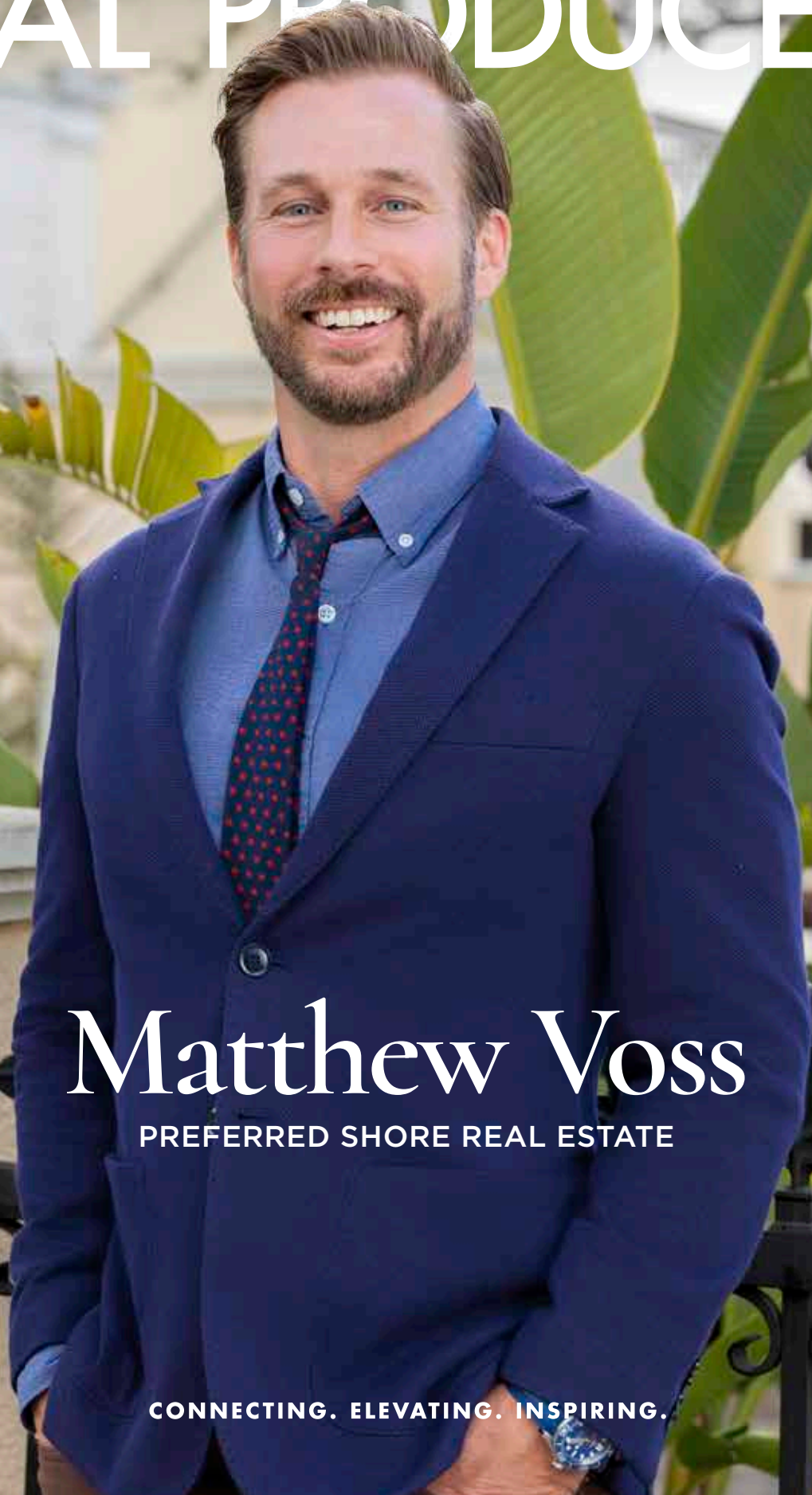


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COVER STORY

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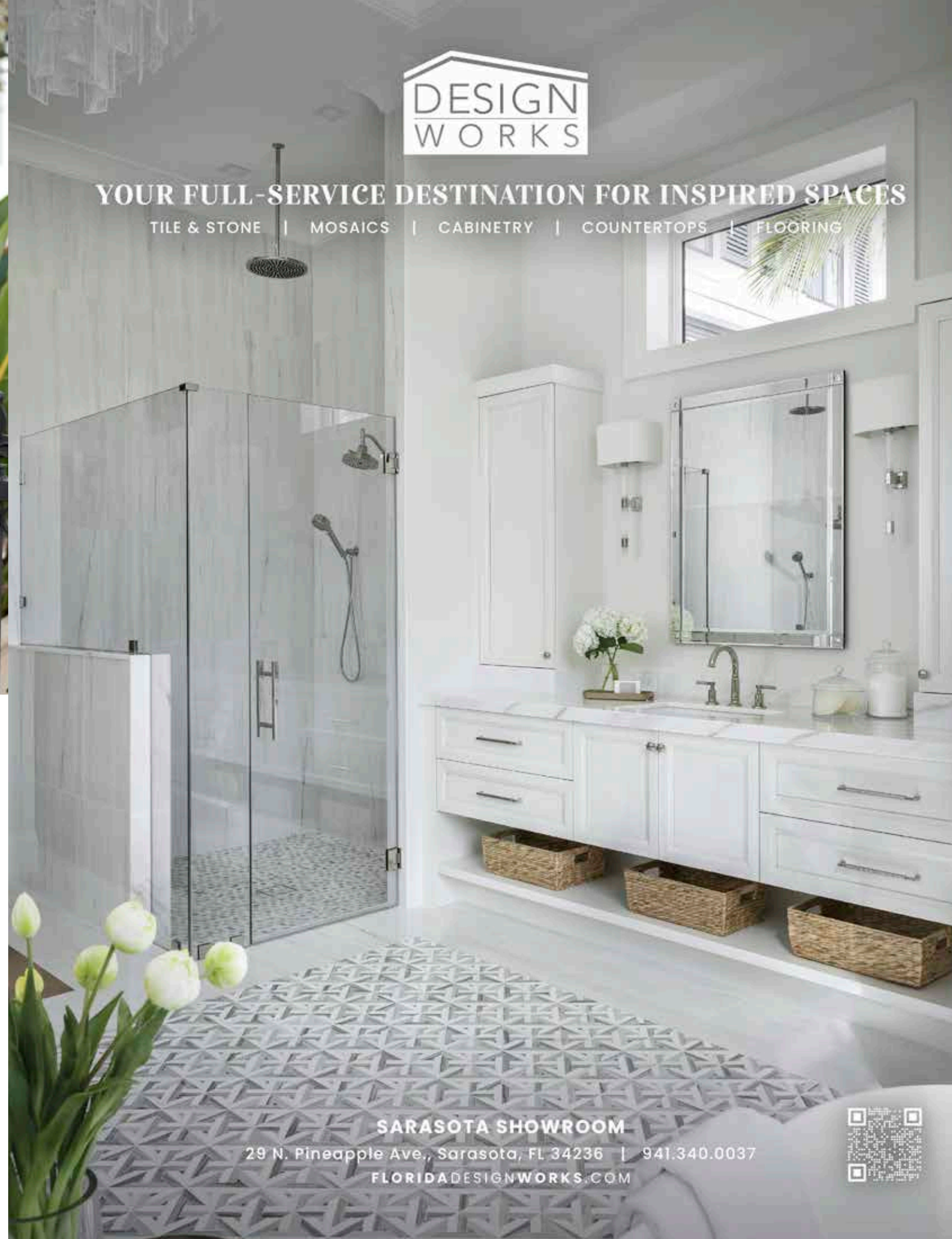


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Matthew VOSS

PREFERRED SHORE

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

As he runs along quiet streets training for the London Marathon, Matthew Voss follows a routine he's built on discipline, patience, and consistency. Long-distance running demands the willingness to keep showing up long before the finish line appears. The same mindset has shaped Matthew's path in real estate. As he often says, "Real estate is a marathon."

Today, he is steadily building his presence in Sarasota's luxury market, though his career began far from waterfront estates and multimillion-dollar listings.

Matthew first entered the real estate industry while living in Gainesville, Florida. His early days in the business looked very different from the work he does today. During his first

year, he completed about 15 transactions, working tirelessly to learn the fundamentals of the industry.

The effort required long hours and persistence, but it provided a valuable perspective. Looking back on that time, Matthew says, "I worked extremely hard with not much to show for it, but it gave me confidence that I might be on the right track."

That determination earned him Rookie of the Year recognition and confirmed that consistent effort would eventually build momentum.

Not long after that first year, Matthew and his wife made a decision that would shape the next chapter of their lives. Drawn by the energy of Sarasota and the opportunity the city offered, they chose to relocate, even

though the move came with uncertainty. They arrived without an established network or guaranteed income, but they believed the risk was worth taking.

Reflecting on that moment now, Matthew recalls, "We moved here with essentially no income, no friends, and no family. We just said we were going to make it work." The leap of faith became the





foundation for the business he continues to build today.

