and it feels like being an entrepreneur," he says. "That's what I like about Matek Mortgage. It's on me."

A Culture of Ownership and Accountability

At Matek Mortgage, they have created a winning culture, fueled by autonomy. Team members manage their own schedules, create their own PTO, and



Andy O'Harrow, Vice President and Operations Lead.

step in for one another when life demands flexibility.

"We have friendly competition," Greg says. "We push each other to be better." That culture has fueled thoughtful growth. Matek Mortgage began with just two people, including

"I'm the sales leader. Andy is the operations leader," Greg explains. "Less than two years later, we're up to 10 team members, and we've been very selective."

That selectivity has paid off. Recruiting has increasingly become inbound, driven by the company's reputation and results.

Why REALTORS® Partner with Matek Mortgage

Greg believes three things separate strong loan officers from the rest.

"One is being a loan technician, knowing your guidelines inside and out," he says.





"Mortgages are complicated. Everyone has a unique financial situation."

The second is action.

"A lot of loan officers know the guidelines but are fearful—fearful of rejection," Greg explains. "We build plans for loan officers and REALTOR® partners to prospect and grow their business."

The third is availability.

"I started in mortgages young, single, and worked constantly," he says. "If REALTORS® are working weekends, I'm available too." That's how he built his business into what it is today.

That commitment remains core to the Matek Mortgage brand.

"Professionalism, track record, and availability," Greg says. "We choose to partner with the REALTOR®, and they choose to partner with us."

One Percent Better, Every Day

Matek Mortgage prides itself on being adaptable, meeting each partner where they are.

"We're really good at being chameleons," Greg says. "Some agents want open house support. Others

want mailers, flyers, social media, or videography. We're open to all of it."

Looking ahead, Matek is focused on reconnecting face-to-face through past-client and community events—bowling nights, movie nights, and gatherings in the park. It's all about building real community with others. "That's how you build long-term business," says Greg.

Purpose Beyond the Numbers

While mortgages themselves may not be exciting, the outcomes are.

"Mortgages are not that exciting," Greg admits. "It's about the result, not the task itself."

For Greg, that result includes helping clients achieve lifelong goals and watching team members build lives of their own. "I get to help people achieve something they've worked their whole lives for," he says. "And seeing employees thrive continues to drive me."

Life Outside Lending

Outside the office, Greg's world revolves around family. He and his wife, Raechel, are welcoming a baby boy into their home very soon, along with their sweet cat, Chester. "He is my wife's world," smiles Greg.

Self-described foodies, Greg and Raechel enjoy trying new restaurants where they can always find delicious dishes to please their palates. Traveling is also fun for them. Greg enjoys an active lifestyle through running, walking, and biking, and loves watching sports. "I like all teams," he says. It gives him a chance to relax and unwind from the busy life of lending.

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WRITTEN BY ELIZABETH MCCABE
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D“Real estate can be very lucrative, but you have to realize this is a service industry,” says Broker Matthew Christian at Trinity Real Estate Group, LLC. “We help people through transactions every day; it’s up to us to guide them and give them the best advice possible so they can make the best decision.” He puts people first, educating his agents and clients.

That belief in putting people first has been the foundation of Matthew’s success. Whether he’s educating agents, supporting clients, or mentoring the next generation of real estate professionals, his focus is always the same: *relationships over transactions*.

Rooted in Drive

Born and raised in Miami and growing up in Miramar, Matthew never planned to stay still for long. “My wife and I came to Tampa in 2016

to visit a friend,” he recalls. “We decided to look at a few apartments on a Sunday... and a couple of months later, we’d moved here.” What was meant to be a quick pit stop turned into home. “We always thought we’d move on to Atlanta, New York, or LA—but Tampa won us over. We never left. This place is awesome.”

That spontaneity (and willingness to take a leap) runs deep in his DNA. His

father, a military man turned entrepreneur, became one of Matthew’s greatest inspirations. “I remember being in third grade when my dad picked me up from school; he never did that,” Matthew says. “He told me he’d been laid off, but that everything would be fine. He said, ‘I’m never going to let someone else tell me how to feed my family again.’”