As Matthew settled into the Sarasota market, he focused on building relationships and becoming part of the community. Over time, those connections opened doors to opportunities within Sarasota's luxury segment. Rather than forcing his way into that space, he allowed the transition to happen organically as he developed trust with clients and colleagues. Matthew believes genuine connection is one of the most important elements of long-term success. As he explains, "I

try to create relationships without expecting anything in return. Eventually, those relationships turn into opportunities."

Working in the luxury market also requires a deep understanding of the nuances that make each property and neighborhood unique. Matthew spends significant time studying local trends, comparable properties, and the subtle factors that influence the positioning of high-end homes. That preparation allows him to guide conversations with clarity and confidence when

working with sellers. "I'm not really giving my opinion," he explains. "I'm sharing what the data shows so clients can make confident decisions."

Much of Matthew's day revolves around conversations, meetings, and staying connected within the community. One routine that anchors his schedule is a daily stop at Project Coffee, a Sarasota café he knows well. The baristas recognize him as soon as he walks in, and many of the regulars know him by name. What started as a simple coffee stop has become a place where conversations

happen naturally and relationships quietly grow.

Behind the scenes, Matthew invests in personal growth. Reading, journaling, and coaching are part of his routine as he works to sharpen both his mindset and business strategy. He believes improvement begins with curiosity and the willingness to keep learning, he often returns to a simple principle: "Great questions lead to great answers."

Community involvement also plays an important role in his business. Matthew is active in his local Rotary

“

I try to create relationships without expecting anything in return. Eventually, those relationships turn into opportunities.

”

club and the Sarasota Yacht Club, where he hosts a monthly men's lunch that brings professionals together to hear from guest speakers and exchange ideas. These connections keep him engaged with the conversations shaping Sarasota.

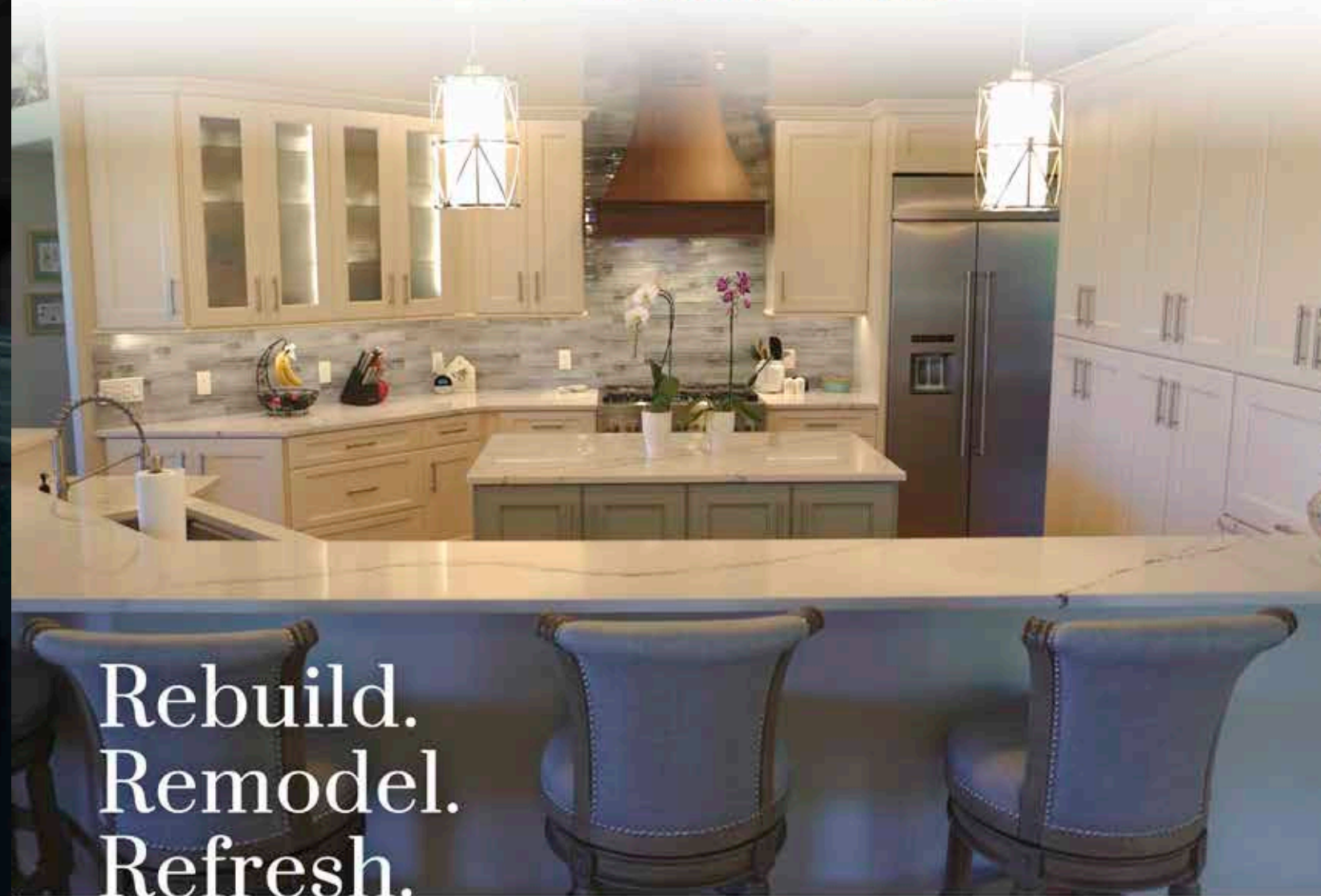
Outside of work, life revolves around family. Matthew and his wife are raising three daughters, and their home is filled with energy. His wife homeschools the girls, creating a rhythm that allows their family to spend meaningful time together while Matthew continues growing his business. Travel has also become a shared passion. This spring, the family will travel to England, where Matthew will run the London Marathon while they explore the city together.

The race feels like a fitting reflection of the path he has taken in real estate. Progress rarely happens overnight, and the results of steady effort often appear only after months or years of consistency. That perspective shapes the way Matthew approaches his business and life. One phrase in particular continues to guide him: "It's never too late to make a good decision," he shares. ▀



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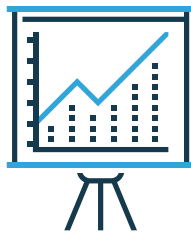
\$10,420,371,000

TOTAL SALES VOLUME



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TOTAL TRANSACTIONS



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AVERAGE TRANSACTIONS PER AGENT

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Yvette CLERMONT & Chris GALLI NOVUS HOME MORTGAGE

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

In many mortgage offices, internal competition shapes the culture.

Separate branches protect production numbers, and collaboration rarely extends beyond necessity. In Sarasota and Manatee counties, Yvette Clermont and Chris Galli have built something different.

Though they operate independent teams within the same company, their presence in the market is aligned rather than competitive. They co-sponsor events, support shared REALTOR® relationships, and reinforce one another's credibility.

"She has strengths where I don't, and I have strengths where she doesn't," Chris says. "We don't cannibalize each other." For Yvette, that alignment is intentional. "There's no ego in it," she explains. "We both want the same thing—a smooth transaction and a strong experience for the client."

Their leadership styles differ, but their standards are consistent. Yvette's approach centers on strategic financial structuring and long-term planning. Chris combines high-level production with team development across multiple markets. The difference is complementary. "If someone tells me they're working with Yvette, I tell them they're working with the best," Chris shares. Yvette echoes that respect. "We know what each of us does well," she stresses. "And when you stay in your strengths, everyone wins."

What unites them is preparation and communication. Both believe confidence at the closing table begins long before a contract is signed. They invest heavily in education, process refinement, and proactive updates that keep agents and clients informed at every stage. "I've never stopped learning," Chris notes. Yvette shares that mindset. "There's always a better way to do something," she believes. "We're always looking at how to improve things for our branches and our clients."

Their company structure reinforces that philosophy. With the ability to write loans in all 50 states, they can serve relocating buyers seamlessly. Just as important is the operational culture behind the scenes. "The culture here encourages dialogue between underwriters and bankers," Chris comments. "All hands are on deck to make sure we meet the closing date. Communication solves most problems before they become problems," Yvette adds, underscoring her belief that proactive transparency reduces friction and protects transactions.

Together, they offer agents two distinct strengths under one shared standard: strategic financial precision and scalable production support. In a shifting market, that combination provides both depth and capacity. For agents, it means having partners who respect existing relationships, communicate early, prepare thoroughly, and show up when it matters most.

Different strengths. Shared vision. One standard of service.





Yvette

CLERMONT

When Yvette Clermont first tried to buy a home, she left the lender's office discouraged and without direction. The message was clear: not yet. That moment reshaped her future.

"I'm never going to tell anyone no," she says. "I always say, yes, you can do this but here's what we need to do first." For nearly three decades, that philosophy has shaped her career in mortgage banking. Yvette does not see her role as approving or denying loans. She sees it as building a roadmap. If someone is not ready today, she shows them how to become ready tomorrow. If they are ready, she ensures every detail is vetted long before an offer is written.

Over the years, Yvette has earned multiple industry designations and served in leadership roles at the state level, continually investing in her craft. For her, knowledge translates directly into confidence for her clients and referral partners. "Mortgages are a financial tool," she explains. "My work is about structuring loans properly because they create opportunity."