Those words stuck. His father went on to open a bakery, despite not being much of a cook, and built it from the ground up through sheer grit and hustle. “I watched him turn nothing into something that supported our family,” Matthew says. “That’s when I knew I wanted to be an entrepreneur.”

Equally influential was Matthew’s mother, whose unwavering belief became a constant source of strength. “My mother has always believed in me and supported me, and I’ve never been more appreciative of her understanding and patience with me as I navigated my youth consistently going outside the lines. She supported our family for years while my father got his business off the ground,

and she has supported every single one of my dreams. She has never made me feel like my dreams are unrealistic. That, in itself, is more than a son can ask for,” says Matthew.

**Falling Into Real Estate—
And Rising Fast**

After moving to Tampa, Matthew took a job with a property management company, UDR, without realizing it would change the course of his career. “Honestly, I just wanted the apartment discount,” he laughs. “I didn’t even know I got paid commission for leasing apartments.”

Before long, he became one of the top leasing agents simply by being himself. “All I did was connect with people. I can’t make someone buy a home, but I can make them feel comfortable and build a relationship. That’s where everything starts.”

A chance encounter with a visiting real estate agent sealed his path forward. “He came in to lease an apartment, and I learned that REALTORS® could get paid referral fees,” Matthew recalls. “After that first check, I realized that I’m in the wrong business.”





“We’re a family. Everyone here matters. We treat people like people, not numbers.”

In 2019, he earned his real estate license, joined a team, and dove headfirst into the business. His curiosity and hunger to learn drove him to experience different brokerages—from Piney Woods to Divvy Real Estate—studying their systems, cultures, and approaches to growth. “I wanted to learn as much as I could before building my own,” he explains.

Building Trinity Real Estate Group

When the time came to launch his brokerage, Matthew didn’t do it alone. He partnered with Chris, a client-turned-friend and came up with Trinity Real Estate Group. “Chris’ entrepreneurial spirit and faith in me motivated me to start the brokerage with him. Truly I would not be where I am today without his trust, mentoring and partnership. As someone who has built multiple successful businesses, he continuously makes time to be a family man. He has also welcomed my wife and me into his family as friends.”



Together, Matthew and Chris wanted gold to be one of the core colors. Why? It symbolizes excellence and value.



Today, Trinity Real Estate Group is home to more than 20 agents and growing. The culture Matthew has built is tight-knit and purpose-driven. “We’re a family. Everyone here matters. We treat people like people, not numbers,” he says. Their mantra, ‘Relationships Over Transactions,’ isn’t just marketing. It’s how they operate.

That philosophy shows up in everything they do, from mentorship and one-on-one coaching to hands-on training. “We focus on the *why* behind every client’s move,” Matthew explains. Are they looking for a family home? An investment? That purpose drives the process.

Weekly masterminds, live role-playing, cold-calling sessions, and educational events keep his team sharp. “We do two events a month, one fun networking event and one that’s educational,” he says. “We talk financing, down payment assistance programs, and overcoming objections. The more prepared our agents are, the better they can serve.”

Above all, Matthew credits his agents as the heartbeat of the brokerage. “My agents truly feel like family. She totally gets it when

work calls interrupt dinner or vacation,” he admits. “She knows the goal is to grow something meaningful.”

When he’s not leading his brokerage, Matthew loves to travel, explore new places, and hit the gym. “I’m addicted to working out,” he laughs. “And I want to see as much of the world as possible.”



“We talk financing, down payment assistance programs, and overcoming objections. The more prepared our agents are, the better they can serve.”

Driven, grounded, and relentlessly people-focused, Matthew Christian proves that success in real estate isn’t about sales, but service. Putting people first and profits second is the secret to his success. With his outward focus, the future looks bright for his brokerage!