She believes homeownership goes beyond the transaction. It is a long-term wealth strategy. "Real estate is a 401(k) you get to live in," she says, describing how she helps clients think beyond rates and closing dates. She looks years ahead, considering career shifts, investment opportunities, and financial positioning.

Whenever possible, Yvette sends buyers through underwriting before they go under contract, giving them what she considers a true stamp of approval. By the time an offer is submitted, much of the heavy lifting has already been done. "If I say they're ready, I feel confident they're ready," she points out. That confidence comes from reviewing documentation, answering questions, and testing scenarios to strengthen buyers in competitive situations and give agents reassurance that the file will hold together.

Yvette's involvement increases once a contract is signed. Yvette personally reaches out to the listing agent to introduce herself, confirm the strength



At the heart of everything she does is connection. She does not simply help people buy homes; she helps them position themselves financially for what comes next.

Yvette built her career on a moment when someone told her no. Today, she has turned that moment into the promise that every client who walks through her door will leave with clarity and a path forward.

of the file, and communicate that everything is on track. Throughout the transaction, she prioritizes consistent updates for all parties involved. Silence, in her view, creates doubt. Clear communication creates confidence.

She also believes presence matters. While much of today's mortgage process happens electronically, Yvette still attends most of her closings. "I want to experience that moment with those home buyers," she says. After weeks of preparation and coordination, she considers the closing table the culmination of careful planning.

Her leadership extends beyond her personal production. Yvette sits on advisory boards within her company and contributes to improve efficiency and technology across branches. She studies market trends and regulatory shifts because she wants to leave the industry better than she found it. "When I leave this industry, I want it to be better than when I came into it," she says.

Outside of work, perspective guides her just as strongly as strategy. Travel has shaped much of her worldview, reinforcing her belief that resilience and preparation matter in every area of life. That mindset carries into how she supports clients through relocations, career changes, and significant life transitions.





Chris GALLI

“If you asked me at 20 what I wanted to be, I wasn’t saying mortgage lender,” Chris Galli admits with a laugh. He didn’t grow up studying underwriting guidelines or mapping out a career in lending. What he did have was drive and someone who saw potential in him before he saw it in himself.

Nearly three decades later, he has closed close to \$3 billion in career volume, built teams across Florida and New England, and developed originators who now rank among the top producers in the country. While those numbers are impressive, they are not what fuel him. “I get to help people have the American Dream,” he says.

For Chris, every loan is a puzzle. Different income structures. Different financial goals. Different circumstances.

That variation keeps the work challenging and engaging. “I’m not just checking boxes every day,” he explains. “It’s a different puzzle every time.”

Unlike many leaders who step away from production as their teams grow, Chris remains a producing manager. He oversees 15 loan officers across multiple markets while continuing to originate at a high level himself. “I believe in leading from the front and working in the foxhole with these guys every day,” he shares.

That hands-on approach shapes his culture. He trains his team to understand the full loan process from application to closing and encourages each originator to develop a specialty, whether serving veterans, first-time buyers, investors, or self-employed borrowers.

In Florida’s builder-heavy market, differentiation matters. His team leverages certified credit approvals, fully underwriting borrowers before they even go under contract and giving agents a competitive edge. “It’s not just a pre-approval; it’s a certified credit approval,” he emphasizes.

Chris understands that most agents already have trusted lending relationships. He respects that foundation and doesn’t try to force his way in. Instead, he focuses on steady presence and long-term trust.

That relationship-driven philosophy extends beyond the loan process. Chris is highly active on social media, using his platforms to talk mortgages and showcase lifestyle, discipline, and values. On Facebook, you can find him under Chris Galli, complete with the



blue verification check mark, and on Instagram at @thegalliteam, where he shares business insight, fitness routines, family moments, and real estate strategy.

He also hosts a podcast, Mortgage Matters with the Galli Lama, where he blends mortgage education with broader conversations about life, business, and community. Rather than focusing solely on rates and guidelines, he brings on local business owners and market leaders to talk about building wealth, relationships, and lives in the communities they serve. “Mortgages aren’t just about financing,” he says. “They’re about helping people build a life in the community they call home.”

Outside of business, Chris is deeply committed to faith, family, and fitness. He has been married for over two decades and works alongside his wife as both a business and property investment partner. Together, they have built a family enterprise that includes real estate investments and active involvement from their children.

Fitness is another cornerstone. Last year, he completed a full Ironman, an

accomplishment he achieved by only a fraction of the population. “Fewer than 0.01% of anyone in the world ever finishes,” he says, referencing the statistic with quiet pride.