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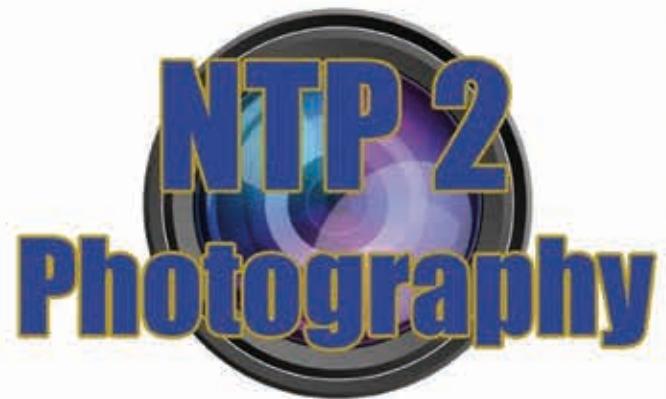
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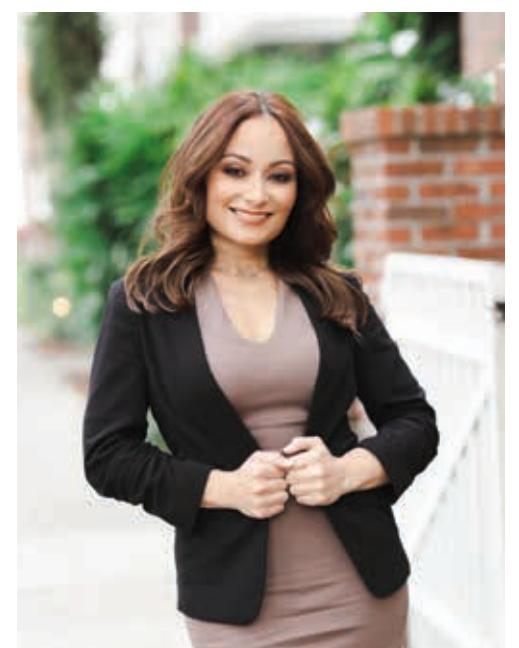


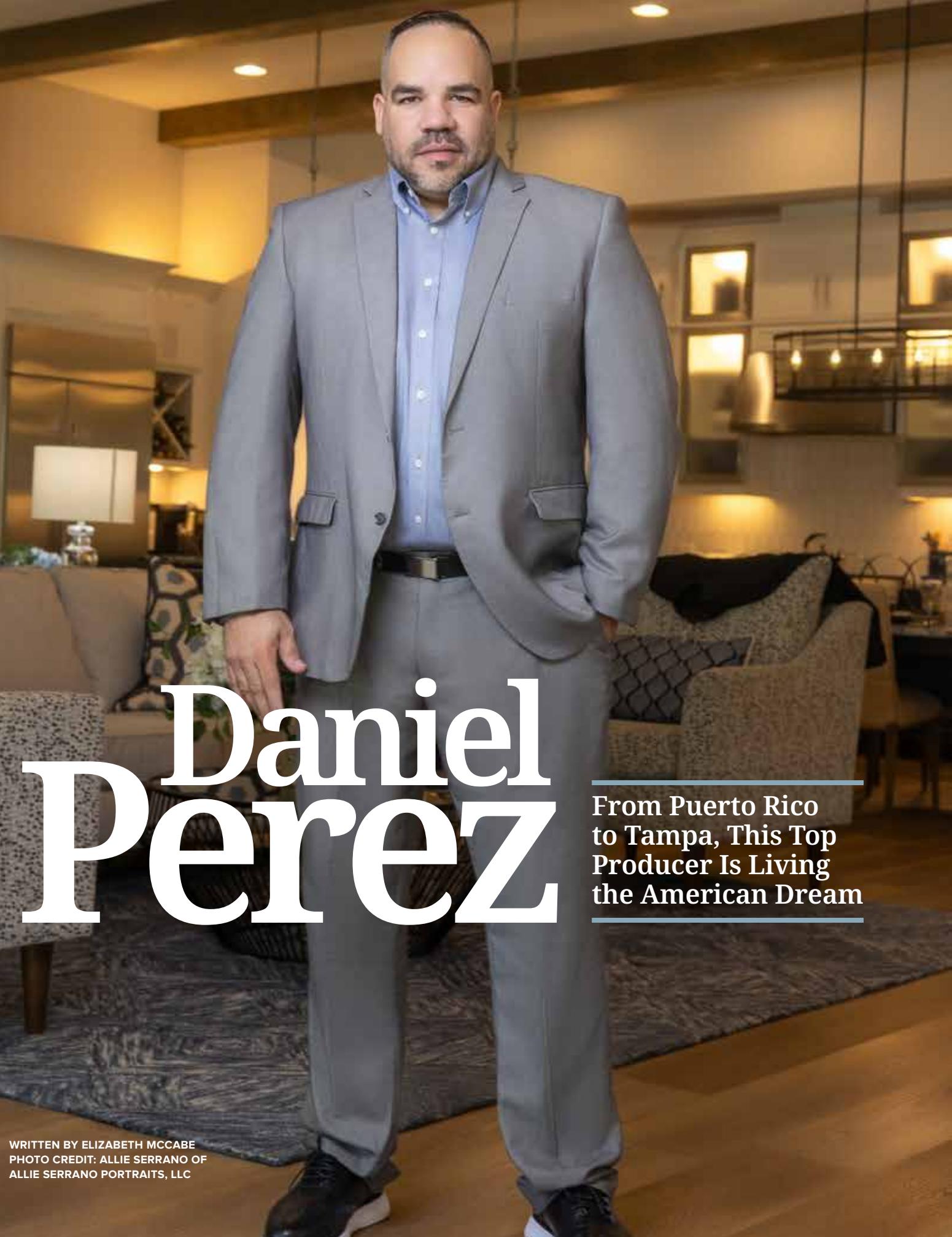
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Daniel Perez