At the end of the day, the legacy he wants to build is simple. “I want people to feel like they are family,” he says. “He’s not just my mortgage banker; he’s my friend.” Production matters. Growth matters. But what matters most to Chris Galli is that long after the loan closes, the relationship remains. ▾



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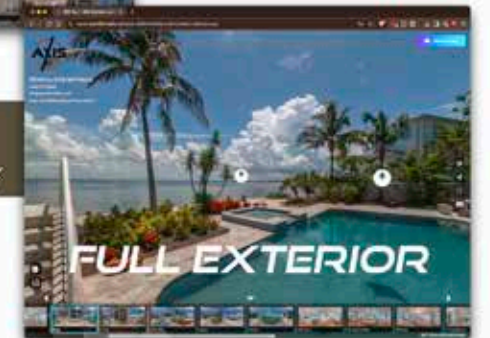
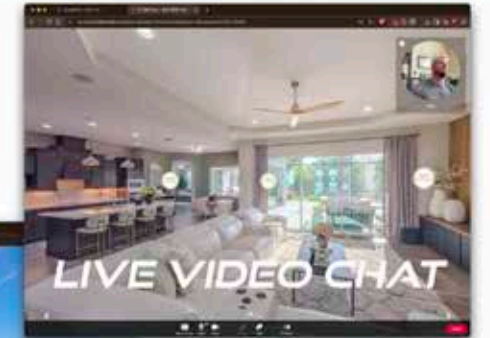
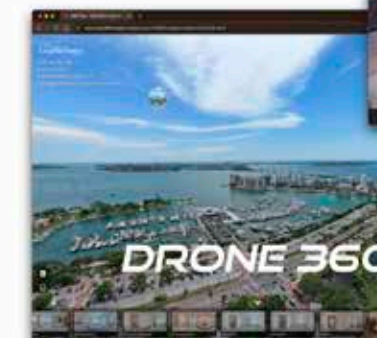
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HAILEY KENDALL

WILLIAM RAVEIS REAL ESTATE

STORY BY DAN CLARK
PHOTOS BY MINDY & CORY POFF, POFF MEDIA GROUP

Hailey Kendall made a decision early on that would shape everything that came after. She didn't rely on the hope that luxury would show up one day. She intentionally built her business to fill that space.

Hailey acquired her license about three years ago and joined William Raveis Real Estate in Sarasota after gaining a foundation in the business. She spent her first six months working with first-time buyers and renters, learning the mechanics, contracts, and pace of the market. Then she shifted. She stepped into luxury full-time, where she has continued to grow.

That shift makes sense once you hear how Hailey talks about homes. They have always fascinated her. As a child, she even gave presentations to her parents about why they should move. It never tugged enough at her parents' heartstrings, but the





“ I’M ALWAYS LEADING WITH INTEGRITY.

I ALWAYS KEEP THE END GOAL IN MIND.”

instinct was there early. “It wasn’t necessarily the sales side of it,” she says, “but the lifestyles.”

That idea sits at the center of what makes her different. She sees luxury as more than a price point. It’s symbolism, lifestyle, and legacy. And she represents it that way, both in how she speaks about properties and how she markets them.

Her managing broker, CJ Henderson, describes her move into luxury as “a strategic pivot built on strong fundamentals.” She also points to Hailey’s disciplined approach and brand integrity as major reasons her

platform has expanded beyond the local market, reaching audiences nationwide and internationally. And she’s clearly proud of Hailey’s progress, stating, “Watching her grow and flourish in this space is a breath of fresh air.”

Hailey’s passion shows most when the conversation turns from price to meaning. She speaks of the stories behind the properties and the families who own them. In luxury, she has a front-row seat to financial, emotional, and generational decisions. And they’re sometimes bittersweet.

One sale in particular captured that sentiment. She represented

a lot on Siesta Key, which became the most expensive vacant lot ever sold there. The number was big, but the story was bigger. The property had been in the family for more than 50 years. “It was a generational property,” she says. “Representing something with that kind of meaning attached was an honor.”

Building a luxury business from a young age came with its own internal doubts. Sarasota’s most established agents in that space tend to be older and well-networked, and she’s had moments when she questioned whether she was trying to break into a room she wasn’t supposed to be in—yet. “If I could go back, I would’ve trusted myself sooner while still keeping the early foundation that taught me how to truly do the work,” Hailey shares.

That respect for fundamentals shows up again when she talks about what sets her apart. “I’m always leading with integrity,” she states. She’s had moments where doing the right thing cost her in the short term, but she keeps her eyes on the long game. “I always keep the end goal in mind,” she notes.

Her client experience matches that approach. If a family loves outdoor living, she’ll tailor a closing gift around pool time and hosting. If a buyer is new to Sarasota and moving into the waterfront lifestyle, she’ll gift an experience, like a sunset cruise, so they can feel what they’ve just bought into. She also partners with local businesses so her clients connect to the community, not just the address.