From Puerto Rico to Tampa, This Top Producer Is Living the American Dream

WRITTEN BY ELIZABETH McCABE
PHOTO CREDIT: ALLIE SERRANO OF
ALLIE SERRANO PORTRAITS, LLC

“With hard work, you can achieve anything you want,” says Daniel Perez. And if anyone knows the truth behind those words, it’s him.

“I’m originally from Puerto Rico,” says Daniel. Life on the island was beautiful, but his mom wanted more opportunities for their family. So in 2000, they packed up and moved to Tampa.

For Daniel, the shift was massive. Spanish had always been his language, but suddenly he was in a new city where English dominated every classroom and conversation. Thanks to his bilingual school background, he had some basics, but living in Florida meant it was time to sink or swim. He adapted quickly, pushing himself through the challenge and finding strength in being uncomfortable.

His next big leap was college. Daniel enrolled at the University of South Florida, initially planning to earn his degree and return to Puerto Rico.

But life had other ideas. Instead of four years, he stayed five and walked away with not one, not two, but three majors—economics, international business, and marketing. “I had no idea what I wanted to do with my life, so I just kept learning,” he recalls. “By the end, I had all kinds of majors.”

Still unsure of his path, he tested the waters. Walgreens gave him his first management job, then State Farm introduced him to insurance. But Daniel had his sights set on something bigger: becoming an FBI agent. He passed several rounds of testing, even the polygraph, only to get knocked out in the final written exercise. “I was devastated,” he admits. “But instead of giving up, I asked myself, what can I do to become a better candidate?”

That question led him to the U.S. Navy. At almost 29 years old—nicknamed “Grandpa” at bootcamp—Daniel pushed through grueling training and served in Naval intelligence. From there,



he spent years as a Tampa mailman, grinding through six-day workweeks and Amazon deliveries on Sundays. “I was exhausted all the time. It was eat, shower, sleep, and do it all over again,” he says. “I wanted more out of life.”



“I was exhausted all the time. It was eat, shower, sleep, and do it all over again. I wanted more out of life.”





Real estate became that “something more.” With no backup plan, Daniel got his license in 2016 and dove in headfirst. “It had to work,” he says. The early years weren’t easy, but his natural gift with people carried him through. He struck up conversations at the gym, the supermarket, even on apps like OfferUp, where he landed his very first sale after helping a renter realize she could buy instead. “In this business, you have to let everyone know you’re a REALTOR®,” he explains. “You never know where your next client will come from.”

His breakthrough came in 2020. Right before the pandemic, Daniel joined eXp Realty, chasing the coveted ICON Agent award. His goal was to sell 30 homes that year. He sold 60. “When you set a goal, it gives you direction and purpose,” he says. “You’ll do everything in your power to get there.” That milestone cemented his reputation as a top producer, and today he consistently moves 30–40 properties annually.

But behind the numbers is what matters most to Daniel: his family. He and his fiancée are raising two daughters, Bella Sophia and Daniella Sophia, and he makes sure to carve out time between showings and open houses to take them



to Disney, the beach, or on family trips. “In real estate, you’re always on call,” he says. “I work a lot of weekends, but I do my best to balance it so my girls know they always come first.”