Marketing is where her personality really shows up. She and her husband began filming properties on weekends, which turned into a lane. She’s trying to capture feel, mood, and lifestyle

and is helping reimagine what luxury looks like in Sarasota.

Hailey grew up in Clearwater and moved to Sarasota about three years ago, right after she got her license. She chose the family-owned William Raveis for its strong luxury presence and brand recognition that resonates with the Northeast pipeline that feeds the Sarasota market. For many buyers and sellers, that trust matters before the first showing even happens.

Away from real estate, her life is steady and grounded. She married her high school sweetheart a little over three

years ago. They spend time outdoors and on the water, and they’ve learned to protect small windows of quiet when the business gets loud.

At her core, Hailey’s story reads as maturity showing up early. She built a foundation, then made a deliberate move into the space she wanted. She’s stayed consistent. She’s protected her brand. And she’s kept the focus on meaning.

Because in luxury, the details matter. The story matters. The legacy matters. And Hailey Kendall treats it that way. ▾



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UNLOCKING THE FULL VALUE OF YOUR FLORIDA REALTORS® MEMBERSHIP



BY CHUCK BONFIGLIO JR., 2026 PRESIDENT FLORIDA REALTORS®



In today's fast-moving real estate environment, success isn't only about working harder. It's about working smarter, which is exactly why Florida Realtors® has made significant investments in cutting-edge technology tools to help our members operate more efficiently, serve clients at a higher level, and ultimately grow their business.

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But technology is only as good as the support behind it, which is where the Tech Helpline truly shines. Available exclusively to members, the Tech Helpline connects you with real experts who understand both technology and the real estate business. Whether you're troubleshooting an issue, setting up new tools, or looking for guidance on best practices, help is just a call or click away. For many members, this service replaces the need for costly IT support.

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CMG HOME LOANS



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

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

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

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

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

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

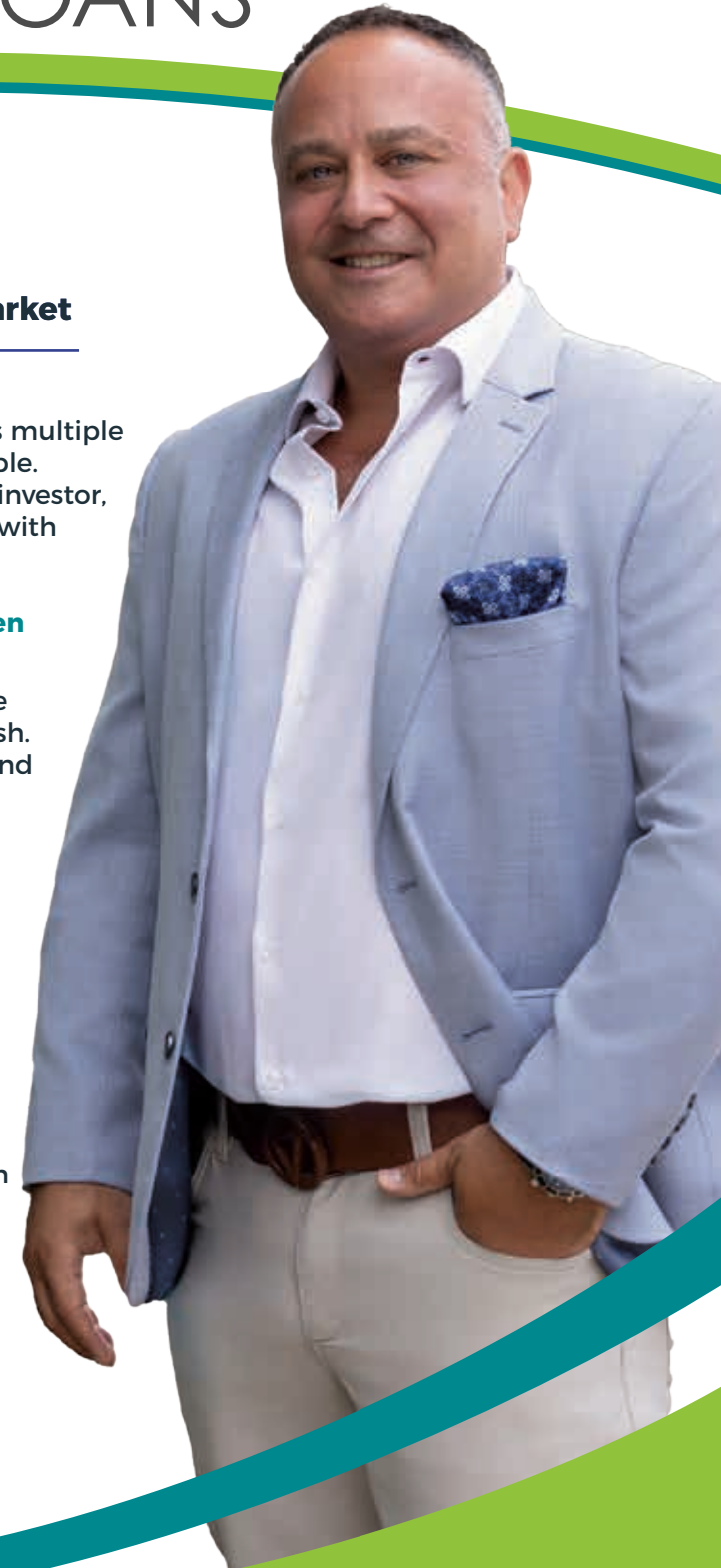
A: Everyone—from families purchasing their very first home to investors building their portfolios. I've worked with a variety of loan programs, so I can tailor solutions no matter the situation.