“In real estate, you’re always on call. I work a lot of weekends, but I do my best to balance it so my girls know they always come first.”

From \$4,000-a-month mailman wages to buying his family a \$1.1 million home, Daniel embodies the American Dream. He has proven that real estate is a game-changer. It transforms the lives of those willing to bet everything on it.

“I never would have been able to afford a million-dollar home if I were still working as a mailman,” he laughs. “Real estate is the best way to build wealth in this country.” He started with a 700 square foot condo before buying a single-family home, moving up to a larger home, and finally the home of his dreams.



Daniel Perez never got that FBI badge. But today, he’s something just as rare: a man who turned every twist of his story into fuel, who built a business from scratch, and who shows his daughters daily that in America, hard work still pays off.



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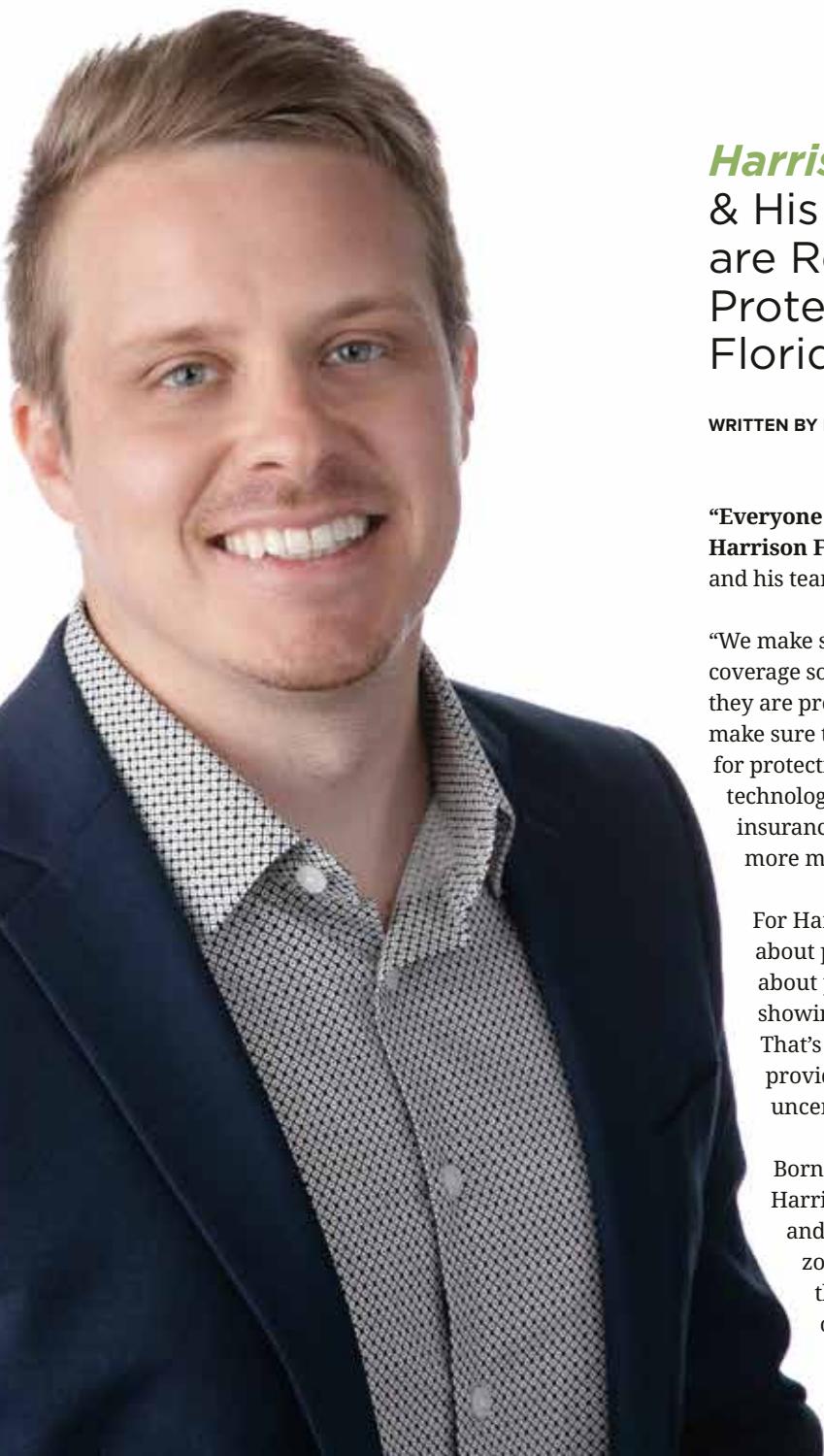
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WRITTEN BY ELIZABETH MCCABE

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For Harrison, it’s never been just about policies and paperwork. It’s about protection, precision, and showing up when it matters most. That’s what insurance is all about: providing peace of mind in life’s uncertainties.

Born and raised in St. Petersburg, Harrison knows Florida inside and out with its homes, its flood zones, the weather risks, and the pressure-packed timelines of real estate transactions.

Since entering the insurance industry in 2013, he’s built a reputation for doing insurance differently: faster, smarter, and with zero fluff.

Exceeding Expectations

As an agent with Goosehead Insurance, Harrison’s team operates as a broker, which means one critical advantage for clients: options. “We can shop the market and find the best options in terms of coverage and price,” he explains. Home, auto, flood? Don’t leave your property to chance. Safeguard your house or car with Goosehead Insurance. Harrison and his team are able to tailor coverage through many insurance carriers instead of forcing clients into a one-size-fits-all policy.

That flexibility is everything, especially in today’s market.

“We work almost exclusively with lenders and REALTORS®,” Harrison says. “We understand their process when it comes to insurance for new closings.” Translation: fewer delays, fewer surprises, and far fewer deals falling apart at the finish line.

Speed matters, and Harrison delivers. “The policies are done fast,” he says. Expect the best coverage at the best price. Just as important? Communication. Real estate professionals and lenders know exactly where things stand, and buyers aren’t left guessing.



When consumers think of insurance, many default to clicking around online. Harrison cautions against that. “Find a good broker and get options,” he advises. Why? Because tricky situations—older roofs, flood concerns, hard-to-place properties—require experience, relationships, and problem-solving skills that no algorithm can replicate.

And those tricky situations? They’re everyday business at The Froid Agency. “We have situations all the time where people think they can’t get insurance, but we make it happen,” Harrison says. It’s not a rare win; it’s routine.

Beyond individual clients, Harrison is deeply invested in the professional community. He loves being a part of lunch-and-learns, happy hours, and client appreciation events for REALTORS® and lenders, creating partnerships that extend well beyond the closing table. “If you want to know more,” he says simply, “give me a call.”

At home, Harrison is just as grounded. He lives in St. Pete with his wife, their two children, and another on the way. When he’s not working, you’ll likely find him watching college football or spending time with family, rooted in the same community he serves.

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Realtor Advocacy Leading the Way

BY CHUCK BONFIGLIO JR., 2026
PRESIDENT FLORIDA REALTORS®



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

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

Data from the Florida Office of Insurance Regulation and industry analysis show clear progress:

- Litigation declines: Personal insurance litigation filings dropped roughly 25 % in the first half of 2025 compared with the prior year, and Citizens Property Insurance saw a 34 % drop in new claims lawsuits. Legal expenses for insurers declined by about 17 %.
- Lower legal costs: Defense and cost-containment expenses in 2024 were reported at just 3.4 % of insurer costs. The lowest ratio since 2015.
- Private market growth: Regulators and industry sources note that 17 new insurers have entered Florida since the reforms, expanding capacity and competition.
- Citizens Property Insurance recommended a reduction in premiums for the first time since 2015 resulting in a statewide average rate decrease of 2.6%. According to Citizens three out of five Citizens policy holders will receive an average premium reduction of 11.5%.

This data illustrates that reducing the litigation burden led to the market stabilizing and more options for homeowners.

Why does this matter?

1. Enhanced Affordability and Market Activity

Excessive insurance litigation resulted in skyrocketing premiums and making coverage difficult to obtain, a deterrent



for prospective buyers. With litigation now in decline and insurer operating ratios improving, there's evidence that insurance cost pressure is easing. Many homeowners are seeing flat or reduced premiums, and regulators report greater pricing stability.