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

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

Q: Why should agents connect with you?

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



Jason Schneider

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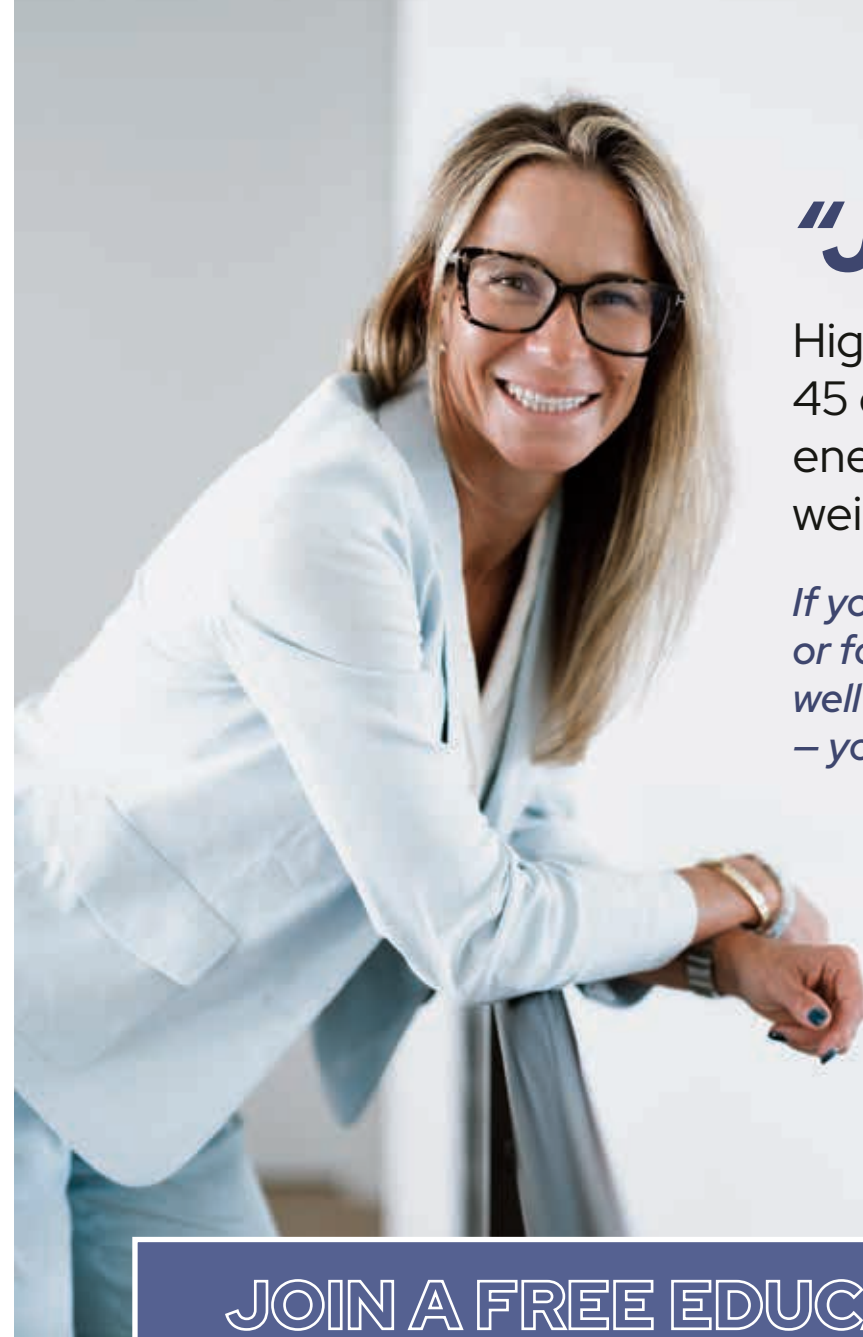
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