More affordable insurance strengthens buyer confidence, reduces carrying costs for homeowners, and supports a healthier pace of residential sales—an essential component of Florida's overall economic growth.

2. Increased Insurance Competition

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

3. Economic Stability and Growth

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

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

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

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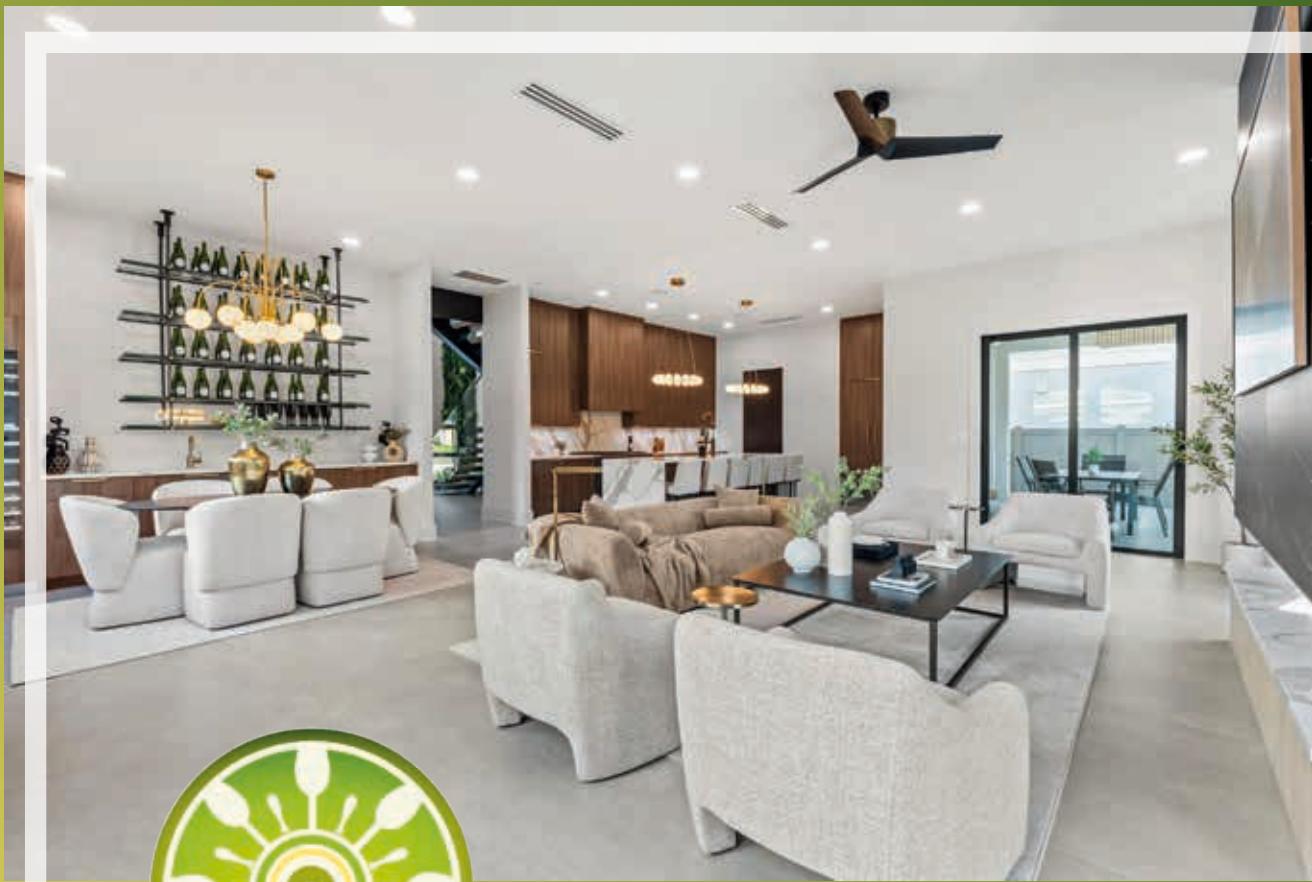




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